

# BENEFIT SUMMARY



**Cigna HealthCare of Florida, Inc.**  
**For - San Diego State University Research Foundation**  
**HMO**  
**HMO FL Plan**  
**Effective - 01/01/2025**

**Selection of a Primary Care Provider** - This Plan requires 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. Until you make this designation, Cigna designates one for you. For information on how to select a primary care provider, and for a list of participating primary care providers, visit [www.mycigna.com](http://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.

**Referrals are required for a specialist visit** - Your PCP must submit a referral for you to see a specialist, with only some exceptions. Exceptions include OB/GYN, Behavioral Providers and State Required Direct Access Providers.

**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](http://www.mycigna.com) or contact customer service at the phone number listed on the back of your ID card.

## Plan Highlights

## In-Network

<b>Lifetime Maximum</b>	Unlimited
<b>Plan Year Accumulation</b>	Your Plan's Deductibles, Out-of-Pockets and benefit level limits accumulate on a contract year basis unless otherwise stated.
<b>Plan Coinsurance</b>	Plan pays 100%
<b>Maximum Reimbursable Charge</b>	Not Applicable
<b>Plan Deductible</b>	Individual: None Family: None
<b>Plan Out-of-Pocket Maximum</b>	Individual: \$2,000 Family: \$4,000

- All benefit copays/deductibles contribute towards your out-of-pocket maximum.
- Covered expenses that count towards your out-of-pocket maximum include customer paid coinsurance and charges for Mental Health and Substance Use Disorder.
- After each eligible family member meets his or her individual out-of-pocket maximum, the plan will pay 100% of their covered expenses. Or, after the family out-of-pocket maximum has been met, the plan will pay 100% of each eligible family member's covered expenses.
- This plan includes a combined Medical/Pharmacy out-of-pocket maximum.

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Benefit	In-Network
<b>Physician Services - Office Visits</b>	
<b>Primary Care Physician (PCP) Services/Office Visit</b>	\$25 copay, and plan pays 100%
<b>Specialty Care Physician Services/Office Visit</b> <ul style="list-style-type: none"> <li>Referrals from your PCP are required.</li> </ul>	\$25 copay, and plan pays 100%
<b>Surgery Performed in Physician's Office</b>	Covered same as Physician Services - Office Visit
<b>Allergy Treatment/Injections and Allergy Serum</b> Allergy serum dispensed by the physician in the office  <b>Note:</b> Office copay does not apply if only the allergy serum is provided.	Covered same as Physician Services - Office Visit
<b>Virtual Care</b>	
<b>Dedicated Virtual Providers - MDLIVE</b>	
<b>MDLIVE Urgent Virtual Care Services</b>	\$25 copay, and plan pays 100%
<ul style="list-style-type: none"> <li>Dedicated Virtual Providers may deliver services that are payable under other benefits (e.g., Preventive Care, Primary Care Physician, Behavioral; Dermatology/Specialty Care Physician).</li> <li>Lab services supporting a virtual visit must be obtained through dedicated labs.</li> <li>Includes charges for the delivery of medical and health-related services and consultations by dedicated virtual providers as medically appropriate through audio, video, and secure internet-based technologies.</li> </ul>	
<b>Virtual Physician Services - Office Visits</b>	
<b>Primary Care Physician (PCP) Services/Office Visit</b>	\$25 copay, and plan pays 100%
<b>Specialty Care Physician Services/Office Visit</b> <ul style="list-style-type: none"> <li>Physicians may deliver services virtually that are payable under other benefits (e.g., Preventive Care, Outpatient Therapy Services).</li> <li>Includes charges for the delivery of medical and health-related services and consultations as medically appropriate through audio, video, and secure internet-based technologies that are similar to office visit services provided in a face-to-face setting.</li> </ul>	\$25 copay, and plan pays 100%
<b>Preventive Care</b>	
<b>Preventive Care</b> Birth through age 15	Plan pays 100%
Ages 16 and older <ul style="list-style-type: none"> <li>Includes Well-Baby, Well-Child, Well-Woman and Adult Preventive Care</li> <li>Includes coverage of additional services, such as urinalysis, EKG, and other laboratory tests, supplementing the standard Preventive Care benefit when billed as part of office visit.</li> </ul>	Plan pays 100%
<b>Immunizations</b> Birth through age 15	Plan pays 100%
Ages 16 and older	Plan pays 100%
<b>Mammogram, PAP, and PSA Tests</b>	Plan pays 100%
<ul style="list-style-type: none"> <li>Coverage includes the associated Preventive Outpatient Professional Services.</li> <li>Diagnostic-related services are covered at the same level of benefits as other x-ray and lab services, based on Place of Service.</li> </ul>	

