

SUMMARY OF BENEFITS

Connecticut General Life Insurance Co.

Your CIGNA HealthCare Open Access Plus plan



Features that Add Value

- Your plan offers the **convenience of referral-free access to doctors**, and the option to select a **personal Primary Care Physician (PCP)**, as your source for routine care and guidance when you need specialized care. As your needs change, so may your choice of doctors. That's why you can change your PCP for any reason.
- The CIGNA HealthCare 24-Hour Health Information LineSM connects you to **trained nurses** and a **library** of hundreds of recorded programs on important health topics 24 hours a day, seven days a week, from anywhere in the U.S.
- **CIGNA Healthy Rewards®** includes special offers on programs and services designed to enhance your health and wellness. Just call 1.800.870.3470 or visit our web site at www.cigna.com.
- Prescription drug coverage is a **part of your plan**. With national and independent pharmacies participating across the country, you can have your prescription filled **wherever you go**. CIGNA Home Delivery Pharmacy gives you quick, **convenient** delivery of your medications right to your home.
- **CIGNA Behavioral Advantage** emphasizes the mind-body connection. The program provides support from medical and mental health case managers, as well as a number of tools and resources, to help you take control of your health and wellness.

Quality Service Is Part of Quality Care

- **Service** is at the heart of everything we do. Our goal is to give you: fast, accurate answers; responsive, courteous and professional assistance; and ease and convenience in finding the information you need to manage your health.
- **www.cigna.com** – Visit our **interactive Web site** to learn more about your plan and get health information, 24 hours a day. Once you enroll, register for myCIGNA.com, our convenient, secure website that combines helpful easy-to-use tools with personalized benefits information to help you make the most of your plan.
- **We Speak Many LanguagesSM**. We offer Language Line Services so that you can **talk with us** in 150 different languages. Just call Customer Service, and ask for an interpreter to assist you.

It's Your Health

When you choose CIGNA HealthCare, you can take advantage of our **health and wellness** programs

- We encourage you to use a **PCP** as a valuable resource and personal health advocate.
- **Preventive care services** for every covered family member.
- **CIGNA Well Informed** provides members with customized medical and wellness information to help them make healthier choices, better understand a diagnosis or treatment, and manage their health. The program includes personalized letters and other educational information to help you improve your health. Only you, your doctor and CIGNA have access to this information.
- CIGNA Well-Aware for Better Health® can **help you manage** certain chronic conditions.
- **CIGNA Healthy Pregnancies, Healthy Babies®** is designed to help prevent complications during pregnancy and improve the chances for healthy pregnancies and deliveries. The program aims to identify expectant mothers with risk factors, and help them lower their risk of complications with patient education, wellness programs and targeted support from nurse case managers.
- **The CIGNA Comprehensive Oncology ProgramSM** promotes cancer prevention and early detection through personalized care management, educational tools, benefit counseling, and other resources.

You Can Depend on CIGNA HealthCare

- **Quality comes first.** We select “participating providers” carefully. And we make sure you have a **wide range** of doctors to choose from.
- **Emergency and urgent care are covered** wherever you go, worldwide, **24 hours a day**. Urgent care centers can take care of your urgent care needs, and your cost is lower.

It's Your Choice

- When you visit network providers, you get access to quality care at the lowest out-of-pocket costs available under your plan. Your plan also offers the **freedom to choose** the providers you prefer — even if they aren't part of the network. Your benefits are the highest when you see “participating providers”, but you're still covered for visits to other providers. Participating providers charge a discounted rate for CIGNA members. If you use a non-network provider, the provider may bill you for the difference between the billed charge and the allowed amount under your benefit plan, in addition to applicable (higher than in-network) deductibles and coinsurance amounts.

*For Employees of MHMRA of Harris
County*
OAP - TX

Notice of Grandfathered Plan Status

This plan is being treated as a “grandfathered health plan” under the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that your coverage may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the plan administrator at the phone number or address provided in your plan documents, to your employer or plan sponsor or an explanation can be found on CIGNA's website at http://www.cigna.com/sites/healthcare_reform/customer.html.

If your plan is subject to ERISA, you may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or www.dol.gov/ebsa/healthreform. This website has a table summarizing which protections do and do not apply to grandfathered health plans.

