MEDICAL AND DENTAL PLAN FOR EMPLOYEES ON INTERNATIONAL ASSIGNMENT (FORMERLY KNOWN AS CIGNA INTERNATIONAL MEDICAL AND DENTAL PLAN)

SUMMARY PLAN DESCRIPTION

Effective Jan. 1, 2020

Released Oct. 8, 2019

This document, together with the certificate of coverage insurance booklet issued by Cigna Global Health Benefits®, is your Summary Plan Description (SPD).
This Summary Plan Description (SPD) describes the health benefits (medical, prescription drug and dental (if eligible) insured by Cigna Global Health Benefits provided under the Medical and Dental Plan for Employees on International Assignment (the "Plan") (which is part of the Merck Medical, Dental, Life Insurance and Long Term Disability Plan) as it applies to:

- U.S. Expatriates on assignment outside the U.S., except for those on assignment in a U.S. territory
- Non-U.S.-based employees of the wholly owned subsidiaries of Merck & Co., Inc. (excluding Antelliq Corporation, Comsort, Inc., HMR Weight Management Services Corp., Healthcare Services & Solutions, LLC and Merck Global Health Innovation Fund, LLC, and each of their subsidiaries) who are on assignment outside their home country, including in the U.S., other than those who are residents of U.S. territories on assignment in the U.S.
- Non-U.S.-based employees of the wholly owned subsidiaries of Merck & Co., Inc. who are working and residing within their country of citizenship or permanent residence, excluding the US, and are designated by the employer as essential to the management of that country’s operation.
- Former non-U.S.-based employees of the wholly owned subsidiaries of Merck & Co., Inc. (excluding Antelliq Corporation, Comsort, Inc., HMR Weight Management Services Corp., Healthcare Services & Solutions, LLC and Merck Global Health Innovation Fund, LLC and each of their subsidiaries) who were on assignment outside their home country on the date their employment ended and, who on that date, satisfied the plan’s requirements for retiree medical benefits, and who do not reside in the U.S. or a U.S. territory.

About This SPD

This SPD does not apply to any employee or former employee of Merck & Co., Inc. or its subsidiaries or joint ventures other than those specified above.

This SPD merely summarizes the enrollment procedures provided under the Plan, to the employees and former employees described above. Plan benefits and eligibility criteria are summarized in the certificate of coverage insurance booklet (policy number 01119A, or policy number 01119D for employees on assignment in Czech Republic) issued by Cigna Global Health Benefits. This document, together with the certificate of coverage insurance booklet issued by the Cigna Global Health Benefits, is the SPD. This document is not intended to give you any substantive rights to benefits that are not already provided by the certificate of coverage booklet.

Excluded From This Plan

- U.S. Expatriates on assignment in a U.S. territory and residents of a U.S. territory on assignment in the U.S.
- U.S.-based employees of the wholly owned U.S. subsidiaries of Merck & Co., Inc. (excluding Antelliq Corporation, Comsort, Inc., HMR Weight Management Services Corp., Healthcare Services & Solutions, LLC and Merck Global Health Innovation Fund, LLC, and each of their subsidiaries) including those subject to a collective bargaining agreement who are not on temporary international assignment
- Non U.S.-based employees of the wholly owned subsidiaries of Merck & Co., Inc. who are not on temporary international assignment and not designated by the employer as essential to the management of that country's operation.
- Employees and former employees of Antelliq Corporation, Comsort, Inc., HMR Weight Management Services Corp., Healthcare Services & Solutions, LLC and Merck Global Health Innovation Fund, LLC and each of their subsidiaries, and
- Former U.S.-based employees of the wholly owned U.S. subsidiaries of Merck & Co., Inc. (excluding Antelliq Corporation, Comsort, Inc., HMR Weight Management Services Corp., Healthcare Services & Solutions, LLC and Merck Global Health Innovation Fund, LLC, and each of their subsidiaries), including former employees who were subject to a collective bargaining agreement, in each case, who on the date their employment ended were not temporary international assignment.

1 A U.S.-based employee is an employee whose home country is designated in Merck's employee data base as one of the 50 U.S. states or District of Columbia (and includes employees on temporary international assignment outside one of the 50 U.S. states or District of Columbia) and excludes employees whose home country is designated in Merck’s employee data base as a U.S. territory (e.g., Puerto Rico, Guam and U.S. Virgin Islands) or a country outside one of the 50 U.S. states or District of Columbia even if the employee is on temporary international assignment in one of the 50 U.S. states, District of Columbia or in a U.S. territory.
Medical, prescription drug and dental benefits for the groups described in the bullets above are NOT described in this SPD but may be described in separate SPDs. Contact the Merck Benefits Service Center at Fidelity at 800-66-MERCK (866-666-3725) for copies of any applicable SPDs.

Capitalized terms used in this document if not defined in this document are defined in the certificate of coverage insurance booklet which is part of this SPD.
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Cigna Certificate of Coverage — Policy # 01119A

CignaLinks Brazil — Gama Saúde Benefits at a Glance

CignaLinks Australia – GU Health Benefits at a Glance
   Category A & C1 Participants
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Cigna Czech Republic Summary — Policy # 01119D
ENROLLMENT

Enrolling in the Plan for U.S. Employees on Assignment Outside the U.S.

Coverage Tiers
You may choose from one of four levels of coverage under the Plan:
- Employee Only
- Employee + Spouse/Domestic Partner
- Employee + Child(ren), or
- Employee + Spouse/Domestic Partner + Child(ren).

If both you and your Spouse/Domestic Partner work, or worked, for an Employer, special provisions apply to the Coverage Tier you are eligible to elect. If you are a Merck couple, call the Benefits Service Center for assistance.

Making Changes to Your Coverage

Annual Enrollment
Each year during annual enrollment, you will have the opportunity to review your coverage and to make any necessary changes to coverage (such as adding or dropping a dependent) effective the following Jan. 1. Generally, the benefit elections you make will remain in effect for the entire Plan Year (Jan. 1 - Dec. 31) unless your Eligible Dependent no longer qualifies as your Eligible Dependent or you or your Eligible Dependents experience a Life Event that allows you to make a Permitted Plan Change or circumstances permitting enrollment under the Health Insurance Portability and Accountability Act (HIPAA).

Changes made during the annual enrollment period are effective Jan. 1 of the following year. If you do not make a change during annual enrollment, your Medical and/or Dental Plan coverage for the new Plan Year will automatically default to your current Medical and/or Dental Plan option (subject to its continued availability) and Coverage Tier (subject to the continued eligibility of your Covered Dependents).

Each year, you will be notified of the annual enrollment procedures, coverage costs and timeframes for enrolling in or changing your elections for the upcoming Plan Year. Since the Plan Sponsor may make changes to the Medical and/or Dental Plan at any time, it is important to review your annual enrollment materials carefully when you receive them. You may access annual enrollment materials, obtain contact information, review Plan design changes and confirm most benefits through http://netbenefits.com/merck.

Between annual enrollment periods, you and your Eligible Dependents may change or enroll in (if you elected the “No Coverage” option) medical and/or dental coverage only if you or your Eligible Dependents experience a Life Event that allows you to make a Permitted Plan Change and the Plan Administrator permits you to make a change in coverage or circumstances permitting enrollment under HIPAA. See “When Life Changes” for more information.

When Life Changes

Life Events & Permitted Plan Changes
During the Plan Year, you may be eligible to make certain changes to your Medical and/or Dental Plan coverage if you, or your Spouse/Domestic Partner or Eligible Dependents, experience a Life Event that allows you to make Permitted Plan Changes. Any requested change to your coverage must be consistent with the Life Event.

In general, Life Events may include:
- A change in your legal marital status, including marriage or divorce or legal separation/annulment (in locations where legal separation is recognized under law)
- Starting a Domestic Partnership (by meeting all the criteria as defined by the terms of the Plan), or ending a Domestic Partnership
• Gaining a new Eligible Dependent through birth, adoption or placement for adoption or foster care
• Your Eligible Dependents losing eligibility as a result of reaching the maximum coverage age
• The death of your eligible Dependent Child or Spouse/Domestic Partner
• A change to the employment status of you, your Spouse/Domestic Partner or eligible Dependent Child, including the beginning or end of an unpaid leave of absence, an FMLA leave or a change in work status (such as a switch from salaried to hourly pay or full-time to part-time hours)
• You, your Spouse/Domestic Partner or eligible Dependent Child terminating or commencing employment, or
• A change in the place of residence which includes a ZIP code change for you, your Spouse/Domestic Partner or eligible Dependent Child that causes you to lose eligibility for your current Medical and/or Dental Plan option. In this case, you can change only your medical and/or dental election.

Permitted Plan Changes may also include changes to certain benefits resulting from other events such as:
• If another employer’s medical and/or dental plan allows for a change in your Eligible Dependents’ coverage (either during that plan’s annual enrollment period or due to a mid-year election change permitted under that employer’s plan), you may be able to make a corresponding election change under the Medical and/or Dental Plan.
• If the Medical and/or Dental Plan receives a Qualified Medical Child Support Order (QMCSO) requiring the Plan to provide health coverage to your child or foster child. In this instance, the Plan will automatically change your benefit elections to provide coverage for the child. In the case of a child whom you are required to cover pursuant to a QMCSO, coverage will begin on the date specified in the order, or if none is specified, the date of the order. You may decrease your coverage for that child if the court order requires the child’s other parent to provide coverage and your Spouse’s or former Spouse’s plan actually provides that coverage.
• If your Eligible Dependent becomes entitled to, or loses entitlement to, coverage under a government institution, Medicare, Medicaid or state children’s health program, you may make corresponding changes to your benefit elections under the Medical and/or Dental Plan. This event may also qualify as a HIPAA special enrollment event.

When Permitted Plan Changes Go Into Effect
If you experience a Life Event that permits you to change your Medical and/or Dental Plan coverage during the Plan Year, the effective date for the change will be the date of the event itself, provided you notify the Benefits Service Center within the first 30 days after the event, except if you are adding a new child through birth or adoption. Any changes to your contribution amount will take effect the first of the month following or coincident with the date of notification. If you fail to notify the Benefits Service Center within the first 30 days after the event, you will not be permitted to make a change until the next annual enrollment period, subject to any annual enrollment limitations. See the certificate of coverage insurance booklet (policy number 01119A, or policy number 01119D for employees on assignment in Czech Republic) for more information.

Medical Plan Options
You are eligible to enroll yourself and your Eligible Dependents in either the Plan coverage option or the “No Coverage” option, if you are a U.S.-based employee. If you are not a U.S.-based employee, you are automatically enrolled in employee-only Plan coverage.

If you are currently employed in the U.S. and enrolled in medical coverage under the Merck Medical Plan for Employees, when you become a U.S. employee on assignment outside of the U.S., you will be automatically enrolled for medical coverage under the Merck Medical and Dental Plan for Employees on International Assignment, and if you had Eligible Dependents covered under the Merck Medical Plan for Employees, your Eligible Dependents will be automatically enrolled for medical coverage under the Merck Medical and Dental Plan for Employees on International Assignment.

If you are currently employed in the U.S. and enrolled in the “No Coverage” option under the Merck Medical Plan, when you become a U.S. employee on assignment outside of the U.S., you will remain enrolled in the “No Coverage” option.
Dental Plan Options
You are eligible to enroll yourself and your Eligible Dependents in either the Plan coverage option or the “No Coverage” option if you are a U.S.-based employee. If you are not a U.S.-based employee, you are automatically enrolled in employee-only coverage.

If you are currently employed in the U.S. and enrolled in dental coverage under the Merck Dental Plan, when you become a U.S. employee on assignment outside of the U.S., you will be automatically enrolled for dental coverage under the Merck Medical and Dental Plan for Employees on International Assignment, and if you had Eligible Dependents covered under the Merck Dental Plan, your Eligible Dependents will be automatically enrolled for dental coverage under the Merck Medical and Dental Plan for Employees on International Assignment.

If you are currently enrolled in the No Coverage option under the Merck Dental Plan, when you become a U.S. employee on assignment outside of the U.S., you will remain enrolled in the “No Coverage” option.

If you want to make a change to your Medical and/or Dental coverage option (e.g., enroll yourself, add a dependent, etc.), you have 30 days from your date of assignment to change your coverage for yourself and your Eligible Dependents. If you do not make a change within the 30-day period, you will not be able to make a change to your Medical and/or Dental coverage option until the next annual enrollment period, for coverage effective the following Jan. 1, unless you experience a Life Event that allows you to make a mid-year Permitted Plan Change or a HIPAA special enrollment event. See the certificate of coverage insurance booklet (policy number 01119A, or policy number 01119D for employees on assignment in Czech Republic) for more information.

Each year during annual enrollment, you will have the opportunity to review your coverage and to make any necessary changes to coverage (such as adding or dropping a dependent) effective the following Jan. 1.

Note: Dental coverage is only available to active employees. Dental coverage is not available to retirees.

How to Enroll
You enroll in the Plan (if eligible) through the Merck Benefits Service Center at Fidelity (the “Benefits Service Center”), either online or by phone.

**KEY POINT — ACCESSING THE BENEFITS SERVICE CENTER**

You will need a U.S. Social Security number to access the Benefits Service Center. If you do not have a U.S. Social Security number, a temporary Social Security number will be assigned to you. Contact the HR Service Center at 866-MERCK-HD (866-637-2543) to obtain your temporary Social Security number.

For Overseas Calls: Dial your country’s toll-free AT&T USADirect® access number then enter 800-666-3725. In the United States, call 800-331-1140 to obtain AT&T USADirect access numbers. From anywhere in the world, access numbers are available online at www.att.com/traveler or from our local operator.

Online
http://netbenefits.com/merck

Follow these steps:
- Log on to NetBenefits and click “Review Your Checklist” at the top of the home page.
- Under the Starting at Merck section, expand the “Set up your health and insurance benefits” section, and then click “Enroll.”
- Before you select your benefits, click “Review” to update your dependent information. To enroll, change or decline your coverage, click “Review” next to each benefit offering.
- When you’re satisfied with your selections, click “Save and Submit.”
  - A confirmation screen will display the elections you submitted. Print this page for your records as evidence of your successful enrollment.
**KEY POINT — COMPLETING ENROLLMENT IS YOUR RESPONSIBILITY**

When you enroll, it is your responsibility to complete all of the required steps described above. You should print a copy of your enrollment Confirmation Statement and keep it with your important papers as evidence of your successful completion of the enrollment process.

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**By Phone**

Customer Service Representatives can take your benefit elections by phone between 8:30 a.m. and 8:30 p.m. ET, Monday through Friday (excluding New York Stock Exchange holidays). Once you enroll by phone, it's a good idea to confirm your benefit elections online and print your confirmation statement. If you are unable to print your confirmation statement and would like to request a paper copy, you can contact the Benefits Service Center.

- In the U.S.: Call 800-66-MERCK (800-666-3725) or (508) 787-9902 (reverse charges accepted).
- For overseas calls: Dial your country’s toll-free AT&T USADirect access number, then enter 800-666-3725. In the U.S., call 800-331-1140 to obtain AT&T Direct access numbers. From anywhere in the world, access numbers are available online at www.att.com/traveler or from your local operator.

**Enrolling in the Plan for Third Country Nationals\(^1\) or International Employees on Assignment in the U.S.**

If you are a third country national or an international employee on assignment in the U.S., you will be automatically enrolled for medical and dental coverage under the Plan. Please be sure to enroll the eligible dependents you wish to cover. See the "How to Enroll" section for details.

Each year during annual enrollment, you will have the opportunity to review your coverage and to make any necessary changes to coverage (such as adding or dropping a dependent) effective the following Jan. 1.

*Note:* Dental coverage is only available to active employees. Dental coverage is not available to retirees.

**Enrolling in Other Medical and Dental Coverage for U.S. Employees on Assignment in a U.S. Territory or U.S. Territory Employees on Assignment in the U.S.**

If you are a U.S. territory employee on assignment in a U.S. territory or a U.S. territory employee on assignment in the U.S., you are not eligible for medical and/or dental coverage under the Medical and Dental Plan for Employees on International Assignment. Please see the Merck Medical Plan for Employees and Merck Dental Plan SPDs for medical and dental coverage available to you. These SPDs are available at https://netbenefits.com/merck or by calling 800-66-MERCK (800-666-3725).

For overseas calls: Dial your country’s toll-free AT&T USADirect access number, then enter 800-666-3725. In the U.S., call 800-331-1140 to obtain AT&T Direct access numbers. From anywhere in the world, access numbers are available online at www.att.com/traveler or from your local operator.

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\(^1\) An employee whose home country is designated in Merck’s employee data base as non-U.S. and who is on temporary international assignment outside his or her home country excluding the U.S.
Other Information

Important Information for Plan participants who are located in Australia, or a tax resident of Australia, or an Australian national on assignment outside of Australia.

