The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, go online at www.cigna.com/sp. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms, see the Glossary. You can view the Glossary at https://www.healthcare.gov/sbc-glossary or call 1-800-Cigna24 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	For in-network providers: $200/individual or $600/family For out-of-network providers: $600/individual or $1,800/family	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan, each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible.
Are there services covered before you meet your deductible?	Yes. In-network preventive care & immunizations, office visits, emergency room visits, in-network urgent care facility visits.	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply.
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan?	For in-network providers: $2,000/individual or $6,000/family; Prescription: $3,350 individual / $7,000 family For out-of-network providers: $90,000/individual or $90,000/family; Prescription: no coverage	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan, they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met.
What is not included in the out-of-pocket limit?	Penalties for failure to obtain pre-authorization for services, premiums, balance-billing charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the medical out-of-pocket limit.
Will you pay less if you use a network provider?	Yes. See www.cigna.com or call 1-800-Cigna24 for a list of network providers.	This plan uses a provider network. You will pay less if you use a provider in the plan's network. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.

Important Questions	Answers	Why This Matters:
Do you need a referral to see a specialist?	No.	You can see the specialist you choose without a referral.

All **copayment** and **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies.

Common Medical Event	Services You May Need	What You Will Pay In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	$25 copay/visit Deductible does not apply	50% coinsurance	None
	Specialist visit	$50 copay/visit Deductible does not apply	50% coinsurance	None
	Preventive care/ screening/ immunization	No charge/visit** No charge/visit** No charge/screening** No charge/screening** No charge/immunizations** No charge/immunizations** **Deductible does not apply	50% coinsurance/visit 50% coinsurance/visit 50% coinsurance/ screening 50% coinsurance/ screening 50% coinsurance/ immunizations 50% coinsurance/ immunizations	Coverage birth through age 2 Coverage age 3 and older Coverage birth through age 2 Coverage age 3 and older Coverage birth through age 2 Coverage age 3 and older You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	10% coinsurance	50% coinsurance	None
	Imaging (CT/PET scans, MRIs)	10% coinsurance	50% coinsurance	Preauthorization is required. If you don't get preauthorization, benefits will be denied.

Common Medical Event	Services You May Need	What You Will Pay In-Network Provider (You will pay the least)	What You Will Pay Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.cigna.com	Generic drugs (Tier 1)	10% coinsurance, minimum $10 up to max of $50 up to 30-day supply (retail); 10% coinsurance, minimum $20 up to max of $125 for 31-90 day (retail); 10% coinsurance, minimum $20 up to max of $100 for 90-day supply (Home Delivery)	Not covered	Preauthorization may be required for some drugs. Must use Network Pharmacy unless emergency. Carpenters Wellness Center Pharmacy can fill most prescriptions with little to no out-of-pocket cost. The SaveonSP drug list and copayment amounts are available at www.saveonsp.com/carpdc or by contacting the Plan Office. If you enroll in the SaveonSP program, your cost for SaveonSP specialty drugs will be reimbursed by the manufacturer at no cost to you.
	Preferred brand drugs (Tier 2)	35% coinsurance, minimum $20 up to max of $75 up to 30-day supply (retail); 35% coinsurance, minimum $40 up to max of $200 for 31-90 day (retail); 35% coinsurance, minimum $40 up to max of $150 for 90-day supply (Home Delivery)	Not covered	
	Non-preferred brand drugs (Tier 3)	40% coinsurance, minimum $20 up to max of $125 up to 30-day supply (retail); 40% coinsurance, minimum $40 up to max of $350 for 31-90 day (retail); 40% coinsurance, minimum $40 up to max of $250 for 90-day supply (Home Delivery)	Not covered	
	Specialty drugs (Tier 4)	Premiums, balance-billing charges over usual and customary allowable amounts, SaveonSP specialty drug copayments, and health care and health care this plan doesn't cover.	Not covered	

Common Medical Event	Services You May Need	What You Will Pay In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	10% coinsurance	50% coinsurance	Preauthorization is required. If you don't get preauthorization, benefits will be denied.
	Physician/surgeon fees	10% coinsurance	50% coinsurance	Preauthorization is required. If you don't get preauthorization, benefits will be denied.
If you need immediate medical attention	Emergency room care	$250 copay/visit Deductible does not apply	$250 copay/visit Deductible does not apply	Per visit copay is waived if admitted
	Emergency medical transportation	10% coinsurance	10% coinsurance	None
	Urgent care	$75 copay/visit Deductible does not apply	50% coinsurance	None
If you have a hospital stay	Facility fee (e.g., hospital room)	10% coinsurance	50% coinsurance	Preauthorization is required. If you don't get preauthorization, benefits will be denied.
	Physician/surgeon fees	10% coinsurance	50% coinsurance	Preauthorization is required. If you don't get preauthorization, benefits will be denied.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	$50 copay/ Psychiatrist office visit** $25 copay/All other providers office visit** 10% coinsurance/all other services **Deductible does not apply	50% coinsurance/office visit 50% coinsurance/all other services	Preauthorization is required for Inpatient, Intensive Outpatient, Residential and Partial Hospital programs. If you don't get preauthorization, benefits will be denied.
	Inpatient services	10% coinsurance	50% coinsurance	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you are pregnant	Office visits	$25 copay /visit Deductible does not apply	50% coinsurance	Primary Care or Specialist benefit levels apply for initial visit to confirm pregnancy. Cost sharing does not apply for preventive services. Depending on the type of services, a copayment, coinsurance or deductible may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery professional services	10% coinsurance	50% coinsurance	
	Childbirth/delivery facility services	10% coinsurance	50% coinsurance	