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Benefit	In-Network
<b>Inpatient</b>	
<b>Inpatient Hospital Facility Services</b>	\$500 per admission copay, and plan pays 100%
<b>Note:</b> Includes all Lab and Radiology services, including Advanced Radiological Imaging	
<b>Inpatient Hospital Physician's Visit/Consultation</b>	Plan pays 100%
<b>Inpatient Professional Services</b>	Plan pays 100%
<ul style="list-style-type: none"> <li>For services performed by Surgeons, Radiologists, Pathologists and Anesthesiologists</li> </ul>	
<b>Outpatient</b>	
<b>Outpatient Facility Services</b>	Plan pays 100%
<b>Outpatient Professional Services</b>	Plan pays 100%
<ul style="list-style-type: none"> <li>For services performed by Surgeons, Radiologists, Pathologists and Anesthesiologists</li> </ul>	
<b>Emergency Services</b>	
<b>Emergency Room</b>	\$150 copay, and plan pays 100%
<ul style="list-style-type: none"> <li>Includes Professional, X-ray and/or Lab services performed at the Emergency Room and billed by the facility as part of the ER visit.</li> <li>Per visit copay is waived if admitted.</li> <li>An additional per scan copay of \$100 applies to Advanced Radiological Imaging.</li> </ul>	
<b>Urgent Care Facility</b>	\$25 copay, and plan pays 100%
<ul style="list-style-type: none"> <li>Includes Professional, X-ray and/or Lab services performed at the Urgent Care Facility and billed by the facility as part of the urgent care visit.</li> <li>An additional per scan copay of \$100 applies to Advanced Radiological Imaging.</li> <li>Emergency and Urgent care services at out-of-network urgent care facilities are covered at the in-network cost share when an in-network facility is not available.</li> </ul>	
<b>Ambulance</b>	Plan pays 100%
Ambulance services used as non-emergency transportation (e.g., transportation from hospital back home) generally are not covered.	
<b>Inpatient Services at Other Health Care Facilities</b>	
<b>Skilled Nursing Facility, Rehabilitation Hospital, Sub-Acute Facilities</b>	Plan pays 100%
<ul style="list-style-type: none"> <li>Annual Limit: 120 days</li> </ul>	
<b>Laboratory Services</b>	
<b>Physician's Services/Office Visit</b>	Covered same as Physician Services - Office Visit
<b>Independent Lab</b>	Plan pays 100%
<b>Outpatient Facility</b>	Plan pays 100%

Benefit	In-Network
<b>Radiology Services</b>	
<b>Physician's Services/Office Visit</b>	Covered same as Physician Services - Office Visit
<b>Outpatient Facility</b>	Plan pays 100%
<b>Advanced Radiological Imaging (ARI)</b>	
<b>Outpatient Facility</b>	Includes MRI, MRA, CAT Scan, PET Scan, etc.
<b>Physician's Services/Office Visit</b>	\$100 copay per type of scan per day, and plan pays 100%
<b>Physician's Services/Office Visit</b>	\$100 copay per type of scan per day, then covered same as Physician Services – Office Visit coinsurance
<b>Outpatient Therapy Services</b>	
<b>Outpatient Therapy and Chiropractic Services</b>	Covered same as Physician Services - Office Visit
Annual Limits: <ul style="list-style-type: none"> <li>All Therapies Combined - Includes Chiropractic Care, Cognitive Therapy, Occupational Therapy, Physical Therapy, Pulmonary Rehabilitation, and Speech Therapy - 90 days</li> <li>Limits are not applicable to mental health conditions for Physical, Speech and Occupational Therapies.</li> </ul>	
<b>Note:</b> Therapy days, provided as part of an approved Home Health Care plan, accumulate to the applicable outpatient therapy services maximum.	
<b>Cardiac Rehabilitation Services</b>	Covered same as Physician Services - Office Visit
Annual Limit: <ul style="list-style-type: none"> <li>Cardiac Rehabilitation - 36 days</li> </ul>	
<b>Hospice</b>	
<b>Inpatient Facilities</b>	Plan pays 100%
<b>Outpatient Services</b>	Plan pays 100%
<b>Note:</b> Includes Bereavement counseling provided as part of a hospice program.	
<b>Bereavement Counseling (for services not provided as part of a hospice program)</b>	
Services Provided by a Mental Health Professional	Covered under Mental Health benefit
<b>Maternity</b>	
<b>Initial Visit to Confirm Pregnancy</b>	Covered same as Physician Services - Office Visit
<b>All Subsequent Prenatal Visits, Postnatal Visits and Physician's Delivery Charges</b> (Global Maternity Fee)	Plan pays 100%
<b>Office Visits in Addition to Global Maternity Fee</b> (Performed by OB/GYN or Specialist)	Covered same as Physician Services - Office Visit
<b>Delivery - Facility</b> (Inpatient Hospital, Birthing Center)	Covered same as plan's Inpatient Hospital benefit
<b>Abortion</b>	
<b>Abortion Services</b>	Coverage varies based on Place of Service
<b>Note:</b> Elective and non-elective procedures	

