



CITY OF CLEARWATER

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HUMAN RESOURCES
DEPARTMENT

RE: SBC's FOR THE CIGNA LOCAL PLUS BASE PLAN

Dear Employee/Retiree,

We are pleased to provide you the attached Summary of Benefits & Coverage (SBC) for the CIGNA LOCAL PLUS BASE group medical plan offered to our eligible participants for the 2016 plan year which begins on January 1st 2016 and ends December 31st 2016. These SBC's apply to plan participants in the group medical plan offered by the City of Clearwater, who have not completed a Personal Health Assessment.

Please be advised that an SBC is available for the plans being offered to our group plan participants and their eligible dependents. The SBC follows a prescribed format as established under the recent Health Care Reform legislation, and outlines the benefits of each medical plan in detail with definitions and descriptions.

SBC's are available for the following offered plans:

Carrier	Plan Name
Cigna	Local Plus Base Plan with Clinic Supplement

Please note that there are also separate SBC's for the Cigna Local Plus PHA plan and Cigna OAP PHA Buy-Up plan for medical plan participants who have completed a Personal Health Assessment during the required time period established by the City. Each of the available plans may have different cost sharing responsibility such as deductibles, co-pays and co-insurance.

Printed copies of the SBC's for all plans, as well as the standard glossary are available free of charge in the Human Resources office. You may contact Michelle Kutch at (727) 562-4883 with additional questions.

Sincerely,

Michelle Kutch
Human Resources Manager



City of Clearwater: LocalPlus - Base Plan

Coverage Period: 01/01/2016 - 12/31/2016

Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Coverage for: Individual/Individual + Family | Plan Type: LCP



This is only a summary. If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at www.cigna.com/sp/ or by calling 1-800-Cigna24

Important Questions	Answers	Why this Matters:
What is the overall deductible?	For in-network providers \$3,000 person / \$6,000 family For out-of-network providers \$3,000 person / \$6,000 family Does not apply to in-network preventive care & immunizations, in-network office visits, emergency room visits, urgent care facility visits, prescription drugs Co-payments don't count toward the deductible .	You must pay all the costs up to the deductible amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the deductible starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the deductible .
Are there other deductibles for specific services?	Yes, \$300 for out-of-network outpatient hospital visit and \$500 per admission for out-of-network hospital stay There are no other specific deductibles .	You must pay all of the costs for these services up to the specific deductible amount before this plan begins to pay for these services.
Is there an out-of-pocket limit on my expenses?	Yes. For in-network providers \$4,000 person / \$8,000 family For out-of-network providers \$4,000 person / \$8,000 family	The out-of-pocket limit is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.
What is not included in the out-of-pocket limit?	Premium, balance-billed charges, penalties for no pre-authorization, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit .
Is there an overall annual limit on what the plan pays?	No.	The chart starting on page 2 describes any limits on what the plan will pay for <i>specific</i> covered services, such as office visits.
Does this plan use a network of providers?	Yes. For a list of participating providers, see www.myCigna.com or call 1-800-Cigna24	If you use an in-network doctor or other health care provider , this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network provider for some services. Plans use the term in-network, preferred , or participating for providers in their network . See the chart starting on page 2 for how this plan pays different kinds of providers .
Do I need a referral to see a specialist?	No. You don't need a referral to see a specialist.	You can see the specialist you choose without permission from this plan.

Questions: Call 1-800-Cigna24 or visit us at www.myCigna.com.

If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at www.cciio.cms.gov or call 1-800-Cigna24 to request a copy.

Important Questions	Answers	Why this Matters:
Are there services this plan doesn't cover?	Yes.	Some of the services this plan doesn't cover are listed on page 5. See your policy or plan document for additional information about excluded services .



- **Co-payments** are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.
- **Co-insurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** of the service. For example, if the health plan's **allowed amount** for an overnight hospital stay is \$1,000, your **co-insurance** payment of 20% would be \$200. This may change if you haven't met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charge is \$1,500 for an overnight stay and the **allowed amount** is \$1,000, you may have to pay the \$500 difference. (This is called **balance billing**.)
- This plan may encourage you to use in-network **providers** by charging you lower **deductibles**, **co-payments** and **co-insurance** amounts.

Common Medical Event	Services You May Need	Your Cost if you use an		Limitations & Exceptions
		In-Network Provider	Out-of-Network Provider	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	\$50 co-pay/visit	40% co-insurance	-----none-----
	Specialist visit	\$75 co-pay/visit	40% co-insurance	-----none-----
	Other practitioner office visit	\$75 co-pay/visit for chiropractor	40% co-insurance	Coverage for Spinal Manipulation and Rehabilitation services is limited to 60 days annual max.
	Preventive care/screening/immunization	No charge	40% co-insurance	-----none-----
If you have a test	Diagnostic test (x-ray, blood work)	No charge	40% co-insurance	50% penalty for no precertification. Deductible is waived
	Imaging (CT/PET scans, MRIs)	No charge	40% co-insurance	50% penalty for no precertification.