Cigna and GU Health have partnered together to provide health care coverage for Australian nationals on assignment outside of Australia, expatriates who are on assignment in Australia and members requiring compliant health care coverage in Australia. Health care coverage within Australia can only be provided by a private, locally licensed health insurer; therefore, coverage for treatment within Australia is facilitated through our CignaLinks® partner, GU Health, a locally licensed insurer. By partnering with GU Health, Cigna Global Health Benefits is able to provide compliant health care coverage, avoiding many of the regulatory taxes and surcharge issues you may experience without appropriate, locally compliant coverage.

In order to be eligible for GU Health, you are required to complete an Australia Health Cover Enrolment Form (AHCEF) and return it to Cigna Global Health Benefits. Based upon the completion of the AHCEF form and depending on your residency status, Cigna will process your enrollment with GU Health and you will receive a GU Health membership package directly from GU Health containing your GU Health membership card, which enables members to access health care professionals in Australia. Details about service, treatment and coverage can be found in the CignaLinks Australia section.

If you do not complete the AHCEF form or have chosen to opt out of the CignaLinks Australia program (by completing section one of the AHCEF and checking the 'opt-out' box), you will not receive a GU Health membership package. In that case, your medical services will be provided at the benefit levels found under the Medical and Dental Plan for Employees on International Assignment (Cigna Global), yet please be aware that, Cigna will not be able to guarantee the reimbursement of any treatment costs incurred within Australia. Please refer to the “Australia Guide to Claiming” for a more detailed explanation.

Important Information for Plan Participants Who Are Citizens of Brazil or on Assignment in Brazil

Through participation in the CignaLinks® program, citizens of Brazil or those on assignment in Brazil will have access to the Gama Saúde provider network. When a participant receives medical services in Brazil and visits a Gama Saúde provider and uses his or her Gama Saúde card, certain medical services will be covered at 100%. See the attached Benefits at a Glance chart for a listing of covered services. If a participant does not have access to a Gama Saúde provider or does not have a Gama Saúde card, medical services will be provided at the benefit levels found under the Plan. In addition, dental, prescription drug, vision and certain medical services are not covered under the Gama Saúde network and are covered under the Plan.

Important Information for Plan Participants Located in the Czech Republic

In order for employees working in the Czech Republic to maintain a compliant status, Merck offers this plan which varies slightly in benefits, due to the requirements of the Czech Government. A summary of the benefits for those working in Czech Republic can be found in Cigna Czech Republic Summary — Policy # 01119D.

This document printed in September, 2019 takes the place of any documents previously issued to you which described your benefits.
Printed in U.S.A.

These materials are being made available electronically for your convenience. Cigna has provided the final documents to your employer. Care should be taken to ensure you are reviewing the most complete, accurate and up to date version. Any questions regarding content may be directed to your employer or Cigna.
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CIGNA HEALTH AND LIFE INSURANCE COMPANY
a Cigna company (hereinafter called Cigna) certifies that it insures certain Employees for the benefits provided by the following policy(s):

POLICYHOLDER: MERCK, SHARP & DOHME CORP.

GROUP POLICY(S) — COVERAGE
01119A – PREFERRED PROVIDER MEDICAL BENEFITS
PRESCRIPTION DRUG BENEFITS
CIGNA VISION
CIGNA DENTAL PREFERRED PROVIDER BENEFITS

EFFECTIVE DATE: January 1, 2020

This certificate describes the main features of the insurance. It does not waive or alter any of the terms of the policy(s). If questions arise, the policy(s) will govern.
This certificate takes the place of any other issued to you on a prior date which described the insurance.

Anna Krishtul, Corporate Secretary
Explanation of Terms
You will find terms starting with capital letters throughout your certificate. To help you understand your benefits, most of these terms are defined in the Definitions section of your certificate.

The Schedule
The Schedule is a brief outline of your maximum benefits which may be payable under your insurance. For a full description of each benefit, refer to the appropriate section listed in the Table of Contents.
Special Plan Provisions
When you select a Participating Provider, the cost for medical services provided will be less than when you select a non-Participating Provider. Participating Providers include Physicians, Hospitals and Other Health Care Professionals and Other Health Care Facilities. You can access a list of Participating Providers in your area at www.cignaenvoy.com. Participating Providers are committed to providing you and your Dependents appropriate care while lowering medical costs.

Services Available in Conjunction With Your Medical Plan
The following pages describe helpful services available in conjunction with your medical plan. You can access these services by calling the toll-free number shown on the back of your ID card.

Case Management
Case Management is a service provided through a Review Organization, which assists individuals with treatment needs that extend beyond the acute care setting. The goal of Case Management is to ensure that patients receive appropriate care in the most effective setting possible whether at home, as an outpatient, or an inpatient in a Hospital or specialized facility. Should the need for Case Management arise, a Case Management professional will work closely with the patient, his or her family and the attending Physician to determine appropriate treatment options which will best meet the patient's needs and keep costs manageable. The Case Manager will help coordinate the treatment program and arrange for necessary resources. Case Managers are also available to answer questions and provide ongoing support for the family in times of medical crisis.

Case Managers are Registered Nurses (RNs) and other credentialed health care professionals, each trained in a clinical specialty area such as trauma, high risk pregnancy and neonates, oncology, mental health, rehabilitation or general medicine and surgery. A Case Manager trained in the appropriate clinical specialty area will be assigned to you or your Dependent. In addition, Case Managers are supported by a panel of Physician advisors who offer guidance on up-to-date treatment programs and medical technology. While the Case Manager recommends alternate treatment programs and helps coordinate needed resources, the patient's attending Physician remains responsible for the actual medical care.

- You, your dependent or an attending Physician can request Case Management services by calling the toll-free number shown on your ID card. In addition, your employer, a claim office or a utilization review program (see the PAC/CSR section of your certificate) may refer an individual for Case Management.
- The Review Organization assesses each case to determine whether Case Management is appropriate.
- You or your Dependent is contacted by an assigned Case Manager who explains in detail how the program works. Participation in the program is voluntary - no penalty or benefit reduction is imposed if you do not wish to participate in Case Management.
- Following an initial assessment, the Case Manager works with you, your family and Physician to determine the needs of the patient and to identify what alternate treatment programs are available (for example, in-home medical care in lieu of an extended Hospital convalescence). You are not penalized if the alternate treatment program is not followed.
- The Case Manager arranges for alternate treatment services and supplies, as needed (for example, nursing services or a Hospital bed and other Durable Medical Equipment for the home).
- The Case Manager also acts as a liaison between the insurer, the patient, his or her family and Physician as needed (for example, by helping you to understand a complex medical diagnosis or treatment plan).
- Once the alternate treatment program is in place, the Case Manager continues to manage the case to ensure the treatment program remains appropriate to the patient's needs.

While participation in Case Management is strictly voluntary, Case Management professionals can offer quality, cost-effective treatment alternatives, as well as provide assistance in obtaining needed medical resources and ongoing family support in a time of need.

How To File Your Claim
There's no paperwork for U.S. In-Network care. Just show your identification card and pay your share of the cost, if any; your provider will submit a claim to Cigna for reimbursement. U.S. Out-of-Network and International claims can be submitted by the provider if the provider is able and willing to file on your behalf. If the provider is not submitting on your behalf, you must send your completed claim form and itemized bills to the claims address listed on the claim form.

You may get the required claim form at www.cignaenvoy.com or from your Benefit Plan Administrator. All fully completed
claim forms and bills should be sent directly to your servicing Cigna Service Center.

You must follow the Predetermination of Benefits procedure when it is necessary for dental forms.

CLAIM REMINDERS

- BE SURE TO USE YOUR EMPLOYEE ID AND ACCOUNT NUMBER WHEN YOU FILE CIGNA’S CLAIM FORMS, OR WHEN YOU CALL THE CIGNA SERVICE CENTER.

- YOUR EMPLOYEE ID AND ACCOUNT NUMBER ARE SHOWN ON YOUR BENEFIT IDENTIFICATION CARD.

- BE SURE TO FOLLOW THE INSTRUCTIONS LISTED ON THE CLAIM FORM CAREFULLY WHEN SUBMITTING A CLAIM TO CIGNA.

Timely Filing of U.S. Out-of-Network & International Claims

Cigna will consider claims for coverage under our plans when proof of loss (a claim) is submitted within one year (365 days) for U.S. Out-of-Network and International benefits after services are rendered. If services are rendered on consecutive days, such as for a Hospital Confinement, the limit will be counted from the last date of service. If claims are not submitted within one year for U.S. Out-of-Network and International benefits, the claim will not be considered valid and will be denied.

WARNING: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information; or conceals for the purpose of misleading, information concerning any material fact thereto, commits a fraudulent insurance act.

Eligibility - Effective Date

Employee Insurance

This plan is offered to you as an Employee.

Eligibility for Employee Insurance

You will become eligible for insurance on the day you complete the waiting period if:

- you are in a Class of Eligible Employees; and
- you are an eligible, full-time Employee; and
- you normally work at least 2,080 hours per year; or
- you are an eligible retired Employee.

Eligibility for Dependent Insurance

You will become eligible for Dependent insurance on the later of:

- the day you become eligible for yourself; or
- the day you acquire your first Dependent.

Waiting Period

Initial Employee Group: None.

New Employee Group: None.

Classes of Eligible Employees

The following Classes of Employees are eligible for this insurance:

All full-time Expatriate, Inpatriate, and Select Key Local National Employees as reported by the Policyholder.

All Retired Expatriate, Inpatriate, and Select Key Local National Employees for Medical, Vision and Pharmacy Benefits, residing outside the United States as reported by the Policyholder.

“Expatriate” means an Employee who is working outside his country of citizenship (for U.S. citizens, an employee working outside their home country or outside the United States for at least 180 days in a consecutive 12 month period that overlaps with the plan year and their covered dependents).

“Inpatriate” means an Employee of the Policyholder who is a citizen of another country other than the United States working in the United States.

“Key Local National” means an employee of the Policyholder working and residing within his country of citizenship other than the United States and who the Policyholder has designated as essential to the management of that country’s operation.

“Retirees” are eligible participants for Medical, Vision and Pharmacy Insurance, whose home country is not the United States and who:

- are employed by the Employer on the date their employment ends due to retirement; and
- have been on international assignment and enrolled in the CIEB Program for a minimum of 2 consecutive years immediately prior to the date their employment ends due to retirement; and
- have satisfied the age and service requirements to be considered retired from the Employer in their home country; and
- to whom retiree healthcare coverage in their home country does not extend.

"Retirees" also includes eligible participants whose home country is not the United States and who:
are employed by the Employer on the date their employment ends due to separation as determined by the Employer in its sole and absolute discretion resulting from organization changes in general or reduction in the work force; and

who terminate in 2014 and are at least age 51 with 10 years of service as of Dec 31, 2014. Service includes all years and completed months worked starting on the first day of employment with Merck and its affiliates and ends on the date of termination of employment (any days within an incomplete month are ignored for the purpose of this calculation).

who terminate in 2015 and beyond and are at least age 52 with 10 years of service as of Dec 31 of the year in which termination occurs. Service includes all years and completed months worked starting on the first day of employment with Merck and its affiliates and ends on the date of termination of employment (any days within an incomplete month are ignored for the purpose of this calculation).

who signs a general release of claims; and

to whom retiree healthcare coverage in their home country does not extend.

For the avoidance of doubt, the following are not eligible to participate in the benefits described in this Certificate of Insurance.

- United States-based employees of the Employer who are on assignment in a United States territory and employees of the Employer resident in a United States territory who are on assignment in the United States whom would be eligible for medical coverage except that the provision of such coverage to such employees would subject the coverage to the non-expatriate provisions of the Patient Protection and Affordable Care Act (“PPACA”); and

- Employees of the Employer whose home country is a United States territory who are on assignment outside their home country on the date their employment with the Employer ends and who resides in the United States or a United States territory whom would be eligible for retiree medical coverage except that the provision of such coverage to such employees/retirees would subject the coverage to the non-expatriate provisions of the PPACA; and

- Any other employees or retirees of the Employer whom would be eligible for active or retiree medical coverage except that the provision of such coverage to such employees/retirees would subject the coverage to the non-expatriate provisions of the PPACA.

Retiree Surviving Spouses are eligible for coverage under the plan in accordance with the terms of this document entitled "Dependent Medical Insurance After Your Death". Persons for whom coverage is prohibited under applicable law will not be considered eligible under this plan.

Effective Date of Employee Insurance

You will become insured on your first day of eligibility, following your election, if you are in Active Service on that date, or if you are not in Active Service on that date due to your health status.

Dependent Insurance

Effective Date of Dependent Insurance

Insurance for your Dependents will become effective on the date you become eligible for Dependent Insurance. All of your Dependents as defined will be included.

Your Dependents will be insured only if you are insured.

Exception for Newborns

Any Dependent child born while you are insured will become insured on the date of his birth if you elect Dependent Insurance no later than 31 days after his birth. If you do not elect to insure your newborn child within such 31 days, coverage for that child will end on the 31st day. No benefits for expenses incurred beyond the 31st day will be payable.

Life Event Changes

If you acquire a new Dependent through marriage, birth, adoption or placement for adoption, you may enroll your eligible Dependents and yourself, if you are not already enrolled, within 30 days of such event. Coverage will be effective, on the date of marriage, birth, adoption, or placement for adoption.
# Preferred Provider Medical Benefits

## The Schedule

### For You and Your Dependents
Preferred Provider Medical Benefits provide coverage for care in the United States (In & Out-of-Network) and International. To receive Preferred Provider Medical Benefits, you and your Dependents may be required to pay a portion of the Covered Expenses for services and supplies. That portion is the Coinsurance.

### Coinsurance
The term Coinsurance means the percentage of charges for Covered Expenses that an insured person is required to pay under the plan.

### Out-of-Pocket Expenses
Out-of-Pocket Expenses are Covered Expenses incurred for charges that are not paid by the benefit plan. The following Expenses contribute to the Out-of-Pocket Maximum, and when the Out-of-Pocket Maximum shown in The Schedule is reached, they are payable by the benefit plan at 100%:
- Coinsurance.

Once the Out-of-Pocket Maximum is reached for covered services that apply to the Out-of-Pocket Maximum, any benefit deductibles are no longer required.

The following Out-of-Pocket Expenses and charges do not contribute to the Out-of-Pocket Maximum, and they are not payable by the benefit plan at 100% when the Out-of-Pocket Maximum shown in The Schedule is reached:
- Non-compliance penalties.
- Provider charges in excess of the Maximum Reimbursable Charge.

### Accumulation of Out-of-Pocket Maximums
Out-of-Pocket Maximums will cross-accumulate between U.S. In-Network, U.S. Out-of-Network and International. All other plan maximums and service-specific maximums (dollar and occurrence) will also cross-accumulate.

### 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.

### Assistant Surgeon and Co-Surgeon Charges

#### Assistant Surgeon
The maximum amount payable will be limited to charges made by an assistant surgeon that do not exceed a percentage of the surgeon's allowable charge as specified in Cigna Reimbursement Policies. (For purposes of this limitation, allowable charge means the amount payable to the surgeon prior to any reductions due to coinsurance or deductible amounts.)

#### Co-Surgeon
The maximum amount payable for charges made by co-surgeons will be limited to the amount specified in Cigna Reimbursement Policies.
U.S. Out-of-Network Emergency Services Charges

1. Emergency Services are covered at the U.S. In-Network cost-sharing level if services are received from a non-participating (U.S. Out-of-Network) provider.

2. The allowable amount used to determine the Plan’s benefit payment for covered Emergency Services rendered in a U.S. Out-of-Network Hospital or other facility as required by Delaware law, or by a U.S. Out-of-Network provider in a U.S. In-Network Hospital, is the amount agreed to by the U.S. Out-of-Network and Cigna, or if no amount is agreed to, the greater of the following: (i) the median amount negotiated with U.S. In-Network providers for the Emergency Service, excluding any U.S. In-Network copay or coinsurance; (ii) the Maximum Reimbursable Charge; or (iii) the amount payable under the Medicare program, not to exceed the provider’s billed charges.

The member is responsible for applicable U.S. In-Network cost-sharing amounts (any deductible, copay or coinsurance). The member is also responsible for all charges that may be made in excess of the allowable amount. If the U.S. 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.