Common Medical Event	Services You May Need	What You Will Pay In-Network Provider (You will pay the least)	What You Will Pay Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important
If you need help recovering or have other special health needs	Home health care	10% coinsurance	50% coinsurance	Preauthorization is required. If you don't get preauthorization, benefits will be denied. Coverage is limited to 100 days annual max. 16 hour maximum per day (The limit is not applicable to mental health and substance use disorder conditions.)
	Rehabilitation services	10% coinsurance	50% coinsurance/PCP visit 50% coinsurance/ Specialist visit	Preauthorization is required. If you don't get preauthorization, benefits will be denied. 60 visits/year. Includes physical therapy, speech therapy, and occupational therapy. 40 visits/year chiropractor care. Limits are not applicable to mental health conditions for Physical, Speech and Occupational therapies.
	Habilitation services	$25 copay /PCP visit $50 copay /PCP visit Deductible does not apply	50% coinsurance/PCP visit 50% coinsurance/ Specialist visit	Services are covered when Medically Necessary to treat a mental health condition (e.g. autism). Preauthorization is required. If you don't get preauthorization, benefits will be denied. Limits are not applicable to mental health conditions for Physical, Speech and Occupational therapies.

Common Medical Event	Services You May Need	What You Will Pay In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Skilled nursing care (facility)	10% coinsurance	50% coinsurance	Coverage limited to 100 days annual max. Preauthorization may be required.
	Durable medical equipment	10% coinsurance	50% coinsurance	Preauthorization is required. If you don't get preauthorization, benefits will be denied.
	Hospice services	10% coinsurance/inpatient; 10% coinsurance/outpatient services	50% coinsurance/inpatient; 50% coinsurance/outpatient services	Preauthorization is required. If you don't get preauthorization, benefits will be denied.
If your child needs dental or eye care	Children's eye exam	$10 copay/visit	Not covered	Coverage limited to one exam/year.
	Children's glasses	$25 copay for lenses and/or frames	Not covered	Coverage limited to one pair of glasses/2 years.
	Children's dental check-up	No charge for preventive care	deductible, then 50%	None

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

- Acupuncture
- Cosmetic surgery
- Infertility treatment
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- Routine Foot Care
- Weight loss programs

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

- Bariatric Surgery
- Chiropractic care (40 days)
- Hearing aids ($4,000 maximum per 36 months)

- Preventive & Acute Care services, Chiropractic, Physical Therapy, Massage Therapy, Counseling, Lab, X-Ray, Nutritionist, Hearing Aids & Screenings and Pharmacy are available through the Carpenters Wellness Center, provided to participants in the St. Louis – Kansas City Carpenters Regional Health Plan at no charge.

Your Rights to Continue Coverage:

There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit www.HealthCare.gov or call 1-800-318-2596.

Your Grievance and Appeals Rights:

There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information to submit a claim, appeal, or a grievance for any reason to your plan. For more information 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. Additionally, a consumer assistance program can help you file your appeal. Contact the program for this plan's situs state: Missouri Division of Insurance at (800) 735-2966 (toll-free). However, for information regarding your own state's consumer assistance program refer to www.healthcare.gov.

Does this plan provide Minimum Essential Coverage? **Yes**

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

Does this plan meet the Minimum Value Standards? **Yes**

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

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 (□ □): □ □ □ □ □ □ □ □ □ □ , □ □ □ □ □ □ □ □ 1-800-244-6224.

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

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

About these Coverage Examples:

This is not a cost estimator. Treatments shown are just examples of how this plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby
(9 months of in-network pre-natal care and a hospital delivery)

The plan's overall deductible	$200
Health care provider copayment	$25
Hospital (facility) coinsurance	10%
Other coinsurance	10%

This EXAMPLE event includes services like:
Specialist office visits (*prenatal care)*
Childbirth/Delivery Professional Services
Childbirth/Delivery Facility Services
Diagnostic tests (*ultrasounds and blood work)*
Specialist visit *(anesthesia)*

Total Example Cost	**$12,700**

In this example, Peg would pay:

Cost Sharing	
Deductibles	$200
Copayments	$25
Coinsurance	$1,247
What isn't covered	
Limits or exclusions	$0
The total Peg would pay is	**$1,472**

Managing Joe's type 2 Diabetes
(a year of routine in-network care of a well-controlled condition)

The plan's overall deductible	$200
Specialist copayment	$50
Hospital (facility) coinsurance	10%
Other coinsurance	10%

This EXAMPLE event includes services like:
Primary care physician office visits (*including disease education)*
Diagnostic tests *(blood work)*
Prescription drugs
Durable medical equipment *(glucose meter)*

Total Example Cost	**$5,600**

In this example, Joe would pay:

Cost Sharing	
Deductibles*	$200
Copayments (6 visits)	$300
Coinsurance	$510
What isn't covered	
Limits or exclusions	$0
The total Joe would pay is	**$1,010**

Mia's Simple Fracture
(in-network emergency room visit and follow up care)

The plan's overall deductible	$200
Specialist copayment	$50
Hospital (facility) coinsurance	$250
Other coinsurance	10%

This EXAMPLE event includes services like:
Emergency room care *(including medical supplies)*
Diagnostic test *(x-ray)*
Durable medical equipment *(crutches)*
Rehabilitation services *(physical therapy)*

Total Example Cost	**$2,800**

In this example, Mia would pay:

Cost Sharing	
Deductibles*	$0
Copayments	$250
Coinsurance	$0
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$250**

The plan would be responsible for the other costs of these EXAMPLE covered services.