

## SUMMARY OF BENEFITS

Benefits outlined below are intended as a general summary and are covered only when using a CIGNA Open Access Plus Network participating provider. All benefits are subject to the terms and conditions of your Health Benefits Booklet. In the event of any inconsistency between this Summary and the Health Benefits Booklet, the provisions as defined in the Health Benefits Booklet and Endorsements will govern. Covered benefits are subject to review for medical necessity. The plan year is defined from July 1 through June 30.

BENEFITS	YELLOW OPEN ACCESS (In-Network Benefits Only)
<p>DEDUCTIBLES, MAXIMUMS*</p> <ul style="list-style-type: none"> <li>Plan Year Deductible</li> <li>Coinsurance</li> <li>Out-of-Pocket Maximum/Plan Year</li> <li>Maximum Lifetime Benefit</li> </ul> <p>*All family members contribute towards family deductible/out-of-pocket max.</p>	<p>Individual: \$1,250; Family: \$2,500                      Medical 20%; Pharmacy 10% (\$75 cap per prescription)                      Individual: \$2,000; Family: \$4,000                      Unlimited</p>
<p>CHOICE FUND <i>(if activated)</i>                      Embedded Choice Fund (health reimbursement account) pays for eligible out-of-pocket expenses during the plan year.</p>	<p style="text-align: center;"><b>SCHOOLCARE PAYS</b></p> <p>Individual: \$1,000; Family: \$2,000  <b>Subscriber must take the online Health Assessment to activate Choice Fund.</b></p>
<p><b>NET COST AFTER CHOICE FUND</b> <i>(if activated)</i>                      Out-of-Pocket Cost (including deductible)</p>	<p style="text-align: center;"><b>PLAN MEMBER PAYS</b></p> <p>Individual: \$1,000; Family: \$2,000  <b>The Employer may <u>not</u> fund any additional portion of the out-of-pocket costs under SCHOOLCARE policy.</b></p>
<p>PREVENTIVE CARE <i>(Includes Naturopath Services, Routine Laboratory &amp; Diagnostic Testing)</i>                      Routine Physical Examination (Physician's Office or Virtual Care)                      Additional services such as urinalysis, EKG and other laboratory tests when billed as part of preventive care visit                      Routine Immunizations                      Mammogram, PAP and PSA Tests                      Routine Eye Exam (one every 12 months for all ages) Discounts Available for Eyewear                      Routine Hearing Exam</p>	<p>\$0                      \$0                      \$0                      \$0                      \$0                      \$0</p>
<p>OTHER PHYSICIAN SERVICES <i>(Includes Naturopath Services)</i>                      Office Visits and/or Office Surgery                      Maternity Care                      Virtual Care Visit <i>(see details on myCigna.com)</i></p>	<p>Deductible, then 20% to the Out of Pocket Maximum                      Deductible, then 20% to the Out of Pocket Maximum                      Deductible, then 20% to the Out of Pocket Maximum</p>
<p>OUTPATIENT DIAGNOSTIC TESTING                      Radiology and Laboratory Services (Prior authorization required for some tests)</p>	<p>Deductible, then 20% to the Out of Pocket Maximum</p>
<p>HOSPITAL CARE                      Inpatient Services including Newborn Care                      Same Day or Outpatient Surgery                      Physician Visits and Services                      Surgeon, Radiologist, Pathologist and Anesthesiologist Services                      Operating Room                      Lab and Radiology Services, including Advanced Radiological Imaging as well as Medical Specialty Drugs</p>	<p>Deductible, then 20% to the Out of Pocket Maximum</p> <p>(Inpatient admissions and some outpatient procedures require prior authorization)</p>