If your plan is a nonfederal government plan or a church plan, you may also contact the U.S. Department of Health and Human Services at www.healthreform.gov.

Patient Protection and Affordable Care Act Required Notices

Direct Access to Obstetricians and Gynecologists:

You do not need prior authorization from the plan or from any other person (including a primary care provider) in order to obtain access to obstetrical or gynecological care from a health care professional in our network who specializes in obstetrics or gynecology. The health care professional, however, may be required to comply with certain procedures, including obtaining prior authorization for certain services, following a pre-approved treatment plan, or procedures for making referrals. For a list of participating health care professionals who specialize in obstetrics or gynecology, visit www.mycigna.com or contact customer service at the phone number listed on the back of your ID card.

Selection of a Primary Care Provider:

Your plan may require or allow the designation of a primary care provider. You have the right to designate any primary care provider who participates in the network and who is available to accept you or your family members. If your plan requires designation of a primary care provider, CIGNA may designate one for you until you make this designation. For information on how to select a primary care provider, and for a list of the participating primary care providers, visit www.mycigna.com or contact customer service at the phone number listed on the back of your ID card.

For children, you may designate a pediatrician as the primary care provider.

| BENEFIT HIGHLIGHTS | IN-NETWORK | OUT-OF-NETWORK |
|--|--|--|
| Calendar Year Plan Deductible <i>Individual</i> <i>Family Maximum</i> | \$1,500 \$4,500 | \$2,500 \$7,500 |
| Calendar Year Out-of-Pocket Maximum <i>Individual / Family Maximum</i> | Excludes Plan Deductible \$4,000/\$8,000 | Excludes Plan Deductible \$6,000/\$12,000 |
| Coinsurance | CIGNA HealthCare pays 80% of eligible charges. You pay 20% of charges after plan deductible. | CIGNA HealthCare pays 60% or 70% eligible charges. You pay 40% or 30% of charges after plan deductible. |
| Precertification -Inpatient – PHS+ (required for all inpatient admissions) Precertification – Outpatient – PHS+ (required for selected outpatient procedures and diagnostic testing or outpatient services) | Coordinated by your physician Coordinated by your physician | Participant must obtain approval for inpatient admission; subject to penalty/reduction or denial for non-compliance Participant must obtain approval for selected outpatient procedures and diagnostic testing; subject to penalty/reduction or denial for non-compliance |
| Lifetime Maximum | Unlimited | Unlimited |
| Pre-existing Condition Limitation | Yes Not applicable to anyone under 19 years old. Applies to any injury or sickness that you are diagnosed with and receive treatment for, or incur expenses for during the 90 days before you are insured by these benefits or you begin an eligibility waiting period (whichever is earlier). Please refer to your plan documents for specific details. | Yes |
| Physician Services Primary Care Physician (PCP) Office Visit Specialty Physician Office Visit <i>Consultant and Referral Physician Services</i> Note: A copayment applies for OB/GYN visits. If your doctor is listed as a PCP in the provider directory, you will pay a PCP copayment. If your doctor is listed as a specialist, you will pay the specialist copayment. <i>Allergy Treatment/Injections - PCP or Specialty Physician</i> <i>Allergy Serum (dispensed by physician in office)</i> <i>Second Opinion Consultations (provided on voluntary basis)</i> <i>Surgery Performed in the Physician's Office- PCP or Specialty Physician</i> | \$25 copayment per office visit; No charge after office visit copay if only x-ray and/or lab services are performed and billed. \$50 copayment per office visit; No charge after office visit copay if only x-ray and/or lab services are performed and billed. \$25 or \$50 copayment per office visit or actual charge, whichever is less No charge \$25 or \$50 copayment per office visit \$25 copayment per office visit | 30% of charges** 30% of charges** 30% of charges** 30% of charges** 30% of charges** 30% of charges** |
| Preventive Care <i>Routine Preventive Care for Children through age 2 (including routine immunizations)</i> Unlimited maximum per calendar year# <i>Immunizations birth through age 6</i> <i>Routine Preventive Care for Children and Adults from age 3 (including routine immunizations)</i> Unlimited maximum per calendar year <i>Immunizations from age 7</i> | No charge, no plan deductible, including when only x-ray and/or lab services are performed and billed. No charge, no plan deductible No charge, no plan deductible, including when only x-ray and/or lab services are performed and billed. | 30% of charges** No charge, no plan deductible 30% of charges** 30% of charges** |