Benefit	In-Network
<b>Family Planning</b>	
<b>Women's Services</b>	Plan pays 100%
Includes contraceptive devices as ordered or prescribed by a physician and surgical sterilization services, such as tubal ligation (excludes reversals)	
<b>Men's Services</b>	Coverage varies based on Place of Service
Includes surgical sterilization services, such as vasectomy (excludes reversals)	
<b>Infertility</b>	
<b>Infertility Treatment</b>	
<b>Note:</b> 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.	
<b>Other Health Care Facilities/Services</b>	
<b>Home Health Care</b>	Plan pays 100%
<ul style="list-style-type: none"> <li>Annual Limit: 60 days (The limit is not applicable to mental health and substance use disorder conditions.)</li> <li>16 hour maximum per day</li> </ul>	
<b>Note:</b> Includes outpatient private duty nursing when approved as medically necessary	
<b>Organ Transplants</b>	Coverage varies based on Place of Service
<ul style="list-style-type: none"> <li>Services paid at in-network level if performed at Cigna LifeSOURCE Transplant Network® Facilities.</li> <li>Travel Maximum - Cigna LifeSOURCE Transplant Network® Facility Only: \$10,000 maximum per Transplant per Lifetime</li> </ul>	
<b>Durable Medical Equipment</b>	Plan pays 100%
<ul style="list-style-type: none"> <li>Annual Limit: Unlimited</li> </ul>	
<b>Breast Feeding Equipment and Supplies</b>	Plan pays 100%
<ul style="list-style-type: none"> <li>Limited to the rental of one breast pump per birth as ordered or prescribed by a physician</li> <li>Includes related supplies</li> </ul>	
<b>External Prosthetic Appliances (EPA)</b>	Plan pays 100%
<ul style="list-style-type: none"> <li>Annual Limit: Unlimited</li> </ul>	
<b>Temporomandibular Joint Disorder (TMJ)</b>	Coverage varies based on Place of Service
<b>Note:</b> Provided on a limited, case-by-case basis. Excludes appliances and orthodontic treatment.	
<b>Routine Foot Care</b>	Not Covered
<b>Note:</b> Services associated with foot care for diabetes and peripheral vascular disease are covered when approved as medically necessary.	
<b>Acupuncture</b>	Covered same as Physician Services - Office Visit
<ul style="list-style-type: none"> <li>Annual Limit: 20 days</li> </ul>	