BENEFITS	YELLOW OPEN ACCESS (In-Network Benefits Only)
HEARING TESTS <i>(Non-Routine)</i>	Deductible, then 20% to the Out of Pocket Maximum
EMERGENCY & URGENT CARE <i>(Medically Necessary and Worldwide)</i> Hospital Emergency Room Urgent Care Facility (Including MDLive Virtual Care)	Deductible, then 20% to the Out of Pocket Maximum Deductible, then 20% to the Out of Pocket Maximum
MENTAL HEALTH/SUBSTANCE USE DISORDER OUTPATIENT (Physician's office or Virtual Care) INPATIENT HOSPITALIZATION AND OUTPATIENT FACILITY (Prior authorization required)	Deductible, then 20% to the Out of Pocket Maximum Deductible, then 20% to the Out of Pocket Maximum
PRESCRIPTION DRUGS Cigna Participating Pharmacies Go to <a href="https://www.cigna.com/Rx90network">Cigna.com/Rx90network</a> for listing of 90-day network retail pharmacies  Certain Preventive Generic Drugs including contraceptives: \$0 (Prior authorization and step therapy are required for some drugs)	Retail - up to 90-day supply: Deductible, then 10% to the Out of Pocket Maximum‡ Mail Order – up to 90-day supply: Deductible, then 10% to the Out of Pocket Maximum‡ available only through Express Scripts Home Delivery mail order Specialty Drugs: 30-day supply only, filled through Accredo Home Delivery mail order ( ‡\$75 cap per prescription after deductible)
PHYSICAL, OCCUPATIONAL AND SPEECH THERAPIES OUTPATIENT: short-term rehab, up to 60 days per person/per plan year, includes PT, OT, ST and cardiac rehab (Combined maximum). INPATIENT (Prior authorization required)	Deductible, then 20% to the Out of Pocket Maximum  Deductible, then 20% to the Out of Pocket Maximum
CHIROPRACTIC CARE 20 days per person/per plan year	Deductible, then 20% to the Out of Pocket Maximum
ACUPUNCTURE† <i>(In or Out of Network)</i> 12 days per person/per plan year †Coverage based on Cigna medical guidelines.	Deductible, then 20% to the Out of Pocket Maximum
DURABLE MEDICAL EQUIPMENT	Deductible, then 20% to the Out of Pocket Maximum
EXTERNAL PROSTHETIC APPLIANCES	Deductible, then 20% to the Out of Pocket Maximum
OTHER BENEFITS AMBULANCE <i>(if not a true emergency, services are not covered)</i> BLOOD TRANSFUSIONS GENDER AFFIRMATION SERVICES HOME HEALTH & HOSPICE SERVICES INFERTILITY TREATMENT Go to <a href="https://managed.winfertility.com/schoolcare">managed.winfertility.com/schoolcare</a> ORAL SURGERY <i>(accidents only)</i> REMOVAL OF BONEY IMPACTED WISDOM TEETH SKILLED NURSING CARE <i>(100 days per person/per plan year maximum)</i>	All other covered services subject to plan year deductible and 20% coinsurance to the out-of-pocket maximum for the plan year.
EMPLOYEE ASSISTANCE PROGRAM	Included
<b>GOOD FOR YOU!</b> by SCHOOLCARE WELL-BEING INCENTIVES	Included – up to \$600 <u>each</u> for subscriber and covered spouse

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BENEFITS	GREEN OPEN ACCESS (In Network Benefits Only)
<b>DEDUCTIBLES, MAXIMUMS</b> Plan Year Deductible Coinsurance Out-of-Pocket Maximum/Plan Year (Medical) Out-of-Pocket Maximum/Plan Year (Prescription Drugs) Maximum Lifetime benefit	<p style="text-align: center;"><b>PLAN MEMBER PAYS</b></p> \$0 20% (DME and EPA only) Individual: \$1,000; Family: \$2,000 Individual: \$2,000; Family: \$4,000 Unlimited <div style="border: 1px solid black; padding: 5px; width: fit-content; margin-left: auto; margin-right: auto;">                         All copays and coinsurance contribute to the Out-of-Pocket Maximums.                     </div>
<b>PREVENTIVE CARE</b> ( <i>Includes Naturopath Services, Routine Laboratory &amp; Diagnostic Testing</i> ) Routine Physical Examination (Physician’s Office or Virtual Care) Additional services such as urinalysis, EKG and other laboratory tests when billed as part of preventive care visit Routine Immunizations Mammogram, PAP and PSA Tests Routine Hearing Exam	\$0 \$0 \$0 \$0 \$0
<b>ROUTINE VISION CARE</b> Routine Exam (one every 12 months for all ages) Discounts Available for Eyewear	\$0
<b>HEARING TESTS</b> ( <i>Non-Routine</i> )	\$5 per visit
<b>OTHER PHYSICIAN SERVICES</b> ( <i>Includes Naturopath Services</i> ) Office Visits and/or Office Surgery Maternity Care Virtual Care visit ( <i>see details on myCigna.com</i> )	\$5 per visit \$5 per visit (initial visit only) \$5 per visit
<b>OUTPATIENT DIAGNOSTIC TESTING</b> Radiology and Laboratory Services (Prior authorization required for some tests)	\$0
<b>HOSPITAL CARE</b> Inpatient Services including Newborn Care Same Day or Outpatient Surgery Physician Visits and Services Surgeon, Radiologist, Pathologist and Anesthesiologist Services Operating Room Lab and Radiology Services, including Advanced Radiological Imaging as well as Medical Specialty Drugs	\$0 (Inpatient admissions and some outpatient procedures require prior authorization)