---

<table>
<thead>
<tr>
<th>BENEFIT HIGHLIGHTS</th>
<th>INTERNATIONAL</th>
<th>U.S. IN-NETWORK</th>
<th>U.S. OUT-OF-NETWORK</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lifetime Maximum</td>
<td>Unlimited</td>
<td>Unlimited</td>
<td>Unlimited</td>
</tr>
<tr>
<td>Retired Employees Lifetime Maximum</td>
<td>$1,000,000</td>
<td>$1,000,000</td>
<td>$1,000,000</td>
</tr>
<tr>
<td>BENEFIT HIGHLIGHTS</td>
<td>INTERNATIONAL</td>
<td>U.S. IN-NETWORK</td>
<td>U.S. OUT-OF-NETWORK</td>
</tr>
<tr>
<td>--------------------------------------------------------</td>
<td>---------------</td>
<td>-----------------</td>
<td>---------------------</td>
</tr>
<tr>
<td><strong>The Percentage of Covered Expenses the Plan Pays</strong></td>
<td>80%</td>
<td>80%</td>
<td>80% of the Maximum Reimbursable Charge</td>
</tr>
<tr>
<td><strong>Maximum Reimbursable Charge</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Maximum Reimbursable Charge is determined based on the lesser of the provider’s normal charge for a similar service or supply; or</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>A percentage of a schedule that Cigna has developed that is based upon a methodology similar to a methodology utilized by Medicare to determine the allowable fee for similar services within the geographic market. In some cases, a Medicare based schedule will not be used and the Maximum Reimbursable Charge for covered services is determined based on the lesser of:</td>
<td>U.S. Claims Only</td>
<td>Not Applicable</td>
<td>150%</td>
</tr>
<tr>
<td>• the provider’s normal charge for a similar service or supply; or</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• the 80th percentile of charges made by providers of such service or supply in the geographic area where it is received as compiled in a database selected by Cigna. If sufficient charge data is unavailable in the database for that geographic area to determine the Maximum Reimbursable Charge, then data in the database for similar services may be used.</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Maximum Reimbursable Charge (Continued)

Note:
The provider may bill you for the difference between the provider’s normal charge and the Maximum Reimbursable Charge, in addition to applicable coinsurance.

<table>
<thead>
<tr>
<th>Benefit Highlights</th>
<th>International</th>
<th>U.S. In-Network</th>
<th>U.S. Out-Of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Out-of-Pocket Maximum</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Individual</td>
<td>$2,500 per person</td>
<td>$2,500 per person</td>
<td>$2,500 per person</td>
</tr>
<tr>
<td>Family Maximum</td>
<td>$5,000 per family</td>
<td>$5,000 per family</td>
<td>$5,000 per family</td>
</tr>
<tr>
<td>Family members meet only their individual Out-of-Pocket and then their claims will be covered at 100%; if the family Out-of-Pocket has been met prior to their individual Out-of-Pocket being met, their claims will be paid at 100%.</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Combined Medical/Pharmacy Out-of-Pocket Maximum**

Combined Medical/Pharmacy Out-of-Pocket: includes retail and home delivery prescription drugs

<table>
<thead>
<tr>
<th>Benefit Highlights</th>
<th>International</th>
<th>U.S. In-Network</th>
<th>U.S. Out-Of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Combined Medical/Pharmacy Out-of-Pocket Maximum</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
</tbody>
</table>

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<table>
<thead>
<tr>
<th>BENEFIT HIGHLIGHTS</th>
<th>INTERNATIONAL</th>
<th>U.S. IN-NETWORK</th>
<th>U.S. OUT-OF-NETWORK</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Physician’s Services</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Physician’s Office visit</td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>Surgery Performed In the Physician’s Office</td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>Second Opinion Consultations (provided on a voluntary basis)</td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>Allergy Treatment</td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td><strong>Preventive Care</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Routine Preventive Care - all ages</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>Immunizations - all ages</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td><strong>Travel Immunizations</strong></td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>For Employees and Dependents</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Immunizations against the Human Papillomavirus (HPV)</strong></td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td><strong>Prescription Drug Benefit</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Purchased inside or outside the United States For Merck Prescriptions</td>
<td>100%</td>
<td>Refer to the Prescription Drug Benefits Schedule</td>
<td>Refer to the Prescription Drug Benefits Schedule</td>
</tr>
<tr>
<td><strong>Prescription Drug Benefit</strong></td>
<td>80%</td>
<td>Refer to the Prescription Drug Benefits Schedule</td>
<td>Refer to the Prescription Drug Benefits Schedule</td>
</tr>
<tr>
<td>Purchased inside or outside the United States For Merck Brand Prescription Drugs with a generic equivalent (with exception of Womens contraceptives) or Non-Merck Prescriptions</td>
<td>80%</td>
<td>Refer to the Prescription Drug Benefits Schedule</td>
<td>Refer to the Prescription Drug Benefits Schedule</td>
</tr>
<tr>
<td>BENEFIT HIGHLIGHTS</td>
<td>INTERNATIONAL</td>
<td>U.S. IN-NETWORK</td>
<td>U.S. OUT-OF-NETWORK</td>
</tr>
<tr>
<td>--------------------------------------------------------</td>
<td>-----------------</td>
<td>-----------------</td>
<td>---------------------</td>
</tr>
<tr>
<td>Mammograms, PSA, PAP Smear and Colorectal Cancer Screenings</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>Lead Poisoning Screening Tests For Children under age 6</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>Inpatient Hospital - Facility Services</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Semi-Private Room and Board</td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>Private Room</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Special Care Units (ICU/CCU)</td>
<td>Limited to the semi-private room rate</td>
<td>Limited to the semi-private room negotiated rate</td>
<td>Limited to the semi-private room rate</td>
</tr>
<tr>
<td></td>
<td>Limited to the semi-private room rate (Private Room covered outside the United States only if no semi-private room equivalent is available)</td>
<td>Limited to the semi-private room negotiated rate</td>
<td>Limited to the semi-private room rate</td>
</tr>
<tr>
<td></td>
<td>Limited to the ICU/CCU daily room rate</td>
<td>Limited to the negotiated rate</td>
<td>Limited to the ICU/CCU daily room rate</td>
</tr>
<tr>
<td>Outpatient Facility Services</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Operating Room, Recovery Room, Procedures Room, Treatment Room and Observation Room</td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>Inpatient Hospital Physician’s Visits/Consultations</td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>Inpatient Hospital Professional Services</td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>Surgeon, Radiologist, Pathologist, Anesthesiologist</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Outpatient Professional Services</td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>Surgeon, Radiologist, Pathologist, Anesthesiologist</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>BENEFIT HIGHLIGHTS</td>
<td>INTERNATIONAL</td>
<td>U.S. IN-NETWORK</td>
<td>U.S. OUT-OF-NETWORK</td>
</tr>
<tr>
<td>---------------------------------------------</td>
<td>---------------</td>
<td>----------------</td>
<td>---------------------</td>
</tr>
<tr>
<td><strong>Emergency Services</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Physician’s Office Visit</td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>Hospital Emergency Room</td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>Outpatient Professional services (radiology, pathology and ER Physician)</td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>X-ray and/or Lab performed at the Emergency Room (billed by the facility as part of the ER visit)</td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>Independent x-ray and/or Lab Facility in conjunction with an ER visit</td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>Advanced Radiological Imaging (i.e. MRIs, MRAs, CAT Scans, PET Scans etc.)</td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td><strong>Urgent Care Services</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Urgent Care Facility</td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>X-ray and/or Lab performed at the Urgent Care Facility (billed by the facility as part of the UC visit)</td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>Advanced Radiological Imaging (i.e. MRIs, MRAs, CAT Scans, PET Scans etc.)</td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td><strong>Ambulance</strong></td>
<td>80%</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>BENEFIT HIGHLIGHTS</td>
<td>INTERNATIONAL</td>
<td>U.S. IN-NETWORK</td>
<td>U.S. OUT-OF-NETWORK</td>
</tr>
<tr>
<td>-----------------------------------------------------------------------------------</td>
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<td>---------------------</td>
</tr>
<tr>
<td><strong>Inpatient Services at Other Health Care Facilities</strong></td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>Includes Skilled Nursing Facility, Rehabilitation Hospital and Sub-Acute Facilities</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Calendar Year</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Maximum:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>120 days combined</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Laboratory and Radiology Services (Includes pre-admission testing)</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Physician’s Office Visit</td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>Inpatient Facility</td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>Outpatient Facility</td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>Independent X-ray and/or Lab Facility</td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td><strong>Advanced Radiological Imaging (i.e. MRIs, MRAs, CAT Scans and PET Scans)</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Physician’s Office Visit</td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>Inpatient Facility</td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>Outpatient Facility</td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>Independent X-ray Facility</td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
</tr>
</tbody>
</table>
## Benefit Highlights

<table>
<thead>
<tr>
<th>Benefit Description</th>
<th>International</th>
<th>U.S. In-Network</th>
<th>U.S. Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Outpatient Short-Term Rehabilitative Therapy</strong></td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>Includes:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cardiac Rehab</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Physical Therapy</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Speech Therapy</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Occupational Therapy</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pulmonary Rehab</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cognitive Therapy</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Chiropractic Care</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Calendar Year</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Maximum:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Unlimited</td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>Physician’s Office Visit</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Alternative Therapies and Non-traditional Medical Services (Outside the United States)</strong></td>
<td>80%</td>
<td>Not covered</td>
<td>Not covered</td>
</tr>
<tr>
<td>Herbalist, Massage Therapist, Naturopath</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Calendar Year</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Maximum: $1,000</td>
<td>80%</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Acupuncture</strong></td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td><strong>Gender Reassignment Surgery and Related Services</strong></td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td><strong>Home Health Care</strong></td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>Includes outpatient private nursing when approved as medically necessary</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Hospice</strong></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Inpatient Facility</td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>Outpatient Services (same coinsurance level as Home Health Care)</td>
<td>80%</td>
<td>80%</td>
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</tr>
<tr>
<td>BENEFIT HIGHLIGHTS</td>
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<td>U.S. OUT-OF-NETWORK</td>
</tr>
<tr>
<td>----------------------------</td>
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</tr>
<tr>
<td>Bereavement Counseling</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Services provided as part</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>of Hospice Care</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Inpatient</td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>Outpatient</td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>Services provided by</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mental Health Professional</td>
<td>Covered under Mental Health Benefit</td>
<td>Covered under Mental Health Benefit</td>
<td>Covered under Mental Health Benefit</td>
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<tr>
<td>Maternity Care Services</td>
<td></td>
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<tr>
<td>Initial Visit to Confirm</td>
<td>80%</td>
<td>80%</td>
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<tr>
<td>Pregnancy</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All subsequent Prenatal</td>
<td>80%</td>
<td>80%</td>
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</tr>
<tr>
<td>Visits, Postnatal Visits</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>and Physician’s Delivery</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Charges (i.e. global</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>maternity fee)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Physician’s Office Visits</td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>in addition to the global</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>maternity fee when</td>
<td></td>
<td></td>
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<tr>
<td>performed by an OB/GYN or</td>
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<tr>
<td>Specialist</td>
<td></td>
<td></td>
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<tr>
<td>Delivery - Facility</td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>(Inpatient Hospital,</td>
<td></td>
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<tr>
<td>Birthing Center)</td>
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<tr>
<td>Abortion</td>
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<tr>
<td>Includes elective and non-</td>
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<td></td>
<td></td>
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<tr>
<td>elective procedures</td>
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<tr>
<td>Physician’s Office Visit</td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>Inpatient Facility</td>
<td>80%</td>
<td>80%</td>
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<tr>
<td>Outpatient Facility</td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>Physician’s Services</td>
<td>80%</td>
<td>80%</td>
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<tr>
<td>BENEFIT HIGHLIGHTS</td>
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</tr>
<tr>
<td>-----------------------------------------</td>
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</tr>
<tr>
<td><strong>Women’s Family Planning Services</strong></td>
<td></td>
<td></td>
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<tr>
<td>Office Visits and Counseling</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>Lab and Radiology Tests</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td><strong>Note:</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Includes coverage for contraceptive devices (e.g., Depo-Provera and Intrauterine Devices (IUDs) as ordered or prescribed by a physician. Diaphragms also are covered when services are provided in the physician’s office. Surgical Sterilization Procedures for Tubal Ligation (excludes reversals)</td>
<td></td>
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<td></td>
</tr>
<tr>
<td>Physician’s Office Visit</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>Inpatient Facility</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>Outpatient Facility</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>Physician’s Services</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td><strong>Men’s Family Planning Services</strong></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Office Visits and Counseling</td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>Lab and Radiology Tests</td>
<td>80%</td>
<td>80%</td>
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</tr>
<tr>
<td>Surgical Sterilization Procedures for Vasectomy (excludes reversals)</td>
<td></td>
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<tr>
<td>Physician’s Office Visit</td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>Inpatient Facility</td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>Outpatient Facility</td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>Physician’s Services</td>
<td>80%</td>
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</tbody>
</table>
**BENEFIT HIGHLIGHTS**

<table>
<thead>
<tr>
<th>Service</th>
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<th>U.S. IN-NETWORK</th>
<th>U.S. OUT-OF-NETWORK</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Infertility Treatment</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Coverage will be provided for the following services:</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>• Testing and treatment services performed in connection with an underlying medical condition.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Testing performed specifically to determine the cause of infertility.</td>
<td></td>
<td></td>
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<tr>
<td>• Treatment and/or procedures performed specifically to restore fertility (e.g. procedures to correct an infertility condition).</td>
<td></td>
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</tr>
<tr>
<td>• Artificial Insemination, In-vitro, GIFT, ZIFT, etc.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Office Visits and Counseling</td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>Lab and Radiology Tests</td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>Inpatient Facility</td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>Outpatient Facility</td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>Physician’s Services</td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>Lifetime Maximum: Unlimited</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Includes all related services billed with an infertility diagnosis (i.e. x-ray or lab services billed by an independent facility).</td>
<td></td>
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</tr>
<tr>
<td>BENEFIT HIGHLIGHTS</td>
<td>INTERNATIONAL</td>
<td>U.S. IN-NETWORK</td>
<td>U.S. OUT-OF-NETWORK</td>
</tr>
<tr>
<td>-------------------------------------------------------</td>
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</tr>
<tr>
<td>Organ Transplants</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Includes all medically appropriate, non-experimental</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>transplants</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Physician’s Office Visit</td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>Inpatient Facility</td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>Physician’s Services</td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>Lifetime Travel</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Maximum: $10,000 per transplant</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Physician’s Office Visit</td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>Inpatient Facility</td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>Physician’s Services</td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>Lifetime Travel</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Maximum: Not Covered U.S. In-Network Coverage Only</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Physician’s Office Visit</td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>Inpatient Facility</td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>Physician’s Services</td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>Lifetime Travel</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Maximum: Not Covered U.S. In-Network Coverage Only</td>
<td></td>
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</tr>
<tr>
<td>Durable Medical Equipment</td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>External Prosthetic Appliances</td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
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<tr>
<td>Diabetic Equipment</td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
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<tr>
<td>TMJ Treatment</td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>Hearing Benefit</td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>One examination per 24 month period</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hearing Aid Maximum</td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>Up to $3,000 maximum per hearing aid units necessary</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>for hearing impaired ears, every 3 years</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hearing Aid Maximum</td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>Wigs (for hair loss due to alopecia areata)</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>Calendar Year Maximum: $500</td>
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</table>

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<table>
<thead>
<tr>
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<th>U.S. IN-NETWORK</th>
<th>U.S. OUT-OF-NETWORK</th>
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<tbody>
<tr>
<td><strong>Nutritional Evaluation</strong></td>
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<td></td>
</tr>
<tr>
<td>Calendar Year</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Maximum:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3 visits per person</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>however, the 3 visit limit</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>will not apply to</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>treatment of diabetes</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>and/or to Mental Health</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>and Substance Use</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Disorder conditions</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Physician’s Office Visit</td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>Inpatient Facility</td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>Outpatient Facility</td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>Physician’s Services</td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td><strong>Nutritional Formulas</strong></td>
<td>80%</td>
<td>80%</td>
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<td>BENEFIT HIGHLIGHTS</td>
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<tr>
<td>--------------------------</td>
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<td>---------------------</td>
</tr>
<tr>
<td><strong>Genetic Counseling</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Calendar Year Maximum:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3 visits per person for</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Genetic Counseling for</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>both pre- and post-genetic testing; however, the 3 visit limit will not apply to Mental Health and Substance Use Disorder conditions.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Physician’s Office Visit</td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>Inpatient Facility</td>
<td>80%</td>
<td>80%</td>
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<tr>
<td>Outpatient Facility</td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>Physician’s Services</td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td><strong>Dental Care</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Limited to charges made</td>
<td></td>
<td></td>
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<tr>
<td>for a continuous course of dental treatment started within six months of an injury to sound, natural teeth.</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Physician’s Office Visit</td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>Inpatient Facility</td>
<td>80%</td>
<td>80%</td>
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</tr>
<tr>
<td>Outpatient Facility</td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>Physician’s Services</td>
<td>80%</td>
<td>80%</td>
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BENEFIT HIGHLIGHTS

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<tr>
<th></th>
<th>INTERNATIONAL</th>
<th>U.S. IN-NETWORK</th>
<th>U.S. OUT-OF-NETWORK</th>
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</thead>
<tbody>
<tr>
<td><strong>Obesity/Bariatric Surgery</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Note:</strong></td>
<td></td>
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</tr>
<tr>
<td>Coverage is provided subject to medical necessity and clinical guidelines subject to any limitations shown in the “Exclusions, Expenses Not Covered and General Limitations” section of this certificate. Contact Cigna prior to incurring such costs.</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Physician’s Office Visit</td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>Inpatient Facility</td>
<td>80%</td>
<td>80%</td>
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</tr>
<tr>
<td>Outpatient Facility</td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>Physician’s Services</td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>Lifetime Maximum: $10,000 - Applies to surgical procedure</td>
<td></td>
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</tbody>
</table>

**Routine Foot Disorders**
Not covered except for services associated with foot care for diabetes and peripheral vascular disease when Medically Necessary.