Benefit	In-Network
<b>Mental Health and Substance Use Disorder</b>	
<b>Inpatient Mental Health</b>	\$500 per admission copay, and plan pays 100%
<b>Outpatient Mental Health – Physician’s Office</b>	\$25 copay, and plan pays 100%
<b>Outpatient Mental Health – All Other Services</b>	Plan pays 100%
<b>Inpatient Substance Use Disorder</b>	\$500 per admission copay, and plan pays 100%
<b>Outpatient Substance Use Disorder – Physician’s Office</b>	\$25 copay, and plan pays 100%
<b>Outpatient Substance Use Disorder – All Other Services</b>	Plan pays 100%
Annual Limits: <ul style="list-style-type: none"> <li>Unlimited maximum</li> </ul>	
Notes: <ul style="list-style-type: none"> <li>Inpatient includes Acute Inpatient and Residential Treatment.</li> <li>Outpatient - Physician's Office - may include Individual, family and group therapy, psychotherapy, medication management, etc.</li> <li>Outpatient - All Other Services - may include Partial Hospitalization, Intensive Outpatient Services, Applied Behavior Analysis (ABA Therapy), etc.</li> <li>Services are paid at 100% after you reach your out-of-pocket maximum.</li> </ul>	
<b>Important Note on Mental Health and Substance Use Disorder Coverage:</b> Covered medical services listed above, which are received to diagnose or treat a Mental Health or Substance Use Disorder condition will be payable according to this section titled “Mental Health and Substance Use Disorder.”	
<b>Mental Health/Substance Use Disorder Utilization Review, Case Management and Programs</b>	
<b>Cigna Total Behavioral Health - Inpatient and Outpatient Management</b> <ul style="list-style-type: none"> <li>Inpatient utilization review and case management</li> <li>Outpatient utilization review and case management</li> <li>Partial Hospitalization</li> <li>Intensive outpatient programs</li> <li>Changing Lives by Integrating Mind and Body Program</li> <li>Lifestyle Management Programs: Stress Management, Tobacco Cessation and Weight Management.</li> <li>Narcotic Therapy Management</li> <li>inMynd<sup>SM</sup> program - a comprehensive, holistic solution to help recognize and find resources to treat behavioral health conditions.</li> </ul>	

## Pharmacy

## In-Network

### Cost Share and Supply

#### Cigna Pharmacy Plus Cost Share

- Retail – up to 30-day supply
- Home Delivery – up to 90-day supply

#### Retail (per 30-day supply):

Generic: You pay \$10  
Preferred Brand: You pay \$25  
Non-Preferred Brand: You pay \$50

#### Home Delivery (per 90-day supply):

Generic: You pay \$20  
Preferred Brand: You pay \$50  
Non-Preferred Brand: You pay \$100

- Retail drugs may be obtained In-Network at a wide range of pharmacies across the nation.
- Specialty medications are used to treat an underlying disease which is considered to be rare and chronic including, but not limited to, multiple sclerosis, hepatitis C or rheumatoid arthritis. Specialty Drugs may include high cost medications as well as medications that may require special handling and close supervision when being administered.
- When patient requests brand drug, patient pays the generic cost share plus the cost difference between the brand and generic drugs up to the cost of the brand drug (unless the physician indicates "Dispense As Written" DAW).
- Your pharmacy benefits share an out-of-pocket maximum with the medical/behavioral benefits.

### Drugs Covered

#### Prescription Drug List:

Your Cigna Standard Prescription Drug List includes a full range of drugs including all those required under applicable health care laws. To check which drugs are included in your plan, please log on to [myCigna.com](https://myCigna.com).

Some highlights:

- Self Administered injectables are covered.
- Contraceptive devices and drugs are covered with federally required products covered at 100%.
- Insulin, glucose test strips, lancets, insulin needles & syringes, insulin pens and cartridges are covered.

## Pharmacy Program Information

### Pharmacy Clinical Management: Essential

Your plan features drug management programs and edits to ensure safe prescribing, and access to medications proven to be the most reliable and cost effective for the medical condition, including:

- Prior authorization requirements
- Step Therapy on select classes of medications and drugs new to the market
- Quantity limits, including maximum daily dose edits, quantity over time edits, duration of therapy edits, and dose optimization edits
- Age edits, and refill-too-soon edits
- Plan exclusion edits
- Current users of Step Therapy medications will be allowed one 30-day fill during the first three months of coverage before Step Therapy program applies.
- Your plan includes Specialty Drug Management features, such as prior authorization and quantity limits, to ensure the safe prescribing and access to specialty medications.
- For customers with complex conditions taking a specialty medication, we will offer Accredo Therapeutic Resource Centers (TRCs) to provide specialty medication and condition counseling. For customers taking a specialty medication not dispensed by Accredo, Cigna experts will offer this important specialty medication and condition counseling.

## Additional Information

### Case Management

Coordinated by Cigna HealthCare. This is a service designated 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.

### Comprehensive Oncology Program

- Care Management outreach
- Case Management

Included

### Healthy Pregnancies/Healthy Babies

- Care Management outreach
- Maternity Case Management
- Neo-natal Case Management

\$150 (1st trimester) / \$75 (2nd trimester) - Option 3

### Out-of-Network Emergency Services Charges

1. Emergency Services are covered at the In-Network cost-sharing level as required by applicable state or federal law if services are received from a non-participating (Out-of-Network) provider.
2. The allowable amount used to determine the Plan's benefit payment for covered Emergency Services rendered in an Out-of-Network Hospital, or by an Out-of-Network provider in an In-Network Hospital, is the amount agreed to by the Out-of-Network provider and Cigna, or as required by applicable state or federal law.