BENEFITS	GREEN OPEN ACCESS (In Network Benefits Only)
EMERGENCY & URGENT CARE <i>(Medically Necessary and Worldwide)</i> Hospital Emergency Room Urgent Care Facility (Including MDLive Virtual Care)	\$50 per visit (waived if admitted) \$25 per visit (waived if admitted)
MENTAL HEALTH/SUBSTANCE USE DISORDER OUTPATIENT (Physician's office or Virtual Care) INPATIENT HOSPITALIZATION AND OUTPATIENT FACILITY (Prior authorization required)	\$5 copay per visit \$0
PRESCRIPTION DRUGS Cigna Participating Pharmacies Go to <a href="https://www.cigna.com/Rx90network">Cigna.com/Rx90network</a> for listing of 90-day network retail pharmacies Certain Preventive Generic Drugs including contraceptives: \$0 (Prior authorization and step therapy are required for some drugs)	Retail - up to 90-day supply: \$5 generic/\$15 preferred brand name/\$25 non-preferred brand name drugs Mail Order – up to 90-day supply: \$5 generic/\$15 preferred brand name/\$25 non-preferred brand name drugs available through Express Scripts Home Delivery mail order Specialty Drugs: 30-day supply only, filled through Accredo Home Delivery mail order
PHYSICAL, OCCUPATIONAL AND SPEECH THERAPIES OUTPATIENT: short-term rehab, up to 60 days per person/per plan year; includes PT, OT, ST and cardiac rehab (Combined maximum) INPATIENT (Prior authorization required)	\$0 \$0
CHIROPRACTIC CARE 20 days per person/per plan year	\$5 per day
ACUPUNCTURE* <i>(In or Out of Network)</i> 12 days per person/per plan year *Coverage based on Cigna's medical guidelines.	\$5 per day
DURABLE MEDICAL EQUIPMENT (DME)	20%
EXTERNAL PROSTHETIC APPLIANCES (EPA)	20%
OTHER BENEFITS AMBULANCE <i>(if not a true emergency, services are not covered)</i> BLOOD TRANSFUSIONS GENDER AFFIRMATION SERVICES HOME HEALTH & HOSPICE SERVICES INFERTILITY TREATMENT Go to <a href="https://managed.winfertility.com/schoolcare">managed.winfertility.com/schoolcare</a> ORAL SURGERY <i>(accidents only)</i> REMOVAL OF BONEY IMPACTED WISDOM TEETH SKILLED NURSING CARE <i>(100 days per person/per plan year maximum)</i>	\$0 \$0 \$0 \$0 (\$5, Physician's office) \$0 (\$5, Physician's office) \$0 (\$5, Physician's office) \$0 \$0 (\$5, Physician's office)
EMPLOYEE ASSISTANCE PROGRAM	Included
<b>GOOD FOR YOU!</b> by SCHOOLCARE WELL-BEING INCENTIVES	Included – up to \$600 <u>each</u> for subscriber and covered spouse

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BENEFITS	RED OPEN ACCESS (In Network Benefits Only)
<p>DEDUCTIBLES, MAXIMUMS*</p> <p>Plan Year Deductible (Medical)                      Coinsurance (Medical)                      Out-of-Pocket Maximum/Plan Year (Medical)                      Out-of-Pocket Maximum/Plan Year (Prescription Drugs)                      Maximum Lifetime Benefit</p> <p>* No one person will incur more than the individual deductible/out-of-pocket maximum</p>	<p><b>YOU PAY</b></p> <p>Individual: \$250; Family: \$500                      20%                      Individual: \$1,000; Family: \$2,000                      Individual: \$2,000; Family: \$4,000                      Unlimited</p> <div style="border: 1px solid black; padding: 5px; width: fit-content;"> <p>All copays and coinsurance contribute to the Out-of-Pocket Maximums.</p> </div>
<p>PREVENTIVE CARE <i>(Includes Naturopath Services, Routine Laboratory &amp; Diagnostic Testing)</i></p> <p>Routine Physical Examination (Physician's Office or Virtual Care)                      Additional services such as urinalysis, EKG and other laboratory tests when billed as part of preventive care visit                      Routine Immunizations                      Mammogram, PAP and PSA Tests                      Routine Eye Exam (one every 12 months for all ages) Discounts Available for Eyewear                      Routine Hearing Exam</p>	<p>\$0                      \$0                      \$0                      \$0                      \$0                      \$0</p>
<p>OTHER PHYSICIAN SERVICES <i>(Includes Naturopath Services)</i></p> <p>Office Visits and/or Office Surgery                      Maternity Care                      Virtual Care Visit <i>(see details on myCigna.com)</i></p>	<p>Deductible, then 20% to the Out of Pocket Maximum                      Deductible, then 20% to the Out of Pocket Maximum                      Deductible, then 20% to the Out of Pocket Maximum</p>
<p>OUTPATIENT DIAGNOSTIC TESTING</p> <p>Radiology and Laboratory Services (Prior authorization required for some tests)</p>	<p>Deductible, then 20% to the Out of Pocket Maximum</p>
<p>HOSPITAL CARE</p> <p>Inpatient Services including Newborn Care                      Same Day or Outpatient Surgery                      Physician Visits and Services                      Surgeon, Radiologist, Pathologist and Anesthesiologist Services                      Operating Room                      Lab and Radiology Services, including Advanced Radiological Imaging as well as Medical Specialty Drugs</p>	<p>Deductible, then 20% to the Out of Pocket Maximum                      (Inpatient admissions and some outpatient procedures require prior authorization)</p>