**Treatment Resulting From Life Threatening Emergencies**
Medical treatment required as a result of an emergency, such as a suicide attempt, will be considered a medical expense until the medical condition is stabilized. Once the medical condition is stabilized, whether the treatment will be characterized as either a medical expense or a mental health/substance use disorder expense will be determined by the utilization review Physician in accordance with the applicable mixed services claim guidelines.
<table>
<thead>
<tr>
<th>BENEFIT HIGHLIGHTS</th>
<th>INTERNATIONAL</th>
<th>U.S. IN-NETWORK</th>
<th>U.S. OUT-OF-NETWORK</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mental Health</td>
<td></td>
<td></td>
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</tr>
<tr>
<td><strong>Inpatient Facility</strong>&lt;br&gt;Includes Acute Inpatient and Residential Treatment&lt;br&gt;Unlimited Maximum per Calendar Year</td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td><strong>Outpatient – Office Visits</strong>&lt;br&gt;Includes Individual, Family and Group Psychotherapy; Medication Management, etc.&lt;br&gt;Unlimited Maximum per Calendar Year</td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td><strong>Outpatient – All Other Services</strong>&lt;br&gt;Includes Partial Hospitalization, Intensive Outpatient Services, etc.&lt;br&gt;Unlimited Maximum per Calendar Year</td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>BENEFIT HIGHLIGHTS</td>
<td>INTERNATIONAL</td>
<td>U.S. IN-NETWORK</td>
<td>U.S. OUT-OF-NETWORK</td>
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<tr>
<td>Substance Use Disorder</td>
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<tr>
<td><strong>Inpatient Facility</strong></td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>Includes Acute Inpatient</td>
<td></td>
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<tr>
<td>Detoxification, Acute</td>
<td></td>
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<tr>
<td>Inpatient Rehabilitation</td>
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<tr>
<td>and Residential Treatment</td>
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<tr>
<td>Unlimited Maximum per</td>
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<tr>
<td>Calendar Year</td>
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<tr>
<td><strong>Outpatient – Office Visits</strong></td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
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<tr>
<td>Includes Individual,</td>
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<tr>
<td>Family and Group</td>
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<tr>
<td>Psychotherapy; Medication</td>
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<tr>
<td>Management, etc.</td>
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<tr>
<td>Unlimited Maximum per</td>
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<tr>
<td>Calendar Year</td>
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<tr>
<td><strong>Outpatient – All Other Services</strong></td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
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<tr>
<td>Includes Partial Hospitalization, Intensive Outpatient Services, etc.</td>
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<tr>
<td>Unlimited Maximum per</td>
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<tr>
<td>Calendar Year</td>
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Preferred Provider Medical Benefits

Certification Requirements – U.S. Out-of-Network

For You and Your Dependents

Pre-Admission Certification/Continued Stay Review for Hospital Confinement

Pre-Admission Certification (PAC) and Continued Stay Review (CSR) refer to the process used to certify the Medical Necessity and length of a Hospital Confinement when you or your Dependent require treatment in a Hospital:

• as a registered bed patient, except for 48/96 hour maternity stays;
• for Mental Health or Substance Use Disorder Residential Treatment Services.

You or your Dependent should request PAC prior to any non-emergency treatment in a Hospital described above. In the case of an emergency admission, you should contact the Review Organization within 48 hours after the admission. For an admission due to pregnancy, you should call the Review Organization by the end of the third month of pregnancy. CSR should be requested, prior to the end of the certified length of stay, for continued Hospital Confinement.

Covered Expenses incurred for which benefits would otherwise be payable under this plan for the charges listed below will not include:

• any Hospital charges for treatment listed above for which PAC was requested, but which was not certified as Medically Necessary.

PAC and CSR are performed through a utilization review program by a Review Organization with which Cigna has contracted.

In any case, those expenses incurred for which payment is excluded by the terms set forth above will not be considered as expenses incurred for the purpose of any other part of this plan, except for the "Coordination of Benefits" section.

Outpatient Certification Requirements – U.S. Out-of-Network

Outpatient Certification refers to the process used to certify the Medical Necessity of outpatient diagnostic testing and outpatient procedures, including, but not limited to, those listed in this section when performed as an outpatient in a Free-standing Surgical Facility, Other Health Care Facility or a Physician’s office. You or your Dependent should call the toll-free number on the back of your I.D. card to determine if Outpatient Certification is required prior to any outpatient diagnostic testing or procedures. Outpatient Certification is performed through a utilization review program by a Review Organization with which Cigna has contracted. Outpatient Certification should only be requested for nonemergency procedures or services, and should be requested by you or your Dependent at least four working days (Monday through Friday) prior to having the procedure performed or the service rendered.

Covered Expenses incurred will not include expenses incurred for charges made for outpatient diagnostic testing or procedures for which Outpatient Certification was performed, but, which was not certified as Medically Necessary.

In any case, those expenses incurred for which payment is excluded by the terms set forth above will not be considered as expenses incurred for the purpose of any other part of this plan, except for the "Coordination of Benefits" section.

Diagnostic Testing and Outpatient Procedures

Including, but not limited to:

• Advanced radiological imaging – CT Scans, MRI, MRA or PET scans.
• Hysterectomy.

Prior Authorization/Pre-Authorized

The term Prior Authorization means the approval that a Participating Provider must receive from the Review Organization, prior to services being rendered, in order for certain services and benefits to be covered under this policy.

Services that require Prior Authorization include, but are not limited to:

• inpatient Hospital services, except for 48/96 hour maternity stays;
• inpatient services at any participating Other Health Care Facility;
• residential treatment;
• outpatient facility services;
• partial hospitalization;
• intensive outpatient programs;
• advanced radiological imaging;
• nonemergency ambulance; or
• transplant services.

Covered Expenses

The term Covered Expenses means the expenses incurred by or on behalf of a person for the charges listed below if they are
incurred after he becomes insured for these benefits. Expenses incurred for such charges are considered Covered Expenses to the extent that the services or supplies provided are recommended by a Physician, and are Medically Necessary for the care and treatment of an Injury or a Sickness, as determined by Cigna. Any applicable or limits are shown in The Schedule.

Covered Expenses

- charges made by a Hospital, on its own behalf, for Bed and Board and other Necessary Services and Supplies; except that for any day of Hospital Confinement, Covered Expenses will not include that portion of charges for Bed and Board which is more than the Bed and Board Limit shown in The Schedule.

- charges made by a Free-Standing Surgical Facility, on its own behalf for medical care and treatment.

- charges made on its own behalf, by an Other Health Care Facility, including a Skilled Nursing Facility, a rehabilitation Hospital or a subacute facility for medical care and treatment; except that for any day of Other Health Care Facility confinement, Covered Expenses will not include that portion of charges which are in excess of the Other Health Care Facility Daily Limit shown in The Schedule.

- charges made for Emergency Services and Urgent Care.

- charges made by a Physician or a Psychologist for professional services.

- charges made by a Nurse, other than a member of your family or your Dependent's family, for professional nursing service.

- charges made for anesthesics and their administration; diagnostic x-ray and laboratory examinations; x-ray, radium, and radioactive isotope treatment; chemotherapy; blood transfusions; oxygen and other gases and their administration.

- charges made for laboratory services, radiation therapy and other diagnostic and therapeutic radiological procedures.

- charges made for prescription oral chemotherapy medication that is used to kill or slow the growth of cancerous cells.

- charges made for family planning, including medical history, physical exam, related laboratory tests, medical supervision in accordance with generally accepted medical practices, other medical services, information and counseling on contraception, implanted/injected contraceptives, after appropriate counseling, medical services connected with surgical therapies (tubal ligations, vasectomies).

- charges made for the following preventive care services (detailed information is available at www.healthcare.gov):
  
  (1) evidence-based items or services that have in effect a rating of “A” or “B” in the current recommendations of the United States Preventive Services Task Force;
  
  (2) immunizations that have in effect a recommendation from the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention with respect to the Covered Person involved;
  
  (3) for infants, children, and adolescents, evidence-informed preventive care and screenings provided for in the comprehensive guidelines supported by the Health Resources and Services Administration;
  
  (4) for women, such additional preventive care and screenings not described in paragraph (1) as provided for in comprehensive guidelines supported by the Health Resources and Services Administration.

- charges made for or in connection with mammograms including; a baseline mammogram for asymptomatic women at least age 35; a mammogram every one or two years for asymptomatic women ages 40-49, but no sooner than two years after a woman's baseline mammogram; an annual mammogram for women age 50 and over; and when prescribed by a Physician, a mammogram, anytime, regardless of the woman's age.

- charges made for or in connection with travel immunization for Employees and Dependents.

- surgical or nonsurgical treatment of TMJ dysfunction.

- charges made for or in connection with one baseline lead poison screening test for Dependent children at or around 12 months of age, or in connection with lead poison screening and diagnostic evaluations for Dependent children under the age of 6 years who are at high risk for lead poisoning according to guidelines set by the Division of Public Health.

- charges made for children from birth through age 18 for immunization against: diphtheria; hepatitis B; measles; mumps; pertussis; polio; rubella; tetanus; varicella; Haemophilus influenzae B; and hepatitis A.

- hearing loss screening tests of newborns and infants provided by a Hospital before discharge.

- charges made for treatment of serious mental illness. Such Covered Expenses will be payable the same as for other illnesses. Any mental illness maximums in The Schedule and any Full Payment Area exceptions for mental illness will not apply to serious mental illness.

- charges made for U.S. FDA approved prescription contraceptive drugs and devices and for outpatient contraceptive services including consultations, exams,
• colorectal cancer screening for persons 50 years of age or older or those at high risk of colon cancer because of family history of familial adenomatous polyposis; family history of hereditary non-polyposis colon cancer; chronic inflammatory bowel disease; family history of breast, ovarian, endometrial, colon cancer or polyps; or a background, ethnicity or lifestyle such that the health care provider treating the participant or beneficiary believes he or she is at elevated risk. Coverage will include screening with an annual fecal occult blood test, flexible sigmoidoscopy or colonoscopy, or in appropriate circumstances radiologic imaging or other screening modalities, provided as determined by the Secretary of Health and Social Services of Delaware after consideration of recommendations of the Delaware Cancer Consortium and the most recently published recommendations established by the American College of Gastroenterology, the American Cancer Society, the United States Preventive Task Force Services, for the ages, family histories and frequencies referenced in such recommendations and deemed appropriate by the attending Physician. Also included is the use of anesthetic agents, including general anesthesia, in connection with colonoscopies and endoscopies performed in accordance with generally accepted standards of medical practice and all applicable patient safety laws and regulations, if the use of such anesthetic agents is Medically Necessary in the judgment of the treating Physician.

• hearing aids for Dependent children up to age twenty-four (24).

• nutritional formulas, low protein modified food products, or other medical food consumed or administered enterally (via tube or orally) which are Medically Necessary for the therapeutic treatment of inherited metabolic diseases, such as phenylketonuria (PKU), maple syrup urine disease, urea cycle disorders, tyrosinemia, and homocystinuria, when administered under the direction of a Physician.

• the treatment of autism spectrum disorder for the following care and assistive communication devices prescribed or ordered for an individual diagnosed with autism spectrum disorder by a licensed Physician or a licensed Psychologist: behavioral health treatment; pharmacy care; psychiatric care; psychological care; therapeutic care; items and equipment necessary to provide, receive, or advance in the above listed services, including those necessary for applied behavioral analysis; and any care for individuals with autism spectrum disorders that is determined by the Secretary of the Department of Health and Social Services, based upon their review of best practices and/or evidence-based research, to be Medically Necessary.

• charges made for Diabetic supplies as recommended in writing or prescribed by a Participating Physician or Other Participating Health Care Professional, including insulin pumps and blood glucose meters.

• scalp hair prostheses worn due to alopecia areata.

• charges made for an annual Papnicolaou laboratory screening test.

• charges made for an annual prostate-specific antigen test (PSA).

• charges made for CA-125 monitoring of ovarian cancer subsequent to treatment for ovarian cancer. Coverage is not provided for routine screening.

• charges for the delivery of telehealth services by means of real time two-way audio, visual, or other telecommunications or electronic communications, including the application of secure video conferencing or store and forward transfer technology to provide or support healthcare delivery, which facilitate the assessment, diagnosis, consultation, treatment, education, care management and self-management of a patient's health care by a health care provider practicing within his or her scope of practice as would be practiced in person with a patient, and legally allowed to practice in the state, while such patient is at an originating site and the health care provider is at a distant site.

• charges made for gender reassignment surgery (male-to-female or female-to-male) and related services consistent with World Professional Association for Transgender Health (WPATH) recommendations including, when applicable, hormone therapy, orchietomy, vaginoplasty (including colovaginoplasty, penectomy, labiaplasty, clitoroplasty, vulvoplasty, penile skin inversion, repair of introitus, construction of vagina with graft, coloproctostomy), vaginectomy (including colpectomy, metoidioplasty with initial phalloplasty, urethroplasty, urethrometaplasty), hysterectomy and salpingooophorectomy, as well as initial mastectomy or breast reduction.

Clinical Trials
This benefit plan covers routine patient care costs related to a qualified clinical trial for an individual who meets the following requirements:
(a) is eligible to participate in an approved clinical trial according to the trial protocol with respect to treatment of cancer or other life-threatening disease or condition; and
(b) either
• the referring health care professional is a participating health care provider and has concluded that the individual’s participation in such trial would be
appropriate based upon the individual meeting the conditions described in paragraph (a); or

- the individual provides medical and scientific information establishing that the individual’s participation in such trial would be appropriate based upon the individual meeting the conditions described in paragraph (a).

For purposes of clinical trials, the term “life-threatening disease or condition” means any disease or condition from which the likelihood of death is probable unless the course of the disease or condition is interrupted.

The clinical trial must meet the following requirements:

The study or investigation must:

- be approved or funded by any of the agencies or entities authorized by federal law to conduct clinical trials;
- be conducted under an investigational new drug application reviewed by the Food and Drug Administration; or
- involve a drug trial that is exempt from having such an investigational new drug application.

Routine patient care costs are costs associated with the provision of health care items and services including drugs, items, devices and services otherwise covered by this benefit plan for an individual who is not enrolled in a clinical trial and, in addition:

- services required solely for the provision of the investigational drug, item, device or service;
- services required for the clinically appropriate monitoring of the investigational drug, device, item or service;
- services provided for the prevention of complications arising from the provision of the investigational drug, device, item or service;
- routine patient care costs (as defined) for covered persons engaging in clinical trials for treatment of life threatening diseases.

Routine patient care costs do not include:

- the investigational drug, item, device, or service, itself; or
- items and services that are provided solely to satisfy data collection and analysis needs and that are not used in the direct clinical management of the patient.

If your plan includes In-Network providers, Clinical trials conducted by non-participating providers will be covered at the In-Network benefit level if:

- there are not In-Network providers participating in the clinical trial that are willing to accept the individual as a patient, or
- the clinical trial is conducted outside the individual’s state of residence.

Genetic Testing

Charges made for genetic testing that uses a proven testing method for the identification of genetically-linked inheritable disease. Genetic testing is covered only if:

- a person has symptoms or signs of a genetically-linked inheritable disease;
- it has been determined that a person is at risk for carrier status as supported by existing peer-reviewed, evidence-based, scientific literature for the development of a genetically-linked inheritable disease when the results will impact clinical outcome; or
- the therapeutic purpose is to identify specific genetic mutation that has been demonstrated in the existing peer-reviewed, evidence-based, scientific literature to directly impact treatment options.

Pre-implantation genetic testing, genetic diagnosis prior to embryo transfer, is covered when either parent has an inherited disease or is a documented carrier of a genetically-linked inheritable disease.

Genetic counseling is covered if a person is undergoing approved genetic testing, or if a person has an inherited disease and is a potential candidate for genetic testing.

Nutritional Evaluation and Counseling

Charges made for nutritional evaluation and counseling when diet is a part of the medical management of a documented organic disease.

Internal Prosthetic/Medical Appliances

Charges made for internal prosthetic/medical appliances that provide permanent or temporary internal functional supports for non-functional body parts are covered. Medically Necessary repair, maintenance or replacement of a covered appliance is also covered.