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Common Medical Event	Services You May Need	Your Cost if you use an		Limitations & Exceptions
		In-Network Provider	Out-of-Network Provider	
If you need drugs to treat your illness or condition More information about <u>prescription drug coverage</u> is available at www.myCigna.com	Generic drugs	\$30 co-pay/prescription (retail), \$60 co-pay/ prescription (home delivery)	40% co-insurance	Coverage is limited up to a 30-day supply (retail) and a 90-day supply (home delivery); up to a 30-day supply (retail and home delivery) for Specialty drugs
	Preferred brand drugs	\$40 co-pay/prescription (retail), \$80 co-pay/ prescription (home delivery)	40% co-insurance	Coverage is limited up to a 30-day supply (retail) and a 90-day supply (home delivery); up to a 30-day supply (retail and home delivery) for Specialty drugs
	Non-preferred brand drugs	\$60 co-pay/prescription (retail), \$120 co-pay/ prescription (home delivery)	40% co-insurance	Coverage is limited up to a 30-day supply (retail) and a 90-day supply (home delivery); up to a 30-day supply (retail and home delivery) for Specialty drugs
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	\$300 co-pay/visit, plus 20% co-insurance	\$300 deductible/visit, plus 40% co-insurance	50% penalty for no precertification. Per visit co-pay/deductible is waived for non-surgical procedures
	Physician/surgeon fees	20% co-insurance	40% co-insurance	50% penalty for no precertification.
If you need immediate medical attention	Emergency room services	\$150 co-pay/visit	\$150 co-pay/visit	Per visit co-pay is waived if admitted
	Emergency medical transportation	20% co-insurance	20% co-insurance	-----none-----
	Urgent care	\$75 co-pay/visit	\$75 co-pay/visit	Per visit co-pay is waived if admitted
If you have a hospital stay	Facility fee (e.g., hospital room)	\$500 co-pay/admission, plus 20% co-insurance	\$500 deductible/admission, plus 40% co-insurance	50% penalty for no precertification.
	Physician/surgeon fees	20% co-insurance	40% co-insurance	50% penalty for no precertification.

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Common Medical Event	Services You May Need	Your Cost if you use an		Limitations & Exceptions
		In-Network Provider	Out-of-Network Provider	
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	\$10 co-pay/visit	40% co-insurance	50% penalty for no precertification.
	Mental/Behavioral health inpatient services	\$100 co-pay/admission	\$100 deductible/admission	50% penalty for no precertification.
	Substance use disorder outpatient services	\$10 co-pay/visit	40% co-insurance	50% penalty for no precertification.
	Substance use disorder inpatient services	\$100 co-pay/admission	\$100 deductible/admission	50% penalty for no precertification.
If you are pregnant	Prenatal and postnatal care	20% co-insurance	40% co-insurance	-----none-----
	Delivery and all inpatient services	\$500 co-pay/admission, plus 20% co-insurance	\$500 deductible/admission, plus 40% co-insurance	50% penalty for no precertification.
If you need help recovering or have other special health needs	Home health care	20% co-insurance	40% co-insurance	50% penalty for no precertification. Coverage is limited to 60 days annual max. Maximums cross-accumulate.
	Rehabilitation services	\$75 co-pay/visit	40% co-insurance	50% penalty for failure to precertify speech therapy services. Coverage is limited to annual max of: 60 days for Rehabilitation and Spinal Manipulation; 36 days for Cardiac rehab services
	Habilitation services	Not Covered	Not Covered	-----none-----
	Skilled nursing care	20% co-insurance	40% co-insurance	50% penalty for no precertification. Coverage is limited to 60 days annual max
	Durable medical equipment	20% co-insurance	40% co-insurance	50% penalty for no precertification.
	Hospice services	20% co-insurance	40% co-insurance	50% penalty for no precertification.
If your child needs dental or eye care	Eye Exam	Not Covered	Not Covered	-----none-----
	Glasses	Not Covered	Not Covered	-----none-----
	Dental check-up	Not Covered	Not Covered	-----none-----

Questions: Call 1-800-Cigna24 or visit us at www.myCigna.com.

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Excluded Services & Other Covered Services

Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other <u>excluded services.</u>)		
<ul style="list-style-type: none"> • Acupuncture • Bariatric surgery • Cosmetic surgery • Dental care (Adult) • Dental care (Children) • Eye care (Children) 	<ul style="list-style-type: none"> • Habilitation services • Hearing aids • Infertility treatment • Long-term care • Non-emergency care when traveling outside the U.S. • Private-duty nursing 	<ul style="list-style-type: none"> • Routine eye care (Adult) • Routine foot care • Weight loss programs

Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)		
<ul style="list-style-type: none"> • Spinal Manipulation 		

Questions: Call 1-800-Cigna24 or visit us at www.myCigna.com.