The member is responsible for applicable In-Network cost-sharing amounts (any deductible, copay or coinsurance). The member is not responsible for any charges that may be made in excess of the allowable amount. If the Out-of-Network provider bills you for an amount higher than the amount you owe as indicated on the Explanation of Benefits (EOB), contact Cigna Customer Service at the phone number on your ID card.

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## Additional Information

### Medicare Coordination

In accordance with the Social Security Act of 1965, this plan will pay Secondary to Medicare Part A and B as follows:

- (a) a former Employee such as a retiree, a former Disabled Employee, a former Employee's Dependent Spouse and/or Dependent Child(ren), including a former Employee's Domestic Partner, or a COBRA continuant (whose insurance is continued for any reason), and who is also eligible for Medicare due to age or disability;
- (b) an Employee's Domestic Partner who is also eligible for Medicare due to age;
- (c) an Employee, a former Employee, an Employee's or former Employee's Dependent Spouse and/or Dependent Child(ren), an Employee's Dependent, including a Domestic Partner, who is eligible for Medicare due to End Stage Renal Disease after that person has been eligible for Medicare for 30 months.

When a person is eligible for Medicare A and B as described above, this plan will pay as the Secondary Plan to Medicare Part A and B **regardless if the person is actually enrolled in Medicare Part A and/or Part B and regardless if the person seeks care at a Medicare Provider or not for Medicare covered services.**

### Multiple Surgical Reduction

Multiple surgeries performed during one operating session result in payment reduction of 50% to the surgery of lesser charge. The most expensive procedure is paid as any other surgery.

### One Guide

Available by phone or through myCigna mobile application. One Guide helps you navigate the health care system and make the most of your health benefits and programs.

### Pre-Certification - Continued Stay Review - PHS+ Inpatient - required for all inpatient admissions

In-Network: Coordinated by your physician

### Pre-Certification - PHS+ Outpatient Prior Authorization - required for selected outpatient procedures and diagnostic testing

In-Network: Coordinated by your physician

### Pre-Existing Condition Limitation (PCL) does not apply.

### Well-Being Solution: Core Plus

- Health assessment
- Device/app integration
- Personalized online content and data-driven actions
- Social connections/challenges

## Additional Information

### Your Health First - 200

Individuals with one or more of the chronic conditions, identified on the right, may be eligible to receive the following type of support:

- Condition Management
- Medication adherence
- Risk factor management
- Lifestyle issues
- Health & Wellness issues
- Pre/post-admission
- Treatment decision support
- Gaps in care

Holistic health support for the following chronic health conditions:

- Heart Disease
- Coronary Artery Disease
- Angina
- Congestive Heart Failure
- Acute Myocardial Infarction
- Peripheral Arterial Disease
- Asthma
- Chronic Obstructive Pulmonary Disease (Emphysema and Chronic Bronchitis)
- Diabetes Type 1
- Diabetes Type 2
- Metabolic Syndrome/Weight Complications
- Osteoarthritis
- Low Back Pain
- Anxiety
- Bipolar Disorder
- Depression

## Definitions

**Coinsurance** - The portion of covered expenses you are responsible for is called Coinsurance.

**Copay** - A flat fee you pay for certain covered services such as doctor's visits or prescriptions.

**Deductible** - A flat dollar amount you must pay out of your own pocket before your plan begins to pay for covered services.

**Out-of-Pocket Maximum** - Specific limits for the total amount you will pay out of your own pocket before your plan coinsurance percentage no longer applies. Once you meet these maximums, your plan then pays 100 percent of the "Maximum Reimbursable Charges" or negotiated fees for covered services.

**Place of service** - Your plan pays based on where you receive services. For example, for hospital stays, your coverage is paid at the inpatient level.

**Prescription Drug List** - The list of prescription brand and generic drugs covered by your pharmacy plan.

**Professional Services** - Services performed by Surgeons, Assistant Surgeons, Hospital Based Physicians, Radiologists, Pathologists and Anesthesiologists

**Transition of Care** - Provides in-network health coverage to new customers when the customer's doctor is not part of the Cigna network and there are approved clinical reasons why the customer should continue to see the same doctor.