Obesity Treatment

Charges made for medical and surgical services for the treatment or control of clinically severe (morbid) obesity as defined below and if the services are demonstrated, through existing peer reviewed, evidence based, scientific literature and scientifically based guidelines, to be safe and effective for the treatment or control of the condition. Clinically severe (morbid) obesity is defined by the National Heart, Lung and Blood Institute (NHLBI) as a Body Mass Index (BMI) of 40 or greater without comorbidities, or a BMI of
35-39 with comorbidities. The following items are specifically excluded:

- medical and surgical services to alter appearances or physical changes that are the result of any medical or surgical services performed for the treatment or control of obesity or clinically severe (morbid) obesity; and
- weight loss programs or treatments, whether or not they are prescribed or recommended by a Physician or under medical supervision.

Orthognathic Surgery

- orthognathic surgery to repair or correct a severe facial deformity or disfigurement that orthodontics alone cannot correct, provided:
  - the deformity or disfigurement is accompanied by a documented clinically significant functional impairment, and there is a reasonable expectation that the procedure will result in meaningful functional improvement; or
  - the orthognathic surgery is Medically Necessary as a result of tumor, trauma, disease or;
  - the orthognathic surgery is performed prior to age 19 and is required as a result of severe congenital facial deformity or congenital condition.

Repeat or subsequent orthognathic surgeries for the same condition are covered only when the previous orthognathic surgery met the above requirements, and there is a high probability of significant additional improvement as determined by the utilization review Physician.

Home Health Services

- charges made for Home Health Services when you: require skilled care; are unable to obtain the required care as an ambulatory outpatient; and do not require confinement in a Hospital or Other Health Care Facility.

Home Health Services are provided only if Cigna has determined that the home is a medically appropriate setting. If you are a minor or an adult who is dependent upon others for nonskilled care and/or custodial services (e.g., bathing, eating, toileting), Home Health Services will be provided for you only during times when there is a family member or care giver present in the home to meet your nonskilled care and/or custodial services needs.

Home Health Services are those skilled health care services that can be provided during visits by Other Health Care Professionals. The services of a home health aide are covered when rendered in direct support of skilled health care services provided by Other Health Care Professionals.

A visit is defined as a period of 2 hours or less. Home Health Services are subject to a maximum of 16 hours in total per day. Necessary consumable medical supplies and home infusion therapy administered or used by Other Health Care Professionals in providing Home Health Services are covered. Home Health Services do not include services by a person who is a member of your family or your Dependent’s family or who normally resides in your house or your Dependent’s house even if that person is an Other Health Care Professional. Skilled nursing services or private duty nursing services provided in the home are subject to the Home Health Services benefit terms, conditions and benefit limitations. Physical, occupational, and other Short-Term Rehabilitative Therapy services provided in the home are not subject to the Home Health Services benefit limitations in the Schedule, but are subject to the benefit limitations described under Short-term Rehabilitative Therapy Maximum shown in The Schedule.

Hospice Care Services

- charges made for a person who has been diagnosed as having six months or fewer to live, due to Terminal Illness, for the following Hospice Care Services provided under a Hospice Care Program:
  - by a Hospice Facility for Bed and Board and Services and Supplies;
  - by a Hospice Facility for services provided on an outpatient basis;
  - by a Physician for professional services;
  - by a Psychologist, social worker, family counselor or ordained minister for individual and family counseling;
  - for pain relief treatment, including drugs, medicines and medical supplies;
  - by an Other Health Care Facility for:
    - part-time or intermittent nursing care by or under the supervision of a Nurse;
    - part-time or intermittent services of an Other Health Care Professional;
    - physical, occupational and speech therapy;
    - medical supplies; drugs and medicines lawfully dispensed only on the written prescription of a Physician; and laboratory services; but only to the extent such charges would have been payable under the policy if the person had remained or been Confined in a Hospital or Hospice Facility.
The following charges for Hospice Care Services are not included as Covered Expenses:

- for the services of a person who is a member of your family or your Dependent’s family or who normally resides in your house or your Dependent’s house;
- for any period when you or your Dependent is not under the care of a Physician;
- for services or supplies not listed in the Hospice Care Program;
- for any curative or life-prolonging procedures;
- to the extent that any other benefits are payable for those expenses under the policy;
- for services or supplies that are primarily to aid you or your Dependent in daily living;

Mental Health and Substance Use Disorder Services

Mental Health Services are services that are required to treat a disorder that impairs the behavior, emotional reaction or thought processes. In determining benefits payable, charges made for the treatment of any physiological conditions related to Mental Health will not be considered to be charges made for treatment of Mental Health.

Substance Use Disorder is defined as the psychological or physical dependence on alcohol or other mind-altering drugs that requires diagnosis, care, and treatment. In determining benefits payable, charges made for the treatment of any physiological conditions related to rehabilitation services for alcohol or drug abuse or addiction will not be considered to be charges made for treatment of Substance Use Disorder.

Inpatient Mental Health Services

Services that are provided by a Hospital while you or your Dependent is Confined in a Hospital for the treatment and evaluation of Mental Health. Inpatient Mental Health Services include Mental Health Residential Treatment Services.

Mental Health Residential Treatment Services are services provided by a Hospital for the evaluation and treatment of the psychological and social functional disturbances that are a result of subacute Mental Health conditions.

Mental Health Residential Treatment Center means an institution which specializes in the treatment of psychological and social disturbances that are the result of Mental Health conditions; provides a subacute, structured, psychotherapeutic treatment program, under the supervision of Physicians; provides 24-hour care, in which a person lives in an open setting; and is licensed in accordance with the laws of the appropriate legally authorized agency as a residential treatment center.

A person is considered confined in a Mental Health Residential Treatment Center when she/he is a registered bed patient in a Mental Health Residential Treatment Center upon the recommendation of a Physician.

Outpatient Mental Health Services

Services of Providers who are qualified to treat Mental Health when treatment is provided on an outpatient basis, while you or your Dependent is not Confined in a Hospital, and is provided in an individual, group or Mental Health Partial Hospitalization or Intensive Outpatient Therapy Program. Covered services include, but are not limited to, outpatient treatment of conditions such as: anxiety or depression which interfere with daily functioning; emotional adjustment or concerns related to chronic conditions, such as psychosis or depression; emotional reactions associated with marital problems or divorce; child/adolescent problems of conduct or poor impulse control; affective disorders; suicidal or homicidal threats or acts; eating disorders; or acute exacerbation of chronic Mental Health conditions (crisis intervention and relapse prevention) and outpatient testing and assessment. Mental Health Partial Hospitalization Services are rendered not less than 4 hours and not more than 12 hours in any 24-hour period by a certified/licensed Mental Health program in accordance with the laws of the appropriate legally authorized agency.

A Mental Health Intensive Outpatient Therapy Program consists of distinct levels or phases of treatment that are provided by a certified/licensed Mental Health program in accordance with the laws of the appropriate legally authorized agency. Intensive Outpatient Therapy Programs provide a combination of individual, family and/or group therapy in a day, totaling nine or more hours in a week.

Inpatient Substance Use Disorder Rehabilitation Services

Services provided for rehabilitation, while you or your Dependent is Confined in a Hospital, when required for the diagnosis and treatment of abuse or addiction to alcohol and/or drugs. Inpatient Substance Use Disorder Services include Residential Treatment services.

Substance Use Disorder Residential Treatment Services are services provided by a Hospital for the evaluation and treatment of the psychological and social functional disturbances that are a result of subacute Substance Use Disorder conditions.

Substance Use Disorder Residential Treatment Center means an institution which specializes in the treatment of psychological and social disturbances that are the result of Substance Use Disorder; provides a subacute, structured, psychotherapeutic treatment program, under the supervision of Physicians; provides 24-hour care, in which a person lives in an open setting; and is licensed in accordance with the laws of the appropriate legally authorized agency as a residential treatment center.
A person is considered confined in a Substance Use Disorder Residential Treatment Center when she/he is a registered bed patient in a Substance Use Disorder Residential Treatment Center upon the recommendation of a Physician.

**Outpatient Substance Use Disorder Rehabilitation Services**

Services provided for the diagnosis and treatment of abuse or addiction to alcohol and/or drugs, while you or your Dependent is not Confined in a Hospital, including outpatient rehabilitation in an individual, a group, or a Substance Use Disorder Partial Hospitalization or Intensive Outpatient Therapy Program. Substance Use Disorder Partial Hospitalization services are rendered not less than 4 hours and not more than 12 hours in any 24-hour period by a certified/licensed Substance Use Disorder program in accordance with the laws of the appropriate legally authorized agency.

A Substance Use Disorder Intensive Outpatient Therapy Program consists of distinct levels or phases of treatment that are provided by a certified/licensed Substance Use Disorder program in accordance with the laws of the appropriate legally authorized agency. Intensive Outpatient Therapy Programs provide a combination of individual, family and/or group therapy in a day, totaling nine, or more hours in a week.

**Substance Use Disorder Detoxification Services**

Detoxification and related medical ancillary services are provided when required for the diagnosis and treatment of addiction to alcohol and/or drugs. Cigna will decide, based on the Medical Necessity of each situation, whether such services will be provided in an inpatient or outpatient setting.

**Exclusions**

The following are specifically excluded from Mental Health and Substance Use Disorder Services:

- treatment of disorders which have been diagnosed as organic mental disorders associated with permanent dysfunction of the brain.
- developmental disorders, including but not limited to, developmental reading disorders, developmental arithmetic disorders, developmental language disorders or developmental articulation disorders.
- counseling for activities of an educational nature.
- counseling for borderline intellectual functioning.
- counseling for occupational problems.
- counseling related to consciousness raising.
- vocational or religious counseling.
- I.Q. testing.
- custodial care, including but not limited to geriatric day care.
- psychological testing on children requested by or for a school system.

- occupational/recreational therapy programs even if combined with supportive therapy for age-related cognitive decline.

**Durable Medical Equipment**

- charges made for purchase or rental of Durable Medical Equipment that is ordered or prescribed by a Physician and provided by a vendor approved by Cigna for use outside a Hospital or Other Health Care Facility. Coverage for repair, replacement or duplicate equipment is provided only when required due to anatomical change and/or reasonable wear and tear. All maintenance and repairs that result from a person’s misuse are the person’s responsibility. Coverage for Durable Medical Equipment is limited to the lowest-cost alternative as determined by the utilization review Physician.

Durable Medical Equipment is defined as items which are designed for and able to withstand repeated use by more than one person; customarily serve a medical purpose; generally are not useful in the absence of Injury or Sickness; are appropriate for use in the home; and are not disposable. Such equipment includes, but is not limited to, crutches, hospital beds, respirators, wheel chairs, and dialysis machines.

Durable Medical Equipment items that are not covered include but are not limited to those that are listed below:

- **Bed Related Items:** bed trays, over the bed tables, bed wedges, pillows, custom bedroom equipment, mattresses, including nonpower mattresses, custom mattresses and posturepedic mattresses.
- **Bath Related Items:** bath lifts, nonportable whirlpools, bathtub rails, toilet rails, raised toilet seats, bath benches, bath stools, hand held showers, paraffin baths, bath mats, and spas.
- **Chairs, Lifts and Standing Devices:** computerized or gyroscopic mobility systems, roll about chairs, geriatric chairs, hip chairs, seat lifts (mechanical or motorized), patient lifts (mechanical or motorized – manual hydraulic lifts are covered if patient is two-person transfer), and auto tilt chairs.
- **Fixtures to Real Property:** ceiling lifts and wheelchair ramps.
- **Car/Van Modifications.**
- **Air Quality Items:** room humidifiers, vaporizers, air purifiers and electrostatic machines.
- **Blood/Injection Related Items:** blood pressure cuffs, centrifuges, nova pens and needleless injectors.
- **Other Equipment:** heat lamps, heating pads, cryounits, cryotherapy machines, electronic-controlled therapy units,
ultraviolet cabinets, sheepskin pads and boots, postural drainage board, AC/DC adaptors, enuresis alarms, magnetic equipment, scales (baby and adult), stair gliders, elevators, saunas, any exercise equipment and diathermy machines.

External Prosthetic Appliances and Devices
- charges made or ordered by a Physician for: the initial purchase and fitting of external prosthetic appliances and devices available only by prescription which are necessary for the alleviation or correction of Injury, Sickness or congenital defect. Coverage for External Prosthetic Appliances is limited to the most appropriate and cost effective alternative as determined by the utilization review Physician.

External prosthetic appliances and devices shall include prostheses/prosthetic appliances and devices, orthoses and orthotic devices; braces; and splints.

Prostheses/prosthetic Appliances and Devices
Prostheses/prosthetic appliances and devices are defined as fabricated replacements for missing body parts. Prostheses/prosthetic appliances and devices include, but are not limited to:
- basic limb prostheses;
- terminal devices such as hands or hooks; and
- speech prostheses.

Orthoses and Orthotic Devices
Orthoses and orthotic devices are defined as orthopedic appliances or apparatuses used to support, align, prevent or correct deformities. Coverage is provided for custom foot orthoses and other orthoses as follows:
- Nonfoot orthoses – only the following nonfoot orthoses are covered:
  - rigid and semirigid custom fabricated orthoses;
  - semirigid prefabricated and flexible orthoses; and
  - rigid prefabricated orthoses including preparation, fitting and basic additions, such as bars and joints.
- Custom foot orthoses – custom foot orthoses are only covered as follows:
  - for persons with impaired peripheral sensation and/or altered peripheral circulation (e.g. diabetic neuropathy and peripheral vascular disease);
  - when the foot orthosis is an integral part of a leg brace and is necessary for the proper functioning of the brace;
  - when the foot orthosis is for use as a replacement or substitute for missing parts of the foot (e.g. amputated toes) and is necessary for the alleviation or correction of Injury, Sickness or congenital defect; and
- for persons with neurologic or neuromuscular condition (e.g. cerebral palsy, hemiplegia, spina bifida) producing spasticity, malalignment, or pathological positioning of the foot and there is reasonable expectation of improvement.

The following are specifically excluded orthoses and orthotic devices:
- prefabricated foot orthoses;
- cranial banding and/or cranial orthoses. Other similar devices are excluded except when used postoperatively for synostotic plagiocephaly. When used for this indication, the cranial orthosis will be subject to the limitations and maximums of the External Prosthetic Appliances and Devices benefit;
- orthosis shoes, shoe additions, procedures for foot orthopedic shoes, shoe modifications and transfers;
- orthoses primarily used for cosmetic rather than functional reasons; and
- orthoses primarily for improved athletic performance or sports participation.

Braces
A Brace is defined as an orthosis or orthopedic appliance that supports or holds in correct position any movable part of the body and that allows for motion of that part. The following braces are specifically excluded: Copes scoliosis braces.

Splints
A Splint is defined as an appliance for preventing movement of a joint or for the fixation of displaced or movable parts. Coverage for replacement of external prosthetic appliances and devices is limited to the following:
- replacement due to regular wear. Replacement for damage due to abuse or misuse by the person will not be covered.
- replacement will be provided when anatomic change has rendered the external prosthetic appliance or device ineffective. Anatomic change includes significant weight gain or loss, atrophy and/or growth.
- Coverage for replacement is limited as follows:
  - no more than once every 24 months for persons 19 years of age and older;
  - no more than once every 12 months for persons 18 years of age and under; and
  - replacement due to a surgical alteration or revision of the site.
The following are specifically excluded external prosthetic appliances and devices:

- external and internal power enhancements or power controls for prosthetic limbs and terminal devices; and
- myoelectric prostheses peripheral nerve stimulators.

Infertility Services

- charges made for services related to diagnosis of infertility and treatment of infertility once a condition of infertility has been diagnosed. Services include, but are not limited to: infertility drugs which are administered or provided by a Physician; approved surgeries and other therapeutic procedures that have been demonstrated in existing peer-reviewed, evidence-based, scientific literature to have a reasonable likelihood of resulting in pregnancy; laboratory tests; sperm washing or preparation; artificial insemination; diagnostic evaluations; gamete intrafallopian transfer (GIFT); in vitro fertilization (IVF); zygote intrafallopian transfer (ZIFT); and the services of an embryologist.

Infertility is defined as the inability of opposite sex partners to achieve conception after one year of unprotected intercourse; or the inability of a woman to achieve conception after six trials of artificial insemination over a one-year period. This benefit includes diagnosis and treatment of both male and female infertility.

However, the following are specifically excluded infertility services:

- reversal of male and female voluntary sterilization;
- infertility services when the infertility is caused by or related to voluntary sterilization;
- donor charges and services;
- cryopreservation of donor sperm and eggs; and
- any experimental, investigational or unproven infertility procedures or therapies.

Short-term Rehabilitative Therapy

Short-term Rehabilitative Therapy that is part of a rehabilitation program, including physical, speech, occupational, cognitive, osteopathic manipulative, cardiac rehabilitation and pulmonary rehabilitation therapy, when provided in the most medically appropriate setting.

The following limitation applies to Short-term Rehabilitative Therapy:

- occupational therapy is provided only for purposes of enabling persons to perform the activities of daily living after an Illness or Injury or Sickness.