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Your Rights to Continue Coverage:

If you lose coverage under the plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a **premium**, which may be significantly higher than the premium you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply.

For more information on your rights to continue coverage, contact the plan at 1-800-Cigna24. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov.

Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact Cigna Customer service at 1-800-Cigna24. You may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform.

Does this Coverage Provide Minimum Essential Coverage?

The Affordable Care Act requires most people to have health care coverage that qualifies as “minimum essential coverage.” **This plan or policy does provide minimum essential coverage.**

Does this Coverage Meet the Minimum Value Standard?

The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). **This health coverage does meet the minimum value standard for the benefits it provides.**

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-800-244-6224.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-244-6224.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-800-244-6224.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-800-244-6224.

-----*To see examples of how this plan might cover costs for a sample medical situation, see the next page.*-----

Questions: Call 1-800-Cigna24 or visit us at www.myCigna.com.

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Coverage Examples

About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.



This is not a cost estimator.

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

Note: These numbers assume enrollment in individual-only coverage.

Having a baby

(normal delivery)

- **Amount owed to providers:** \$7,540
- **Plan pays:** \$3,510
- **Patient pays:** \$4,030

Sample care costs:

Hospital charges (mother)	\$2,700
Routine Obstetric Care	\$2,100
Hospital charges (baby)	\$900
Anesthesia	\$900
Laboratory tests	\$500
Prescriptions	\$200
Radiology	\$200
Vaccines, other preventive	\$40
Total	\$7,540

Patient pays:

Deductible	\$3,000
Co-pays	\$670
Co-insurance	\$330
Limits or exclusions	\$30
Total	\$4,030

Managing type 2 diabetes

(routine maintenance of a well-controlled condition)

- **Amount owed to providers:** \$5,400
- **Plan pays:** \$3,080
- **Patient pays:** \$2,320

Sample care costs:

Prescriptions	\$2,900
Medical equipment and supplies	\$1,300
Office visits & procedures	\$700
Education	\$300
Laboratory tests	\$100
Vaccines, other preventive	\$100
Total	\$5,400

Patient pays:

Deductible	\$0
Co-pays	\$2,040
Co-insurance	\$0
Limits or exclusions	\$280
Total	\$2,320

Questions: Call 1-800-Cigna24 or visit us at www.myCigna.com.

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Questions and answers about the Coverage Examples:

What are some of the assumptions behind the Coverage Examples?

- Costs don't include **premiums**.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or pre existing condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network **providers**. If the patient had received care from out-of-network **providers**, costs would have been higher.

What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how **deductibles**, **co-payments**, and **co-insurance** can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

Does the Coverage Example predict my own care needs?

✗ **No.** Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

Does the Coverage Example predict my future expenses?

✗ **No.** Coverage Examples are **not** cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your **providers** charge, and the reimbursement your health plan allows.

Can I use Coverage Examples to compare plans?

✓ **Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

Are there other costs I should consider when comparing plans?

✓ **Yes.** An important cost is the **premium** you pay. Generally, the lower your **premium**, the more you'll pay in out-of-pocket costs, such as **co-payments**, **deductibles**, and **co-insurance**. You also should consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.

Plan ID: 4962056 BenefitVersion: 6
Plan Name: Local Plus Base Plan

Supplement to Cigna Local Plus Base Plan SBC

Coverage Period 01/01/2016 – 12/31/2016

Other Covered Benefits for Employees, Retirees & Covered Dependents of The City of Clearwater
Employee Health Center

Employee Health Center – The City of Clearwater provides employees, retirees and their dependents enrolled in the Cigna Local Plus Base Plan access to an employee health center. **The cost of services and supplies received through the City's Employee Health Center are covered at 100% for eligible employees, retirees and their dependents. There are no deductibles or copayments when utilizing covered services rendered at the Employee Health Center. The Employee Health Center is located at:**

**401 Corbett Street, Suite 240
Clearwater, FL 33756**

The following services can be obtained by eligible employees, retirees and their dependents at the Employee Health Center at no charge:

- Personal Health Risk Assessments
- Primary Care
- Acute and Urgent Care
- Digital X-rays
- Prescription Medication (check with an Employee Health Center physician for medications available through the Health Center)
- Lab and Radiological Services

Hours of operation are 7:00 a.m. to 5:00 p.m., Monday through Friday. Appointments are **required**; however, walk-ins may be accommodated based on availability and/or the severity of the issue.

For more information about the Employee Health Center, please call Cigna On-Site Health at (727) 298-1788 or call the Human Resources Department at (727) 562-4870.