## Exclusions

### What's Not Covered (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):

- Care for health conditions that are required by state or local law to be treated in a public facility.
- Care required by state or federal law to be supplied by a public school system or school district.
- Care for military service disabilities treatable through governmental services if you are legally entitled to such treatment and facilities are reasonably available.

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## Exclusions

- Treatment of an Injury or Sickness which is due to war, declared, or undeclared.
- Charges which you are not obligated to pay and/or for which you are not billed. This exclusion includes, but is not limited to:
  - any instance where Cigna determines that a provider or Pharmacy did not bill you for or has waived, reduced, or forgiven any portion of its charges and/or any portion of any Copayment, Deductible, and/or Coinsurance amount(s) you are required to pay for an otherwise Covered Expense (as shown on The Schedule) without Cigna's express consent.
  - charges of a non-Participating Provider who has agreed to charge you at an in-network benefits level or some other benefits level not otherwise applicable to the services received.

In the event that Cigna determines that this exclusion applies, then Cigna in its sole discretion shall have the right to:

- require you and/or any provider or Pharmacy submitting claims on your behalf to provide proof sufficient to Cigna that you have made your required cost-share payment(s) prior to the payment of any benefits by Cigna;
  - deny the payment of benefits in connection with the Covered Expense, regardless of whether the provider or the Pharmacy represents that you remain responsible for any amounts that your plan does not cover; or
  - reduce the benefits in proportion to the amount of the Copayment, Deductible, and/or Coinsurance amounts waived, forgiven or reduced, regardless of whether the provider or Pharmacy represents that you remain responsible for any amounts that your plan does not cover.
- Charges or payment for healthcare-related services that violate state or federal law.
  - For or in connection with experimental, investigational or unproven services.
  - Experimental, investigational and unproven services are medical, surgical, diagnostic, psychiatric, Substance Use Disorder or other health care technologies, supplies, treatments, procedures, drug or Biologic therapies or devices that are determined by the utilization review Physician to be:
    - not approved by the U.S. Food and Drug Administration (FDA) or other appropriate regulatory agency to be lawfully marketed.
    - not demonstrated, through existing peer-reviewed, evidence-based, scientific literature to be safe and effective for treating or diagnosing the condition or Sickness for which its use is proposed;
    - the subject of review or approval by an Institutional Review Board for the proposed use except as provided in the "Clinical Trials" section(s) of this plan; or
    - the subject of an ongoing phase I, II or III clinical trial, except for routine patient care costs to qualified clinical trials as provided in the "Clinical Trials" section(s) of this plan.

In determining whether any such technologies, supplies, treatments, drug or Biologic therapies, or devices are experimental, investigational, and/or unproven, the utilization review Physician may rely on the clinical coverage policies maintained by Cigna or the Review Organization. Clinical coverage policies may incorporate, without limitation and as applicable, criteria relating to U.S. Food and Drug Administration-approved labeling, the standard medical reference compendia and peer-reviewed, evidence-based scientific literature or guidelines.

The plan or policy shall not deny coverage for a drug or Biologic therapy as experimental, investigational and unproven if the drug or Biologic therapy is otherwise approved by the FDA to be lawfully marketed, has not been contraindicated by the FDA for the use for which the drug or Biologic has been prescribed, and is recognized for the treatment of cancer in any one of the following: American Medical Association Drug Evaluations; American Hospital Formulary Service Drug Information; U.S. Pharmacopeia Drug Information; or a U.S. peer-reviewed national professional journal.

- Cosmetic surgery and therapies. Cosmetic surgery or therapy is defined as surgery or therapy performed to improve or alter appearance or self-esteem.
- The following services are excluded from coverage regardless of clinical indications: macromastia or gynecomastia surgeries; surgical treatment of varicose veins; abdominoplasty; panniculectomy; rhinoplasty; blepharoplasty; redundant skin surgery; removal of skin tags; acupressure; craniosacral/cranial therapy;