Short-term Rehabilitative Therapy services that are not covered include but are not limited to:

- sensory integration therapy, group therapy; treatment of dyslexia; behavior modification or myofunctional therapy for dysfluency, such as stuttering or other involuntarily acted conditions without evidence of an underlying medical condition or neurological disorder;
- treatment for functional articulation disorder such as correction of tongue thrust, lisp, verbal apraxia or swallowing dysfunction that is not based on an underlying diagnosed medical condition or Injury; and
- maintenance or preventive treatment consisting of routine, long term or non-Medically Necessary care provided to prevent recurrence or to maintain the patient’s current status.

Multiple outpatient services provided on the same day constitute one day.

Services that are provided by a chiropractic Physician are not covered. These services include the conservative management of acute neuromusculoskeletal conditions through manipulation and ancillary physiological treatment rendered to restore motion, reduce pain and improve function.

Chiropractic Care Services

Charges made for diagnostic and treatment services utilized in an office setting by chiropractic Physicians. Chiropractic treatment includes the conservative management of acute neuromusculoskeletal conditions through manipulation and ancillary physiological treatment rendered to specific joints to restore motion, reduce pain, and improve function.

The following limitation applies to Chiropractic Care Services:

- occupational therapy is provided only for purposes of enabling persons to perform the activities of daily living after an Injury or Sickness.

Chiropractic Care services that are not covered include but are not limited to:

- services of a chiropractor which are not within his scope of practice, as defined by state law;
- charges for care not provided in an office setting;
- maintenance or treatment consisting of routine, long term or non-Medically Necessary care provided to prevent recurrence or to maintain the patient’s current status;
- vitamin therapy.
Alternative Therapies and Non-traditional Medical Services
Charges for Alternative Therapies and Non-traditional medical services limited to $1,000 per calendar year. Alternative Therapies and Non-traditional medicine include services provided by an Herbalist, or Naturopath, or for Massage Therapy when these services are provided for a covered condition outside the United States in accordance with customary local practice and the practitioner is operating within the scope of his/her license, and the treatment is medically necessary, cost-effective, and provided in an appropriate setting.

Breast Reconstruction and Breast Prostheses
- charges made for reconstructive surgery following a mastectomy; benefits include: surgical services for reconstruction of the breast on which surgery was performed; surgical services for reconstruction of the non-diseased breast to produce symmetrical appearance; postoperative breast prostheses; and mastectomy bras and prosthetics, limited to the lowest cost alternative available that meets prosthetic placement needs. During all stages of mastectomy, treatment of physical complications, including lymphedema therapy, are covered.

Reconstructive Surgery
- charges made for reconstructive surgery or therapy to repair or correct a severe physical deformity or disfigurement which is accompanied by functional deficit; (other than abnormalities of the jaw or conditions related to TMJ disorder) provided that: the surgery or therapy restores or improves function; reconstruction is required as a result of Medically Necessary, non-cosmetic surgery; or the surgery or therapy is performed prior to age 19 and is required as a result of the congenital absence or agenesis (lack of formation or development) of a body part. Repeat or subsequent surgeries for the same condition are covered only when there is the probability of significant additional improvement as determined by the utilization review Physician.

Transplant Services
- charges made for human organ and tissue Transplant services which include solid organ and bone marrow/stem cell procedures. This coverage is subject to the following conditions and limitations.

Transplant services include the recipient’s medical, surgical and Hospital services; inpatient immunosuppressive medications; and costs for organ or bone marrow/stem cell procurement. Transplant services are covered only if they are required to perform any of the following human to human organ or tissue transplants: allogeneic bone marrow/stem cell, autologous bone marrow/stem cell, cornea, heart, heart/lung, kidney, kidney/pancreas, liver, lung, pancreas or intestine which includes small bowel-liver or multi-visceral.

Cornea transplants are not covered at Cigna LIFESOURCE Transplant Network® facilities. Transplant services, including cornea, received at participating facilities specifically contracted with Cigna for those Transplant services, other than Cigna LIFESOURCE Transplant Network® facilities, are payable at the U.S. In-Network level. Transplant services received at any other facilities, including Non-Participating Providers and Participating Providers not specifically contracted with Cigna for Transplant services, are covered at the Out-of-Network level.

Coverage for organ procurement costs are limited to costs directly related to the procurement of an organ, from a cadaver or a live donor. Organ procurement costs shall consist of surgery necessary for organ removal, organ transportation and the transportation (refer to Transplant Travel Services), hospitalization and surgery of a live donor. Compatibility testing undertaken prior to procurement is covered if Medically Necessary. Costs related to the search for, and identification of a bone marrow or stem cell donor for an allogeneic transplant are also covered.

Transplant Travel Services (U.S. In-Network Coverage Only)
Charges made for non-taxable travel expenses incurred by you in connection with a preapproved organ/tissue transplant are covered subject to the following conditions and limitations. Transplant travel benefits are not available for cornea transplants. Benefits for transportation and lodging are available to you only if you are the recipient of a preapproved organ/tissue transplant from a designated Cigna LIFESOURCE Transplant Network® facility. The term recipient is defined to include a person receiving authorized transplant related services during any of the following: evaluation, candidacy, transplant event, or post-transplant care. Travel expenses for the person receiving the transplant will include charges for: transportation to and from the transplant site (including charges for a rental car used during a period of care at the transplant facility); and lodging while at, or traveling to and from the transplant site.

In addition to your coverage for the charges associated with the items above, such charges will also be considered covered travel expenses for one companion to accompany you. The term companion includes your spouse, a member of your family, your legal guardian, or any person not related to you, but actively involved as your caregiver who is at least 18 years of age. The following are specifically excluded travel expenses: any expenses that if reimbursed would be taxable income, travel costs incurred due to travel within 60 miles of
your home; food and meals; laundry bills; telephone bills; alcohol or tobacco products; and charges for transportation that exceed coach class rates.

These benefits are only available when the covered person is the recipient of an organ/tissue transplant. Travel expenses for the designated live donor for a covered recipient are covered subject to the same conditions and limitations noted above. Charges for the expenses of a donor companion are not covered. No benefits are available when the covered person is a donor.

**Prescription Drug Benefits (purchased outside the United States)**

If you or any one of your Dependents, while insured for Prescription Drug Benefits, incurs expenses for charges made by a Pharmacy, for Medically Necessary Prescription Drugs or Related Supplies ordered by a Physician outside the United States, Cigna will provide coverage for those expenses as shown in the Medical Schedule. Coverage also includes Medically Necessary Prescription Drugs and Related Supplies dispensed for a prescription issued to you or your Dependents by a licensed dentist for the prevention of infection or pain in conjunction with a dental procedure.

Coverage for Prescription Drugs and Related Supplies purchased at a Pharmacy is subject to the Coinsurance shown in the Schedule. Please refer to the Schedule for any required Coinsurance, or Maximums if applicable.

**Exclusions:**

No payment will be made for the following expenses:

- drugs available over the counter that do not require a prescription by applicable law;
- any drug that is a pharmaceutical alternative to an over-the-counter drug other than insulin;
- a drug class in which at least one of the drugs is available over the counter and the drugs in the class are deemed to be therapeutically equivalent as determined by the P&T Committee;
- any injectable drugs that require Physician supervision and are not typically considered self-administered drugs. The following are examples of Physician supervised drugs: Injectables used to treat hemophilia and RSV (respiratory syncytial virus), chemotherapy injectables and endocrine and metabolic agents;
- Food and Drug Administration (FDA) approved drugs used for purposes other than those approved by the FDA unless the drug is recognized for the treatment of the particular indication in one of the standard reference compendia (The United States Pharmacopeia Drug Information, The American Medical Association Drug Evaluations; or The American Hospital Formulary Service Drug Information) or in medical literature. Medical literature means scientific studies published in a peer-reviewed national professional medical journal;
- prescription vitamins (other than prenatal vitamins), and dietary supplements;
- anabolic steroids;
- diet pills or appetite suppressants (anorectics);
- prescription smoking cessation products;
- biological products for allergy immunization, biological sera, blood, blood plasma and other blood products or fractions and medications;
- drugs used for cosmetic purposes such as drugs used to reduce wrinkles, drugs to promote hair growth as well as drugs used to control perspiration and fade cream products;
- replacement of Prescription Drugs and Related Supplies due to loss or theft;
- drugs used to enhance athletic performance;
- drugs which are to be taken by or administered to you while you are a patient in a licensed Hospital, Skilled Nursing Facility, rest home or similar institution which operates on its premises or allows to be operated on its premises a facility for dispensing pharmaceuticals;
- prescriptions more than one year from the original date of issue.
**Prescription Drug Benefits**

**The Schedule**

This section describes coverage for Prescriptions obtained inside the United States only. Prescriptions obtained outside of the United States are covered under the Preferred Provider Medical Benefits section of this certificate.

**For You and Your Dependents**

This plan provides Prescription Drug benefits for Prescription Drugs and Related Supplies provided by Pharmacies as shown in this Schedule. To receive Prescription Drug Benefits, you and your Dependents may be required to pay a portion of the Covered Expenses for Prescription Drugs and Related Supplies. That portion includes any applicable Coinsurance.

**Coinsurance**

The term Coinsurance means the percentage of Charges for covered Prescription Drugs and Related Supplies that you or your Dependent are required to pay under this plan.

**Charges**

The term Charges means the amount charged by the Insurance Company to the plan when the Pharmacy is a Participating Pharmacy, and it means the actual billed charges when the Pharmacy is a non-Participating Pharmacy.

**Oral Chemotherapy Medication**

Prescription oral chemotherapy medication that is used to kill or slow the growth of cancerous cells is covered at Participating Pharmacies at 100% and if applicable, at Non-Participating Pharmacies on a basis no less favorable than the out of network medical cost-share for injectable/IV chemotherapy.

<table>
<thead>
<tr>
<th>BENEFIT HIGHLIGHTS</th>
<th>PARTICIPATING PHARMACY</th>
<th>Non-PARTICIPATING PHARMACY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retail Prescription Drugs</td>
<td>The amount you pay for each 30-day supply</td>
<td>The amount you pay for each 30-day supply</td>
</tr>
</tbody>
</table>

Medications required as part of preventive care services (detailed information is available at [www.healthcare.gov](http://www.healthcare.gov)) are covered at 100% with no copayment or deductible.

| Merck Brand Prescription Drugs | $0 per prescription order or refill | $0 per prescription order or refill |
| Merck Brand Prescription Drugs with a generic equivalent (with exception of Womens contraceptives) | 20% | 20% |
| Non-Merck Prescription Drugs* | 20% | 20% |

* Designated as per generally-accepted industry sources and adopted by the Insurance Company
<table>
<thead>
<tr>
<th>BENEFIT HIGHLIGHTS</th>
<th>PARTICIPATING PHARMACY</th>
<th>Non-PARTICIPATING PHARMACY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Home Delivery Prescription Drugs</td>
<td>The amount you pay for each 90-day supply</td>
<td>The amount you pay for each 90-day supply</td>
</tr>
</tbody>
</table>

Medications required as part of preventive care services (detailed information is available at [www.healthcare.gov](http://www.healthcare.gov)) are covered at 100% with no copayment or deductible.

<table>
<thead>
<tr>
<th>Merck Brand Prescription Drugs</th>
<th>$0 per prescription order or refill</th>
<th>U.S. In-Network coverage only</th>
</tr>
</thead>
<tbody>
<tr>
<td>Merck Brand Prescription Drugs with a generic equivalent (with exception of Womens contraceptives)</td>
<td>20%</td>
<td>U.S. In-Network coverage only</td>
</tr>
<tr>
<td>Non-Merck Prescription Drugs*</td>
<td>20%</td>
<td>U.S. In-Network coverage only</td>
</tr>
</tbody>
</table>

* Designated as per generally-accepted industry sources and adopted by the Insurance Company
Prescription Drug Benefits
For You and Your Dependents

Covered Expenses
If you or any one of your Dependents, while insured for Prescription Drug Benefits, incurs expenses for charges made by a Pharmacy, for Medically Necessary Prescription Drugs or Related Supplies ordered by a Physician, Cigna will provide coverage for those expenses as shown in the Schedule. Coverage also includes Medically Necessary Prescription Drugs and Related Supplies dispensed for a prescription issued to you or your Dependents by a licensed dentist for the prevention of infection or pain in conjunction with a dental procedure.

When you or a Dependent is issued a prescription for Medically Necessary Prescription Drugs or Related Supplies as part of the rendering of Emergency Services and that prescription cannot reasonably be filled by a Participating Pharmacy, the prescription will be covered by Cigna, as if filled by a Participating Pharmacy.

Limitations
Each Prescription Order or refill shall be limited as follows:
• up to a consecutive 30-day supply at a retail Pharmacy unless limited by the drug manufacturer’s packaging; or
• up to a consecutive 90-day supply at a home delivery Pharmacy, unless limited by the drug manufacturer’s packaging; or
• to a dosage and/or dispensing limit as determined by the P&T Committee.

Coverage for certain Prescription Drugs and Related Supplies requires your Physician to obtain authorization prior to prescribing. If your Physician wishes to request coverage for Prescription Drugs or Related Supplies for which prior authorization is required, your Physician may call or complete the appropriate prior authorization form and fax it to Cigna to request a prior authorization for coverage of the Prescription Drugs or Related Supplies. Your Physician should make this request before writing the prescription.

If the request is approved, your Physician will receive confirmation. The authorization will be processed in our claim system to allow you to have coverage for those Prescription Drugs or Related Supplies. The length of the authorization will depend on the diagnosis and Prescription Drugs or Related Supplies. When your Physician advises you that coverage for the Prescription Drugs or Related Supplies has been approved, you should contact the Pharmacy to fill the prescription(s).

If the request is denied, your Physician and you will be notified that coverage for the Prescription Drugs or Related Supplies is not authorized. If you disagree with a coverage decision, you may appeal that decision in accordance with the provisions of the policy, by submitting a written request stating why the Prescription Drugs or Related Supplies should be covered.

If you have questions about a specific prior authorization request, you should call Member Services at the toll-free number on the ID card.

All drugs newly approved by the Food and Drug Administration (FDA) are designated as either non-Preferred or non-Prescription Drug List drugs until the P&T Committee clinically evaluates the Prescription Drug for a different designation. Prescription Drugs that represent an advance over available therapy according to the FDA will be reviewed by the P&T Committee within six months after FDA approval. Prescription Drugs that appear to have therapeutic qualities similar to those of an already marketed drug according to the FDA, will not be reviewed by the P&T Committee for at least six months after FDA approval. In the case of compelling clinical data, an ad hoc group will be formed to make an interim decision on the merits of a Prescription Drug.

Your Payments
Coverage for Prescription Drugs and Related Supplies purchased at a Pharmacy is subject to the Coinsurance shown in the Schedule. Please refer to the Schedule for any required Coinsurance, or Maximums if applicable.

Exclusions
No payment will be made for the following expenses:
• drugs available over the counter that do not require a prescription by federal or state law;
• any drug that is a pharmaceutical alternative to an over-the-counter drug other than insulin;
• a drug class in which at least one of the drugs is available over the counter and the drugs in the class are deemed to be therapeutically equivalent as determined by the P&T Committee;
• any injectable drugs that require Physician supervision and are not typically considered self-administered drugs. The following are examples of Physician supervised drugs: Injectables used to treat hemophilia and RSV (respiratory syncytial virus), chemotherapy injectables and endocrine and metabolic agents.

• Food and Drug Administration (FDA) approved drugs used for purposes other than those approved by the FDA unless the drug is recognized for the treatment of the particular indication in one of the standard reference compendia (The United States Pharmacopeia Drug Information, The American Medical Association Drug Evaluations; or The American Hospital Formulary Service Drug Information) or in medical literature. Medical literature means scientific studies published in a peer-reviewed national professional medical journal;

• prescription vitamins (other than prenatal vitamins), dietary supplements unless state or federal law requires coverage of such drugs;

• prescription and nonprescription supplies (such as ostomy supplies), devices, and appliances other than Related Supplies;

• implantable contraceptive products;

• diet pills or appetite suppressants (anorectics);

• anabolic steroids;

• prescription smoking cessation products, unless state or federal law requires coverage of such products;

• biological products for allergy immunization, biological sera, blood, blood plasma and other blood products or fractions and medications;

• drugs used for cosmetic purposes such as drugs used to reduce wrinkles, drugs to promote hair growth as well as drugs used to control perspiration and fade cream products;

• replacement of Prescription Drugs and Related Supplies due to loss or theft;

• drugs used to enhance athletic performance;

• drugs which are to be taken by or administered to you while you are a patient in a licensed Hospital, Skilled Nursing Facility, rest home or similar institution which operates on its premises or allows to be operated on its premises a facility for dispensing pharmaceuticals;

• prescriptions more than one year from the original date of issue;

• any drugs that are experimental or investigational as described under the Medical “Exclusions” section of your certificate.