| BENEFIT HIGHLIGHTS | IN-NETWORK | OUT-OF-NETWORK |
|---|---|--|
| Mammograms, PSA, Pap Test | No charge if billed by independent diagnostic facility or outpatient hospital No charge, no plan deductible for associated wellness exam | 30% of charges** |
| Inpatient Hospital Services including: <i>Semi-Private Room and Board</i> <i>Diagnostic/Therapeutic Lab and X-ray</i> <i>Drugs and Medication</i> <i>Operating and Recovery Room</i> <i>Radiation Therapy and Chemotherapy</i> <i>Anesthesia and Inhalation Therapy</i> <i>MRIs, MRAs, CAT Scans, PET Scans, etc.</i> | 20% of charges* | 40% of charges* Precertification required |
| Inpatient Hospital Doctor's Visits/Consultations <i>Inpatient Hospital Professional Services</i> | 20% of charges* 20% of charges* | 40% of charges** 40% of charges** |
| Outpatient Facility Services <i>Operating Room, Recovery Room, Procedure Room and Treatment Room including:</i> <i>Diagnostic/Therapeutic Lab and X-rays</i> <i>Anesthesia and Inhalation Therapy</i> <i>Physician and Outpatient Professional Services</i> | 20% of charges* 20% of charges* | 40% of charges** 40% of charges** |
| Laboratory and Radiology Services (includes preadmission testing) <i>Physician's Office</i> <i>Outpatient Hospital Facility</i> <i>Emergency Room (billed by facility as part of the Emergency Room visit)</i> <i>Urgent Care Facility (billed by facility as part of the Urgent Care visit)</i> <i>Independent X-Ray and/or Lab Facility</i> <i>Independent X-Ray and/or Lab Facility (in conjunction with an Emergency Room visit)</i> | \$25 or \$50 copayment per office visit 20% of charges* 20% of charges, no plan deductible No charge 20% of charges* No charge | 30% of charges** 40% of charges** 20% of charges, no plan deductible No charge 40% of charges** No charge |
| Advanced Radiological Imaging <i>(MRIs, MRAs, CAT Scans, PET Scans, etc.)</i> <i>Outpatient Facility</i> <i>Emergency Room/Urgent Care Facility (billed by facility as part of the Emergency Room/Urgent Care visit)</i> <i>Physician's Office</i> | 20% of charges* 20% of charges, no plan deductible No charge | 40% of charges** 20% of charges, no plan deductible 30% of charges** |
| Short-Term Rehabilitative Therapy and Cardiac Rehabilitation and Spinal Manipulation Services – (includes cardiac rehab, physical, speech, occupational, spinal manipulation, pulmonary rehab & cognitive therapy) Unlimited days maximum per calendar year for all therapies combined | \$25 or \$50 copayment per office visit; No charge after office visit copay if only x-ray and/or lab services are performed and billed. | 30% of charges** |

