



Benefit	In-Network
Physician Office Visits	\$15 copay
Outpatient Care	\$1,250/year benefit 80% covered after \$100 annual deductible
Inpatient Care	\$3,000/ year benefit 100% covered, no deductible
In-Hospital Surgery	\$1,500 per occurrence max. 100%, no deductible
Maternity Benefit	\$1,500 per occurrence max. 100% covered, no deductible
Wellness Benefit**	\$20 copay 100% covered
Accident Medical Benefit	\$5,000/year benefit 80% covered
Prescription Benefit	\$15 copay – generic \$30 copay – preferred brand
Prescription Discount***	Brand name or generic discount included
Basic Term Life Insurance and AD&D	\$10,000 - employee only
Additional Accidental Death Benefit	\$15,000 - employee only
CIGNA 24-Hour EAP SM	Included
Healthy Rewards	Included
Online Tools	Included
<p><i>These pages summarize the benefits of your health care plan. Your Summary Plan Description defines the full terms and conditions in greater detail. Should any questions arise concerning benefits, the Summary Plan Description shall govern.</i></p>	

* The paid benefit amount will count toward the outpatient basic medical expense coverage year maximum.

** Provision varies by state.

*** The Value Plan features discount prescription programs. The member is responsible for the generic or preferred brand co-pay, and the plan pays 100% until the benefits have been exhausted. Upon enrollment, members can access a member portal online to view benefits remaining, search for pharmacies, compare costs of drugs, view the formulary and much more.

¹ The prescription discount program is not insurance.

² Some Healthy Rewards are not available in all states.

STATE DISCLOSURES

Some states have specific disclosures that must be disclosed in materials to inform the consumer of state specific mandates. Please read below if the state you reside in is listed below.

Connecticut

This limited health benefits plan does not provide comprehensive medical coverage. It is a basic or limited benefits policy and is not intended to cover all medical expenses. This plan is not designed to cover the cost of serious or chronic illness. It contains specific dollar limits that will be paid for medical services which may not be exceeded. If the cost of services exceeds those limits, the beneficiary and not the insurer is responsible for payment of the excess amounts. Please refer to the Medical Benefit Chart included in this Enrollment Package.

Massachusetts

As of January 1, 2009, the Massachusetts Health Care Reform Law requires that Massachusetts residents, eighteen (18) years of age and older, must have health coverage that meets the Creditable Coverage standards set by the Commonwealth Health Insurance Connector, unless waived from the health insurance requirement based on affordability or individual hardship. For more information call the Connector at 1-877-MA-ENROLL or visit the Connector website (www.mahealthconnector.org).

The CIGNA Voluntary Limited Benefit Plan has overall **benefit maximums** that don't meet the **Creditable Coverage standard** requirements. If you purchase this health plan only, you will not satisfy the statutory requirement that you have health insurance meeting these standards.

New Hampshire, Vermont & Washington

CIGNA Voluntary Limited Benefit Insurance Plan is not available to residents of New Hampshire, Vermont and Washington.