Other limitations are shown in the Medical “Exclusions” section of your certificate.

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Reimbursement/Filing a Claim

When you or your Dependents purchase your Prescription Drugs or Related Supplies through a retail Participating Pharmacy, you pay any applicable Coinsurance shown in the Schedule at the time of purchase. You do not need to file a claim form.

If you or your Dependents purchase your Prescription Drugs or Related Supplies through a non-Participating Pharmacy, you pay the full cost at the time of purchase. You must submit a claim form to be reimbursed.

To purchase Prescription Drugs or Related Supplies from a home delivery Participating Pharmacy, see your home delivery drug introductory kit for details, or contact member services for assistance.

See your Employer’s Benefit Plan Administrator to obtain the appropriate claim form.

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# Cigna Vision

## The Schedule
For You and Your Dependents

<table>
<thead>
<tr>
<th>BENEFIT HIGHLIGHTS</th>
<th>INTERNATIONAL</th>
<th>U.S. IN-NETWORK</th>
<th>U.S. OUT-OF-NETWORK</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Examinations</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>One Eye Exam every 24 Consecutive months</td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td><strong>Lenses &amp; Frames</strong></td>
<td>Not Covered</td>
<td>Not Covered</td>
<td>Not Covered</td>
</tr>
</tbody>
</table>
Vision Benefits
For You and Your Dependents

Covered Expenses

Benefits Include:
Examinations – one vision and eye health evaluation including but not limited to eye health examination, dilation, refraction and prescription for glasses.

Expenses Not Covered
Covered Expenses will not include, and no payment will be made for:

- Orthoptic or vision training and any associated supplemental testing.
- Spectacle lens treatments, “add ons”, or lens coatings not shown as covered in the Schedule.
- Two pair of glasses, in lieu of bifocals or trifocals.
- Prescription sunglasses.
- Medical or surgical treatment of the eyes.
- Any eye examination, or any corrective eyewear, required by an employer as a condition of employment.
- Magnification or low vision aids.
- Any non-prescription eyeglasses, lenses, or contact lenses.
- Safety glasses or lenses required for employment.
- VDT (video display terminal)/computer eyeglass benefit.
- Charges in excess of the usual and customary charge for the service or materials.
- Charges incurred after the Policy ends or the Insured's coverage under the Policy ends, except as stated in the Policy.
- Experimental or non-conventional treatment or device.
- High Index lenses of any material type.
- Lens treatments or “add-ons”, except rose tints (#1 & #2), and oversize lenses.
- For or in connection with experimental procedures or treatment methods not approved by the American Optometric Association or the appropriate vision specialty society.
- Any injury or illness when paid or payable by Workers’ Compensation or similar law, or which is work-related.
- Claims submitted and received in-excess of one year (365 days) from the original Date of Service.

Other Limitations are shown in the Exclusions and General Limitations section.

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## Cigna Dental Preferred Provider Insurance

### The Schedule

**For You and Your Dependents (Active Employees Only)**
The Dental Benefits Plan offered by your Employer includes Participating and non-Participating Providers.

| Participating Provider Payment | Participating Provider services are paid based on the Contracted Fee agreed upon by the provider and the Insurance Company. |
| Non-Participating Provider Payment | U.S. Non-Participating Provider services are paid based on the Maximum Reimbursable Charge. For this plan, the Maximum Reimbursable Charge is calculated at the 80th percentile of all provider charges in the geographic area. |

### BENEFIT HIGHLIGHTS

| Classes I, II, III, V Calendar Year Maximum | $2,000 |
| Class IV Lifetime Maximum | $1,500 |
| **Class I** | |
| Preventive Care | 100% |
| **Class II** | |
| Basic Restorative | 100% |
| **Class III** | |
| Major Restorative | 50% |
| **Class IV** | |
| Orthodontia | 50% |
| **Class V** | |
| Implants | 80% |
Covered Dental Expense

Covered Dental Expense means that portion of a Dentist’s charge that is payable for a service delivered to a covered person provided:

- the service is ordered or prescribed by a Dentist;
- is essential for the Necessary care of teeth;
- the service is within the scope of coverage limitations;
- the maximum benefit in The Schedule has not been exceeded;
- the charge does not exceed the amount allowed under the Alternate Benefit Provision;
- for Class I, II or III the service is started and completed while coverage is in effect, except for services described in the “Benefits Extension” section.

Alternate Benefit Provision

If more than one covered service will treat a dental condition, payment is limited to the least costly service provided it is a professionally accepted, necessary and appropriate treatment. If the covered person requests or accepts a more costly covered service, he or she is responsible for expenses that exceed the amount covered for the least costly service. Therefore, Cigna recommends Predetermination of Benefits before major treatment begins.

Predetermination of Benefits

Predetermination of Benefits is a voluntary review of a Dentist’s proposed treatment plan and expected charges. It is not preauthorization of service and is not required. The treatment plan should include supporting pre-operative x-rays and other diagnostic materials as requested by Cigna’s dental consultant. If there is a change in the treatment plan, a revised plan should be submitted.

Cigna will determine covered dental expenses for the proposed treatment plan. If there is no Predetermination of Benefits, Cigna will determine covered dental expenses when it receives a claim. Review of proposed treatment is advised whenever extensive dental work is recommended when charges exceed $200.

Predetermination of Benefits is not a guarantee of a set payment. Payment is based on the services that are actually delivered and the coverage in force at the time services are completed.

Covered Services

The following section lists covered dental services. Cigna may agree to cover expenses for a service not listed. To be considered the service should be identified using the American Dental Association Uniform Code of Dental Procedures and Nomenclature, or by description and then submitted to Cigna.

Dental PPO – Participating and Non-Participating Providers

Plan payment for a covered service delivered by a Participating Provider is the Contracted Fee for that procedure, times the benefit percentage that applies to the class of service, as specified in the Schedule.

The covered person is responsible for the balance of the Contracted Fee.

Plan payment for a covered service delivered by a non-Participating Provider is the Maximum Reimbursable Charge for that procedure, times the benefit percentage that applies to the class of service, as specified in the Schedule.

The covered person is responsible for the balance of the non-Participating Provider’s actual charge.

Class I Services – Diagnostic and Preventive

Clinical oral examination – Only 2 per person per calendar year.

Palliative (emergency) treatment of dental pain, minor procedures, when no other definitive Dental Services are performed. (Any x-ray taken in connection with such treatment is a separate Dental Service.)

X-rays – Complete series or Panoramic (Panorex) – Only one per person, including panoramic film, in any 3 calendar years.

Bitewing x-rays – Only 2 charges per person per calendar year.

Prophylaxis (Cleaning), including Periodontal maintenance procedures (following active therapy) – Only 2 per person per calendar year.

Topical application of fluoride (excluding prophylaxis) – Limited to persons less than 19 years old. Only 1 per person per calendar year.

Topical application of sealant, per tooth, on a posterior tooth – Only 1 treatment per tooth in any 3 calendar years.

Space Maintainers, fixed unilateral – Limited to nonorthodontic treatment.
Class II Services – Basic Restorations, Endodontics, Periodontics, Prosthodontic Maintenance and Oral Surgery

Amalgam Filling
Composite/Resin Filling

Root Canal Therapy – Any x-ray, test, laboratory exam or follow-up care is part of the allowance for root canal therapy and not a separate Dental Service.

Osseous Surgery – Flap entry and closure is part of the allowance for osseous surgery and not a separate Dental Service.

Periodontal Scaling and Root Planing – Entire Mouth

Adjustments – Complete Denture
Any adjustment of or repair to a denture within 6 months of its installation is not a separate Dental Service.

Recement Bridge

Routine Extractions

Surgical Removal of Erupted Tooth Requiring Elevation of Mucoperiosteal Flap and Removal of Bone and/or Section of Tooth

Removal of Impacted Tooth, Soft Tissue
Removal of Impacted Tooth, Partially Bony
Removal of Impacted Tooth, Completely Bony

Local anesthetic, analgesic and routine postoperative care for extractions and other oral surgery procedures are not separately reimbursed but are considered as part of the submitted fee for the global surgical procedure.

General Anesthesia – Paid as a separate benefit only when Medically or Dentally Necessary, as determined by Cigna, and when administered in conjunction with complex oral surgical procedures which are covered under this plan.

I. V. Sedation – Paid as a separate benefit only when Medically or Dentally Necessary, as determined by Cigna, and when administered in conjunction with complex oral surgical procedures which are covered under this plan.

Class III Services - Major Restorations, Dentures and Bridgework

Crowns
Note: Crown restorations are Dental Services only when the tooth, as a result of extensive caries or fracture, cannot be restored with amalgam, composite/resin, silicate, acrylic or plastic restoration.

Porcelain Fused to High Noble Metal

Full Cast, High Noble Metal
Three-Fourths Cast, Metallic

Removable Appliances
Complete (Full) Dentures, Upper or Lower
Partial Dentures
Lower, Cast Metal Base with Resin Saddles (including any conventional clasps, rests and teeth)
Upper, Cast Metal Base with Resin Saddles (including any conventional clasps rests and teeth)

Fixed Appliances
Bridge Pontics - Cast High Noble Metal
Bridge Pontics - Porcelain Fused to High Noble Metal
Bridge Pontics - Resin with High Noble Metal
Retainer Crowns - Resin with High Noble Metal
Retainer Crowns - Porcelain Fused to High Noble Metal
Retainer Crowns - Full Cast High Noble Metal

Prosthesis Over Implant – A prosthetic device, supported by an implant or implant abutment is a Covered Expense. Replacement of any type of prosthesis with a prosthesis supported by an implant or implant abutment is only payable if the existing prosthesis is at least 5 calendar years old, is not serviceable and cannot be repaired.

Class IV Services - Orthodontics

Each month of active treatment is a separate Dental Service.

Covered Expenses include:

Orthodontic work-up including x-rays, diagnostic casts and treatment plan and the first month of active treatment including all active treatment and retention appliances.

Continued active treatment after the first month.

Fixed or Removable Appliances - Only one appliance per person for tooth guidance or to control harmful habits.

The total amount payable for all expenses incurred for Orthodontics during a person’s lifetime will not be more than the Orthodontia Maximum shown in the Schedule.

Class V Services – Implants

Covered Dental Expenses include: the surgical placement of the implant body or framework of any type; any device, index, or surgical template guide used for implant surgery; prefabricated or custom implant abutments; or removal of an
existing implant. Implant removal is covered only if the implant is not serviceable and cannot be repaired.

Implant coverage may have a separate deductible amount, yearly maximum and/or lifetime maximum as shown in The Schedule.

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V1

Dental Expenses Not Covered

Covered Expenses will not include, and no payment will be made for:

• services performed solely for cosmetic reasons;
• replacement of a lost or stolen appliance;
• replacement of a bridge, crown or denture within 5 years after the date it was originally installed unless: the replacement is made necessary by the placement of an original opposing full denture or the necessary extraction of natural teeth; or the bridge, crown or denture, while in the mouth, has been damaged beyond repair as a result of an injury received while a person is insured for these benefits;
• any replacement of a bridge, crown or denture which is or can be made useable according to common dental standards;
• procedures, appliances or restorations (except full dentures) whose main purpose is to: change vertical dimension; diagnose or treat conditions or dysfunction of the temporomandibular joint; stabilize periodontally involved teeth; or restore occlusion;
• porcelain or acrylic veneers of crowns or pontics on, or replacing the upper and lower first, second and third molars;
• bite registrations; precision or semiprecision attachments; or splinting;
• instruction for plaque control, oral hygiene and diet;
• dental services that do not meet common dental standards;
• services that are deemed to be medical services;
• services and supplies received from a Hospital;
• services for which benefits are not payable according to the “General Limitations” section.

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V1
Exclusions, Expenses Not Covered and General Limitations

Exclusions and Expenses Not Covered

Additional coverage limitations determined by plan or provider type are shown in the Schedule. Payment for the following is specifically excluded from this plan:

- 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.
- for or in connection with an Injury or Sickness which is due to war, declared or undeclared, riot, civil commotion or police action.
- for claim payments that are illegal under applicable law.
- charges which you are not obligated to pay or for which you are not billed or for which you would not have been billed except that they were covered under this plan. For example, if Cigna determines that a provider or Pharmacy is or has waived, reduced, or forgiven any portion of its charges and/or any portion of Copayment, Deductible, and/or Coinsurance amount(s) you are required to pay for a Covered Service (as shown on The Schedule) without Cigna's express consent, then Cigna in its sole discretion shall have the right to deny the payment of benefits in connection with the Covered Service, 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. In the exercise of that discretion, Cigna shall have the right to require you 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. This exclusion includes, but is not limited to, charges of a non-Participating Provider who has agreed to charge you or charged you at an in-network benefits level or some other benefits level not otherwise applicable to the services received.
- charges arising out of or relating to any violation of a healthcare-related state or federal law or which themselves are a violation of a healthcare-related state or federal law.
- assistance in the activities of daily living, including but not limited to eating, bathing, dressing or other Custodial Services or self-care activities, homemaker services and services primarily for rest, domiciliary or convalescent care.

- 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” sections of this plan; or
- the subject of an ongoing phase I, II or III clinical trial, except for routine patient care costs related to qualified clinical trials as provided in the “Clinical Trials” sections of this plan.

In determining whether drug or Biologic therapies are experimental, investigational and unproven, the utilization review Physician may review, without limitation, U.S. Food and Drug Administration-approved labeling, the standard medical reference compendia and peer-reviewed, evidence-based scientific literature. The plan or policy shall not deny coverage for a drug therapy or device as experimental, investigational and unproven if the drug therapy or device is otherwise approved by the FDA to be lawfully marketed and is recognized for treatment of the prescribed indication in a prescription drug reference compendium approved by the Insurance Commissioner or substantially accepted peer reviewed medical literature.

- cosmetic surgery and therapies. Cosmetic surgery or therapy is defined as surgery or therapy performed to improve or alter appearance or self-esteem or to treat psychological symptomatology or psychosocial complaints related to one’s appearance including Idiopathic Short Stature Syndrome. However, reconstructive surgery and therapy are covered as provided in the “Reconstructive Surgery” section of Covered. Expenses. Cosmetic surgery and therapy does not include gender reassignment services consistent with World Professional Association for Transgender Health (WPATH) recommendations.
- The following services are excluded from coverage regardless of clinical indications: Macromastia or Gynecomastia Surgeries; Abdominoplasty; Panniculectomy; Rhinoplasty; Blepharoplasty; Redundant skin surgery; Removal of skin tags; Acupressure; Craniosacral/cranial therapy; Dance therapy, Movement therapy; Applied kinesiology; Rolfing; Prolotherapy; and Extracorporeal...
shock wave lithotripsy (ESWL) for musculoskeletal and orthopedic conditions.

- medical and surgical services, initial and repeat, intended for the treatment or control of obesity, except for treatment of clinically severe (morbid) obesity as shown in Covered Expenses, including: medical and surgical services to alter appearance 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.

- unless otherwise covered in this plan, for 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.

- court-ordered treatment or hospitalization, unless such treatment is prescribed by a Physician and listed as covered in this plan.

- reversal of male or female voluntary sterilization procedures.

- any 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), anorgasmy, and premature ejaculation.

- medical and Hospital care and costs for the infant child of a Dependent, unless this infant child is otherwise eligible under this plan.

- non-medical counseling and/or ancillary services, including but not limited to, 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.

- therapy or treatment intended primarily to improve or maintain general physical condition or for the purpose of enhancing job, school, athletic or recreational performance, including but not limited to routine, long term, or maintenance care which is provided after the resolution of the acute medical problem and when significant therapeutic improvement is not expected.

- 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 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 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, but not limited to, corrective orthopedic shoes, arch supports, elastic stockings, garter belts, corsets, and wigs other than for scalp hair prostheses worn due to alopecia areata.

- hearing aids, including but not limited to semi-implantable hearing devices, audiant bone conductors and Bone Anchored Hearing Aids (BAHAs), except as covered under this plan as shown in the Covered Expenses section. A hearing aid is any device that amplifies sound.

- aids or devices that assist with nonverbal communications, including but not limited to communication boards, prerecorded speech devices, laptop computers, desktop computers, Personal Digital Assistants (PDAs), Braille typewriters, visual alert systems for the deaf and memory books except as shown in the Covered Expenses section for treatment of autism.

- eyeglass lenses and frames and contact lenses (except for the first pair of contact lenses for treatment of keratoconus or post-cataract surgery).

- eye exercises and surgical treatment for the correction of a refractive error, including radial keratotomy.

- all noninjectable prescription drugs, injectable prescription drugs that 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.

- routine foot care, including the paring and removing of corns and calluses or trimming of nails. However, services associated with foot care for diabetes and peripheral vascular disease are covered when Medically Necessary.

- membership costs or fees associated with health clubs, weight loss programs and 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.

- fees associated with the collection or donation of blood or blood products, except for autologous donation in anticipation of scheduled services where in the utilization review Physician’s opinion 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.