| BENEFIT HIGHLIGHTS | IN-NETWORK | OUT-OF-NETWORK |
|--|---|---|
| <p>Emergency and Urgent Care Services Physician's Office – PCP or Specialty Physician</p> <p>Hospital Emergency Room</p> <p>Outpatient Professional Services (Radiology, Pathology and Emergency Room Physician) Urgent Care Facility or Outpatient Facility</p> <p>Ambulance</p> | <p>\$25 or \$50 copayment per office visit; No charge after office visit copay if only x-ray and/or lab services are performed and billed.</p> <p>\$150 copayment per visit (copay waived if admitted), plus 20% of charges, no plan deductible 20% of charges, no plan deductible</p> <p>\$75 copayment per visit (copay waived if admitted) 20% of charges*</p> | |
| <p>Maternity Care Services Initial Office Visit to Confirm Pregnancy Note: A copayment applies for OB/GYN visits. If your doctor is listed as a PCP in the provider directory, you will pay a PCP copayment. If your doctor is listed as a specialist, you will pay the specialist copayment.</p> <p>All subsequent Prenatal Visits, Postnatal Visits and Physician's Delivery Charges (total maternity fee) Office Visits not included in the total maternity fee performed by OB or Specialty Physician</p> <p>Delivery - Facility (Inpatient Hospital/Birthing Center Charges)</p> | <p>\$25 or \$50 copayment for initial office visit; No charge after office visit copay if only x-ray and/or lab services are performed and billed.</p> <p>No charge, no plan deductible</p> <p>\$25 or \$50 copayment per office visit; No charge after office visit copay if only x-ray and/or lab services are performed and billed. 20% of charges*</p> | <p>30% of charges**</p> <p>30% of charges**</p> <p>30% of charges**</p> <p>40% of charges* Precertification required</p> |
| <p>Inpatient Services at Other Health Care Facilities Skilled Nursing, Rehabilitation and Sub-Acute Facilities 60 days maximum per calendar year# combined for all facilities listed</p> | <p>20% of charges*</p> | <p>40% of charges**</p> |
| <p>Home Health Services - Includes outpatient private duty nursing when approved as medically necessary, 120 days maximum per calendar year#; 16 hour maximum per day#</p> | <p>20% of charges*</p> | <p>40% of charges**</p> |
| <p>Family Planning Services Office Visits (lab & radiology tests, counseling)</p> <p>Vasectomy/Tubal Ligation (excludes reversals) Inpatient Facility</p> <p>Outpatient Facility Services Physician's Services – Inpatient or Outpatient Physician's Office</p> | <p>\$25 or \$50 copayment per office visit; No charge after office visit copay if only x-ray and/or lab services are performed and billed.</p> <p>20% of charges*</p> <p>20% of charges*</p> <p>20% of charges*</p> <p>\$25 or \$50 copayment per office visit; No charge after office visit copay if only x-ray and/or lab services are performed and billed.</p> | <p>30% of charges**</p> <p>40% of charges* Precertification required</p> <p>40% of charges**</p> <p>40% of charges**</p> <p>30% of charges**</p> |
| <p>Infertility Services Note: Coverage will be provided for the treatment of an underlying medical condition up to the point an infertility condition is diagnosed. Services will be covered as any other illness.</p> | <p>Not covered</p> | <p>Not covered</p> |
| <p>TMJ – Surgical and Non-surgical: case-by-case basis. Always excludes appliances and orthodontic treatment. Subject to medical necessity. Physician's Office</p> <p>Inpatient Facility</p> <p>Outpatient Facility Services Physician's Services – Inpatient or Outpatient</p> | <p>\$25 or \$50 copayment per office visit; No charge after office visit copay if only x-ray and/or lab services are performed and billed. 20% of charges*</p> <p>20% of charges*</p> <p>20% of charges*</p> | <p>30% of charges**</p> <p>40% of charges* Precertification required</p> <p>40% of charges**</p> <p>40% of charges**</p> |

Footnotes

- * *Services are subject to calendar year deductible.*
- ** *Out-of-network services are subject to the calendar year deductible and maximum reimbursable charge limitations. Providers may bill the member the difference between their billed charge and the maximum reimbursable charge as determined by the benefit plan.*
- # *In-network and out-of-network services apply to the same treatment or dollar maximum.*

Regarding In-Network and Out-of-Network Services:

- *Once the out-of-pocket maximum is reached, the plan pays 100% of eligible charges for the remainder of the plan year, including Mental Health and Substance Abuse services.*

Regarding In-Network Services:

- *All services must be provided by one of the participating providers on our list in order to be covered.*

Regarding Out-of-Network Services:

- *Your out-of-pocket costs will be higher than with a participating provider.*
- *All out-of-network hospital admissions and certain outpatient surgical and diagnostic procedures must be precertified and are subject to Continued Stay Review (CSR). A penalty applies to admissions which are not precertified. Non-approved admissions/days result in denial of benefits. The precertification penalty or cost of denied benefits does not apply to deductible or out-of-pocket maximum.*

Case Management

Coordinated by CIGNA HealthCare. This is a service designed to provide assistance to a patient who is at risk of developing medical complexities or for whom a health incident has precipitated a need for rehabilitation or additional health care support. The program strives to attain a balance between quality and cost effective care while maximizing the patient's quality of life.

