

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. Plan year is defined from July 1 through June 30.

BENEFITS	GREEN OPEN ACCESS (In Network Benefits Only)
DEDUCTIBLES, MAXIMUMS Plan Year Deductible Coinsurance Out-of-Pocket Maximum/Plan Year (Medical) Out-of-Pocket Maximum/Plan Year (Prescription Drugs) Maximum Lifetime benefit	PLAN MEMBER PAYS \$0 20% (DME and EPA only) Individual: \$1,000; Family: \$2,000 Individual: \$2,000; Family: \$4,000 Unlimited All copays and coinsurance contribute to the Out-of-Pocket Maximums.
PREVENTIVE CARE (<i>Includes Naturopath Services, Routine Laboratory & 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 \$0
ROUTINE VISION CARE Routine Exam (one every 12 months for all ages) Discounts Available for Eyewear	\$0
HEARING TESTS (<i>Non-Routine</i>)	\$10 per visit
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>)	\$10 per visit \$10 per visit (initial visit only) \$10 per visit
OUTPATIENT DIAGNOSTIC TESTING Radiology and Laboratory Services (Prior authorization required for some tests)	\$0
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	\$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)	\$10 copay per visit \$0
PRESCRIPTION DRUGS Cigna Participating Pharmacies Go to Cigna.com/Rx90network 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: \$10 generic/\$30 preferred brand name/\$65 non-preferred brand name drugs Mail Order – up to 90-day supply: \$10 generic/\$30 preferred brand name/\$65 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)	\$10 per day \$0
CHIROPRACTIC CARE 20 days per person/per plan year	\$10 per day
ACUPUNCTURE* (<i>In or Out of Network</i>) 12 days per person/per plan year *Coverage based on Cigna's medical guidelines.	\$10 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 managed.winfertility.com/schoolcare ORAL SURGERY (<i>accidents only</i>) REMOVAL OF BONEY IMPACTED WISDOM TEETH SKILLED NURSING CARE (<i>100 days per person/per plan year</i>)	\$0 \$0 \$0 \$0 (\$10, Physician's office) \$0 (\$10, Physician's office) \$0 (\$10, Physician's office) \$0 \$0 (\$10, Physician's office)
EMPLOYEE ASSISTANCE PROGRAM	Included
GOOD FOR YOU! by SCHOOLCARE WELL-BEING INCENTIVES	Included – up to \$600 <u>each</u> for subscriber and covered spouse