BENEFITS	RED OPEN ACCESS (In Network Benefits Only)
<p>EMERGENCY &amp; URGENT CARE <i>(Medically Necessary and Worldwide)</i>                      Hospital Emergency Room                      Urgent Care Facility (Including MDLive Virtual Care)</p>	<p style="text-align: center;"><b>YOU PAY</b></p> <p>\$50 per visit (waived if admitted)                      \$25 per visit (waived if admitted)</p>
<p>MENTAL HEALTH/SUBSTANCE USE DISORDER                      OUTPATIENT (Physician's office or Virtual Care)                      INPATIENT HOSPITALIZATION AND OUTPATIENT FACILITY                      (Prior authorization required)</p>	<p>\$0                      \$0</p>
<p>PRESCRIPTION DRUGS                      Cigna Participating Pharmacies                      Go to <a href="http://Cigna.com/Rx90network">Cigna.com/Rx90network</a> for listing of 90-day network retail pharmacies                      Certain Preventive Generic Drugs including contraceptives: \$0                      (Prior authorization and step therapy are required for some drugs)</p>	<p>Retail - up to 90-day supply: \$5 generic/\$15 preferred brand name/\$35 non-preferred brand name drugs                      Mail Order – up to 90-day supply: \$0 generic/\$15 preferred brand name/\$35 non-preferred brand name drugs available through Express Scripts Home Delivery mail order                      Specialty Drugs: 30-day supply only, filled through Accredo Home Delivery mail order</p>
<p>PHYSICAL, OCCUPATIONAL AND SPEECH THERAPIES                      OUTPATIENT: short-term rehab, up to 60 days per person/per plan year, includes PT, OT, ST and cardiac rehab (combined maximum).                      INPATIENT (Prior authorization required)</p>	<p>Deductible, then 20% to the Out of Pocket Maximum                      Deductible, then 20% to the Out of Pocket Maximum</p>
<p>CHIROPRACTIC CARE                      20 days per person/per plan year</p>	<p>Deductible, then 20% to the Out of Pocket Maximum</p>
<p>ACUPUNCTURE† <i>(In or Out of Network)</i>                      12 days per person/per plan year                      †Coverage based on Cigna medical guidelines.</p>	<p>Deductible, then 20% to the Out of Pocket Maximum</p>
<p>DURABLE MEDICAL EQUIPMENT</p>	<p>Deductible, then 20% to the Out of Pocket Maximum</p>
<p>EXTERNAL PROSTHETIC APPLIANCES</p>	<p>Deductible, then 20% to the Out of Pocket Maximum</p>
<p>OTHER BENEFITS                      AMBULANCE <i>(if not a true emergency, services are not covered)</i>                      BLOOD TRANSFUSIONS                      GENDER AFFIRMATION SERVICES                      HOME HEALTH &amp; HOSPICE SERVICES                      INFERTILITY TREATMENT Go to <a href="http://managed.winfertility.com/schoolcare">managed.winfertility.com/schoolcare</a>                      ORAL SURGERY <i>(accidents only)</i>                      REMOVAL OF BONEY IMPACTED WISDOM TEETH                      SKILLED NURSING CARE <i>(100 days per person/per plan year)</i></p>	<p>All other covered services subject to plan year deductible and 20% coinsurance to the out-of-pocket maximum for the plan year.</p>
<p>EMPLOYEE ASSISTANCE PROGRAM</p>	<p>Included</p>
<p><b>GOOD FOR YOU!</b> by SCHOOLCARE                      WELL-BEING INCENTIVES</p>	<p>Included – \$600 <u>each</u> for subscriber and covered spouse</p>