Benefit Exclusions (not all-inclusive):

Your plan provides for most medically necessary services. The complete list of exclusions is provided in your Certificate or Summary Plan Description. To the extent there may be differences, the terms of the Certificate or Summary Plan Description control. Examples of things your plan does not cover, unless required by law or covered under the pharmacy benefit, include (but aren't limited to):

1. Any service or supply not described as covered in the Covered Expenses section of the plan.
2. Any medical service or device that is not medically necessary.
3. Treatment of an illness or injury which is due to war or care for military service disabilities treatable through governmental services.
4. Any services and supplies for or in connection with experimental, investigational or unproven services.
5. Dental treatment of the teeth, gums or structures directly supporting the teeth, however, charges made for services or supplies provided for or in connection with an accidental injury to sound natural teeth are covered provided a continuous course of dental treatment is started within 6 months of the accident.
6. Medical and surgical services, initial and repeat, intended for the treatment or control of obesity, including clinically severe (morbid) obesity, including: medical and surgical services to alter appearances or physical changes that are the result of any surgery performed for the management of obesity or clinically severe (morbid) obesity; and weight loss programs or treatments, whether prescribed or recommended by a physician or under medical supervision.
7. Unless otherwise covered as a basic benefit, reports, evaluations, physical examinations, or hospitalization not required for health reasons, including but not limited to employment, insurance or government licenses, and court ordered, forensic, or custodial evaluations.
8. Court ordered treatment or hospitalizations.
9. Infertility services, infertility drugs, surgical or medical treatment programs for infertility, including in vitro fertilization, gamete intrafallopian transfer (GIFT), zygote intrafallopian transfer (ZIFT), variations of these procedures, and any costs associated with the collection, washing, preparation or storage of sperm for artificial insemination (including donor fees). Cryopreservation of donor sperm and eggs are also excluded from coverage.
10. Any services, supplies, medications or drugs for the treatment of male or female sexual dysfunction.
11. Therapy or treatment intended primarily to improve or maintain general physical condition or for the purpose of enhancing job, school, athletic or recreational performance.
12. Consumable medical supplies other than ostomy supplies and urinary catheters.
13. Private hospital rooms and/or private duty nursing except as provided under the Home Health Services provision.
14. Artificial aids, including but not limited to hearing aids, semi-implantable hearing devices, audiant bone conductors, bone anchored hearing aids, corrective orthopedic shoes, arch supports, elastic stockings, garter belts, corsets, dentures and wigs.
15. Eyeglass lenses and frames and contact lenses (except for the first pair of contact lenses for treatment of keratoconus or postcataract surgery).
16. Routine refraction, eye exercises and surgical treatment for the correction of a refractive error, including radial keratotomy.
17. Non-prescription drugs and investigational and experimental drugs, except as provided in the plan.

Benefit Exclusions (continued)

18. Routine foot care, however, services associated with foot care for diabetes and peripheral vascular disease are covered when medically necessary.
19. Genetic screening or pre-implantation genetic screening.
20. Fees associated with the collection or donation of blood or blood products.
21. Cost of biologicals that are immunizations or medications for the purpose of travel, or to protect against occupational hazards and risks.
22. Services for or in connection with an injury or illness arising out of, or in the course of, any employment for wage or profit.
23. The following services are excluded from coverage regardless of clinical indications: Massage Therapy; Cosmetic Surgery and Therapies; Macromastia or Gynecomastia Surgeries; Treatment of Varicose Veins; Abdominoplasty/Panniculectomy; Rhinoplasty; Redundant Skin Surgery; Removal of Skin Tags; Acupressure; Craniosacral/cranial therapy; Dance Therapy, Movement Therapy; Applied Kinesiology; Rolfing; Prolotherapy; Transsexual Surgery; Non-medical counseling or ancillary services; Assistance in the activities of daily living; Cosmetics; Personal or Comfort Items; Dietary Supplements; Health and Beauty Aids; Aids or devices that assist with non-verbal communications; Treatment by Acupuncture; Dental implants for any condition; Telephone Consultations; E-mail & Internet Consultations; Health Club Membership fees; Weight Loss Program fees; Smoking Cessation Program fees; Reversal of male and female voluntary sterilization procedures; and Extracorporeal Shock Wave Lithotripsy for musculoskeletal and orthopedic conditions.

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