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## Exclusions

- dance therapy, movement therapy; applied kinesiology; rolfing; prolotherapy; and extracorporeal shock wave lithotripsy (ESWL) for musculoskeletal and orthopedic conditions.
- Dental treatment of the teeth, gums or structures directly supporting the teeth, including dental X-rays, examinations, repairs, orthodontics, periodontics, casts, splints and services for dental malocclusion, for any condition. However, charges made for a continuous course of dental treatment for an Injury to teeth are covered. Also, facility charges and charges for general anesthesia or deep sedation which cannot be administered in a dental office are covered when Medically Necessary.
  - For 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.
  - 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, unless otherwise covered under this plan.
  - Court-ordered treatment or hospitalization, unless treatment is prescribed by a Physician and is a covered service or supply under this plan.
  - Infertility services including 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 sperm, eggs or embryos are also excluded from coverage.
  - Reversal of male and female voluntary sterilization procedures.
  - Any medications, drugs, services or supplies for the treatment of male or female sexual dysfunction such as, but not limited to, treatment of erectile dysfunction (including penile implants), anorgasmia, and premature ejaculation.
  - Medical and Hospital care and costs for the child of your Dependent child, unless the child is otherwise eligible under this plan.
  - Non-medical counseling and/or ancillary services including Custodial Services, educational services, vocational counseling, training and rehabilitation services, behavioral training, biofeedback, neurofeedback, hypnosis, sleep therapy, return to work services, work hardening programs and driver safety courses.
  - Consumable medical supplies other than ostomy supplies and urinary catheters. Excluded supplies include, but are not limited to bandages and other disposable medical supplies, skin preparations and test strips, except as specified in the "Home Health Care Services" or "Breast Reconstruction and Breast Prostheses" sections of this plan.
  - Private Hospital rooms and/or private duty nursing except as provided under the Home Health Care Services provision.
  - Personal or comfort items such as personal care kits provided on admission to a Hospital, television, telephone, newborn infant photographs, complimentary meals, birth announcements, and other articles which are not for the specific treatment of an Injury or Sickness.
  - Artificial aids including corrective orthopedic shoes, arch supports, elastic stockings, garter belts, corsets, dentures and wigs.
  - Hearing aids, including semi-implantable hearing devices, audiant bone conductors and Bone Anchored Hearing Aids (BAHAs). A hearing aid is any device that amplifies sound.
  - Aids or devices that assist with non-verbal communications, including communication boards, prerecorded speech devices, laptop computers, desktop computers, Personal Digital Assistants (PDAs), Braille typewriters, visual alert systems for the deaf and memory books.
  - Eyeglass lenses and frames, contact lenses and associated services (exams and fittings), except the initial set after treatment of keratoconus or following cataract surgery.
  - Routine refractions, eye exercises and surgical treatment for the correction of a refractive error, including radial keratotomy.
  - All noninjectable prescription drugs unless Physician administration or oversight is required, injectable prescription drugs to the extent they do not require Physician supervision and are typically considered self-administered drugs, nonprescription drugs and investigational and experimental drugs, except as provided in this plan.
  - Products and supplies associated with the administration of medications that are available to be covered under the Prescription Drug Benefit. Such products

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## Exclusions

and supplies include but are not limited to therapeutic Continuous Glucose Monitor (CGM) sensors and transmitters and insulin pods.

- Routine foot care, including the paring and removing of corns and calluses and toenail maintenance. However, foot care services for diabetes peripheral neuropathies and peripheral vascular disease are covered.
- Membership costs and fees associated with health clubs, weight loss programs or smoking cessation programs.
- Genetic screening or pre-implantations genetic screening. General population-based genetic screening is a testing method performed in the absence of any symptoms or any significant, proven risk factors for genetically linked inheritable disease.
- Dental implants for any condition.
- Fees associated with the collection, storage or donation of blood or blood products, except for autologous donation in anticipation of scheduled services when medical management review determines the likelihood of excess blood loss is such that transfusion is an expected adjunct to surgery.
- Blood administration for the purpose of general improvement in physical condition.
- Cost of biologicals that are immunizations or medications for the purpose of travel, or to protect against occupational hazards and risks.
- Health and beauty aids, cosmetics and dietary supplements.
- For or in connection with an Injury or Sickness arising out of, or in the course of, any employment for wage or profit.
- Charges related to an Injury or Sickness payable under worker's compensation or similar laws.
- Massage therapy.

### **These are only the highlights**

This summary outlines the highlights of your plan. For a complete list of both covered and not covered services, including benefits required by your state, see your employer's insurance certificate, service agreement or summary plan description -- the official plan documents. If there are any differences between this summary and the plan documents, the information in the plan documents takes precedence.

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