- cosmetics, dietary supplements and health and beauty aids.
• all nutritional supplements and formulae except for infant formula needed for the treatment of inborn errors of metabolism.
• medical treatment for a person age 65 or older, who is covered under this plan as a retiree, or their Dependent, when payment is denied by the Medicare plan because treatment was received from a nonparticipating provider.
• medical treatment when payment is denied by a Primary Plan because treatment was received from a nonparticipating provider.
• for or in connection with an Injury or Sickness arising out of, or in the course of, any employment for wage or profit.

**General Limitations**
No payment will be made for expenses incurred for you or any one of your Dependents:
• for charges made by a Hospital owned or operated by or which provides care or performs services for, the United States Government, if such charges are directly related to a military-service-connected Injury or Sickness.
• to the extent that you or any one of your Dependents is in any way paid or entitled to payment for those expenses by or through a public program, other than Medicaid.
• to the extent that payment is unlawful where the person resides when the expenses are incurred.
• for charges which would not have been made if the person had no insurance.
• to the extent that they are more than Maximum Reimbursable Charges.
• to the extent of the exclusions imposed by any certification requirement shown in this plan.
• expenses for supplies, care, treatment, or surgery that are not Medically Necessary.
• charges made by any covered provider who is a member of your family or your Dependent's Family.

**Definitions**
For the purposes of this section, the following terms have the meanings set forth below:

**Plan**
Any of the following that provides benefits or services for medical, dental or vision care or treatment:
• Group insurance and/or group-type coverage, whether insured or self-insured which neither can be purchased by the general public, nor is individually underwritten, including closed panel coverage.
• Coverage under Medicare and other governmental benefits as permitted by law, except Medicaid and Medicare supplement policies.
• Medical benefits coverage of group, group-type, and individual automobile contracts.
Each Plan or part of a Plan which has the right to coordinate benefits will be considered a separate Plan.

**Closed Panel Plan**
A Plan that provides medical or dental benefits primarily in the form of services through a panel of employed or contracted providers, and that limits or excludes benefits provided by providers outside of the panel, except in the case of emergency or if referred by a provider within the panel.

**Primary Plan**
The Plan that determines and provides or pays benefits without taking into consideration the existence of any other Plan.

**Secondary Plan**
A Plan that determines, and may reduce its benefits after taking into consideration, the benefits provided or paid by the Primary Plan. A Secondary Plan may also recover from the Primary Plan the Reasonable Cash Value of any services it provided to you.

**Allowable Expense**
A necessary, reasonable and customary service or expense, including deductibles, coinsurance or copayments, that is covered in full or in part by any Plan covering you. When a Plan provides benefits in the form of services, the Reasonable Cash Value of each service is the Allowable Expense and is a paid benefit.
Examples of expenses or services that are not Allowable Expenses include, but are not limited to the following:
• An expense or service or a portion of an expense or service that is not covered by any of the Plans is not an Allowable Expense.
• If you are confined to a private Hospital room and no Plan provides coverage for more than a semiprivate room, the difference in cost between a private and semiprivate room is not an Allowable Expense.

**Coordination of Benefits**
This section applies if you or any one of your Dependents is covered under more than one Plan and determines how benefits payable from all such Plans will be coordinated. You should file all claims with each Plan. For claims incurred within the United States, you should file all claims under each Plan. For claims incurred outside the United States, if you file claims with more than one Plan, you must indicate, at the time of filing a claim under this Plan, that you also have or will be filing your claim under another Plan.
• If you are covered by two or more Plans that provide services or supplies on the basis of reasonable and customary fees, any amount in excess of the highest reasonable and customary fee is not an Allowable Expense.

• If you are covered by one Plan that provides services or supplies on the basis of reasonable and customary fees and one Plan that provides services and supplies on the basis of negotiated fees, the Primary Plan's fee arrangement shall be the Allowable Expense.

• If your benefits are reduced under the Primary Plan (through the imposition of a higher copayment amount, higher coinsurance percentage, a deductible and/or a penalty) because you did not comply with Plan provisions or because you did not use a preferred provider, the amount of the reduction is not an Allowable Expense. Such Plan provisions include second surgical opinions and precertification of admissions or services.

Reasonable Cash Value
An amount which a duly licensed provider of health care services usually charges patients and which is within the range of fees usually charged for the same service by other health care providers located within the immediate geographic area where the health care service is rendered under similar or comparable circumstances.

Order of Benefit Determination Rules
A Plan that does not have a coordination of benefits rule consistent with this section shall always be the Primary Plan. If the Plan does have a coordination of benefits rule consistent with this section, the first of the following rules that applies to the situation is the one to use:

• The Plan that covers you as an enrollee or an employee shall be the Primary Plan and the Plan that covers you as a Dependent shall be the Secondary Plan;

• If you are a Dependent child whose parents are not divorced or legally separated, the Primary Plan shall be the Plan which covers the parent whose birthday falls first in the calendar year as an enrollee or employee;

• If you are the Dependent of divorced or separated parents, benefits for the Dependent shall be determined in the following order:
  • first, if a court decree states that one parent is responsible for the child's healthcare expenses or health coverage and the Plan for that parent has actual knowledge of the terms of the order, but only from the time of actual knowledge;
  • then, the Plan of the parent with custody of the child;
  • then, the Plan of the spouse of the parent with custody of the child;
  • then, the Plan of the parent not having custody of the child, and
  • finally, the Plan of the spouse of the parent not having custody of the child.

• The Plan that covers you as an active employee (or as that employee's Dependent) shall be the Primary Plan and the Plan that covers you as laid-off or retired employee (or as that employee's Dependent) shall be the secondary Plan. If the other Plan does not have a similar provision and, as a result, the Plans cannot agree on the order of benefit determination, this paragraph shall not apply.

• The Plan that covers you under a right of continuation which is provided by federal or state law shall be the Secondary Plan and the Plan that covers you as an active employee or retiree (or as that employee's Dependent) shall be the Primary Plan. If the other Plan does not have a similar provision and, as a result, the Plans cannot agree on the order of benefit determination, this paragraph shall not apply.

• If one of the Plans that covers you is issued out of the state whose laws govern this Policy, and determines the order of benefits based upon the gender of a parent, and as a result, the Plans do not agree on the order of benefit determination, the Plan with the gender rules shall determine the order of benefits.

If none of the above rules determines the order of benefits, the Plan that has covered you for the longer period of time shall be primary.

When coordinating benefits with Medicare, this Plan will be the Secondary Plan and determine benefits after Medicare, where permitted by the Social Security Act of 1965, as amended. However, when more than one Plan is secondary to Medicare, the benefit determination rules identified above, will be used to determine how benefits will be coordinated.

Effect on the Benefits of This Plan
If this Plan is the Secondary Plan, this Plan may reduce benefits so that the total benefits paid by all Plans are not more than 100% of the total of all Allowable Expenses.

Recovery of Excess Benefits
If Cigna pays charges for benefits that should have been paid by the Primary Plan, or if Cigna pays charges in excess of those for which we are obligated to provide under the Policy, Cigna will have the right to recover the actual payment made or the Reasonable Cash Value of any services.

Cigna will have sole discretion to seek such recovery from any person to, or for whom, or with respect to whom, such services were provided or such payments made by any insurance company, healthcare plan or other organization. If we request, you must execute and deliver to us such instruments and documents as we determine are necessary to secure the right of recovery.

Right to Receive and Release Information
Cigna, without consent or notice to you, may obtain information from and release information to any other Plan with respect to you in order to coordinate your benefits pursuant to this section. You must provide us with any
information we request in order to coordinate your benefits pursuant to this section. This request may occur in connection with a submitted claim; if so, you will be advised that the "other coverage" information, (including an Explanation of Benefits paid under the Primary Plan) is required before the claim will be processed for payment. If no response is received within 90 days of the request, the claim will be denied. If the requested information is subsequently received, the claim will be processed.

**Medicare Eligibles**

Cigna will pay as the Secondary Plan as permitted by the Social Security Act of 1965 as amended for the following:

(a) a former Employee who is eligible for Medicare and whose insurance is continued for any reason as provided in this plan;

(b) a former Employee's Dependent, or a former Dependent Spouse, who is eligible for Medicare and whose insurance is continued for any reason as provided in this plan;

(c) an Employee whose Employer and each other Employer participating in the Employer's plan have fewer than 100 Employees and that Employee is eligible for Medicare due to disability;

(d) the Dependent of an Employee whose Employer and each other Employer participating in the Employer's plan have fewer than 100 Employees and that Dependent is eligible for Medicare due to disability;

(e) an Employee or a Dependent of an Employee of an Employer who has fewer than 20 Employees, if that person is eligible for Medicare due to age;

(f) an Employee, retired Employee, Employee's Dependent or retired Employee's Dependent who is eligible for Medicare due to End Stage Renal Disease after that person has been eligible for Medicare for 30 months;

Cigna will assume the amount payable under:

- Part A of Medicare for a person who is eligible for that Part without premium payment, but has not applied, to be the amount he would receive if he had applied.

- Part B of Medicare for a person who is entitled to be enrolled in that Part, but is not, to be the amount he would receive if he were enrolled.

- Part B of Medicare for a person who has entered into a private contract with a provider, to be the amount he would receive in the absence of such private contract.

A person is considered eligible for Medicare on the earliest date any coverage under Medicare could become effective for him.

This reduction will not apply to any Employee and his Dependent or any former Employee and his Dependent unless he is listed under (a) through (f) above.

**Domestic Partners**

Under federal law, the Medicare Secondary Payer Rules do not apply to Domestic Partners covered under a group health plan when Medicare coverage is due to age. Therefore, when Medicare coverage is due to age, Medicare is always the Primary Plan for a person covered as a Domestic Partner, and Cigna is the Secondary Plan. However, when Medicare coverage is due to disability, the Medicare Secondary Payer rules explained above will apply.

**Expenses For Which A Third Party May Be Responsible**

This plan does not cover:

- Expenses incurred by you or your Dependent (hereinafter individually and collectively referred to as a "Participant,"") for which another party may be responsible as a result of having caused or contributed to an Injury or Sickness.

- Expenses incurred by a Participant to the extent any payment is received for them either directly or indirectly from a third party tortfeasor or as a result of a settlement, judgment or arbitration award in connection with any automobile medical, automobile no-fault, uninsured or underinsured motorist, homeowners, workers' compensation, government insurance (other than Medicaid), or similar type of insurance or coverage. The coverage under this plan is secondary to any automobile no-fault or similar coverage.

**Subrogation/Right of Reimbursement**

If a Participant incurs a Covered Expense for which, in the opinion of the plan or its claim administrator, another party may be responsible or for which the Participant may receive payment as described above:

- Subrogation: The plan shall, to the extent permitted by law, be subrogated to all rights, claims or interests that a Participant may have against such party and shall automatically have a lien upon the proceeds of any recovery by a Participant from such party to the extent of any benefits paid under the plan. A Participant or his/her representative shall execute such documents as may be required to secure the plan’s subrogation rights.

- Right of Reimbursement: The plan is also granted a right of reimbursement from the proceeds of any recovery whether by settlement, judgment, or otherwise. This right of reimbursement is cumulative with and not exclusive of the subrogation right granted in paragraph 1, but only to the extent of the benefits provided by the plan.
Lien of the Plan

By accepting benefits under this plan, a Participant:

• grants a lien and assigns to the plan an amount equal to the benefits paid under the plan against any recovery made by or on behalf of the Participant which is binding on any attorney or other party who represents the Participant whether or not an agent of the Participant or of any insurance company or other financially responsible party against whom a Participant may have a claim provided said attorney, insurance carrier or other party has been notified by the plan or its agents;

• agrees that this lien shall constitute a charge against the proceeds of any recovery and the plan shall be entitled to assert a security interest thereon;

• agrees to hold the proceeds of any recovery in trust for the benefit of the plan to the extent of any payment made by the plan.

Additional Terms

• No adult Participant hereunder may assign any rights that it may have to recover medical expenses from any third party or other person or entity to any minor Dependent of said adult Participant without the prior express written consent of the plan. The plan’s right to recover shall apply to decedents’, minors’, and incompetent or disabled persons’ settlements or recoveries.

• No Participant shall make any settlement, which specifically reduces or excludes, or attempts to reduce or exclude, the benefits provided by the plan.

• The plan’s right of recovery shall be a prior lien against any proceeds recovered by the Participant. This right of recovery shall not be defeated nor reduced by the application of any so-called “Made-Whole Doctrine”, “Rimes Doctrine”, or any other such doctrine purporting to defeat the plan’s recovery rights by allocating the proceeds exclusively to non-medical expense damages.

• No Participant hereunder shall incur any expenses on behalf of the plan in pursuit of the plan’s rights hereunder, specifically; no court costs, attorneys’ fees or other representatives’ fees may be deducted from the plan’s recovery without the prior express written consent of the plan. This right shall not be defeated by any so-called “Fund Doctrine”, “Common Fund Doctrine”, or “Attorney’s Fund Doctrine”.

• The plan shall recover the full amount of benefits provided hereunder without regard to any claim of fault on the part of any Participant, whether under comparative negligence or otherwise.

• The plan hereby disavows all equitable defenses in pursuit of its right of recovery. The plan’s subrogation or recovery rights are neither affected nor diminished by equitable defenses.

• In the event that a Participant shall fail or refuse to honor its obligations hereunder, then the plan shall be entitled to recover any costs incurred in enforcing the terms hereof including, but not limited to, attorney’s fees, litigation, court costs, and other expenses. The plan shall also be entitled to offset the reimbursement obligation against any entitlement to future medical benefits hereunder until the Participant has fully complied with his reimbursement obligations hereunder, regardless of how those future medical benefits are incurred.

• Any reference to state law in any other provision of this plan shall not be applicable to this provision, if the plan is governed by ERISA. By acceptance of benefits under the plan, the Participant agrees that a breach hereof would cause irreparable and substantial harm and that no adequate remedy at law would exist. Further, the Plan shall be entitled to invoke such equitable remedies as may be necessary to enforce the terms of the plan, including, but not limited to, specific performance, restitution, the imposition of an equitable lien and/or constructive trust, as well as injunctive relief.

• Participants must assist the plan in pursuing any subrogation or recovery rights by providing requested information.

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Payment of Benefits - Medical, Prescription Drug & Vision

Assignment and Payment of Benefits

You may not assign to any party, including, but not limited to, a provider of healthcare services/items, your right to benefits under this plan, nor may you assign any administrative, statutory, or legal rights or causes of action you may have under ERISA, including, but not limited to, any right to make a claim for plan benefits, to request plan or other documents, to file appeals of denied claims or grievances, or to file lawsuits under ERISA. Any attempt to assign such rights shall be void and unenforceable under all circumstances.

You may, however, authorize Cigna to pay any healthcare benefits under this policy to a Participating or Non-Participating Provider. When you authorize the payment of your healthcare benefits to a Participating or Non-Participating Provider, you authorize the payment of the entire amount of the benefits due on that claim. If a provider is overpaid because of accepting duplicate payments from you and Cigna, it is the provider’s responsibility to reimburse the overpayment to you. Cigna may pay all healthcare benefits for Covered Services directly to a Participating Provider without your authorization. You may not interpret or rely upon this discrete authorization or permission to pay any healthcare benefits to a Participating or Non-Participating Provider as the authority to assign any other rights under this policy to any
party, including, but not limited to, a provider of healthcare services/items.

Even if the payment of healthcare benefits to a Non-Participating Provider has been authorized by you, Cigna may, at its option, make payment of benefits to you. When benefits are paid to you or your Dependent, you or your Dependents are responsible for reimbursing the Non-Participating Provider.

If any person to whom benefits are payable is a minor or, in the opinion of Cigna is not able to give a valid receipt for any payment due him, such payment will be made to his legal guardian. If no request for payment has been made by his legal guardian, Cigna may, at its option, make payment to the person or institution appearing to have assumed his custody and support.

When one of our participants passes away, Cigna may receive notice that an executor of the estate has been established. The executor has the same rights as our insured and benefit payments for unassigned claims should be made payable to the executor.

Payment as described above will release Cigna from all liability to the extent of any payment made.

**Recovery of Overpayment**

When an overpayment has been made by Cigna, Cigna will have the right at any time to: recover that overpayment from the person to whom or on whose behalf it was made; or offset the amount of that overpayment from a future claim payment. In addition, your acceptance of benefits under this plan and/or assignment of Medical Benefits separately creates an equitable lien by agreement pursuant to which Cigna may seek recovery of any overpayment. You agree that Cigna, in seeking recovery of any overpayment as a contractual right or as an equitable lien by agreement, may pursue the general assets of the person or entity to whom or on whose behalf the overpayment was made.

**Calculation of Covered Expenses**

Cigna, in its discretion, will calculate Covered Expenses following evaluation and validation of all provider billings in accordance with:

- the methodologies in the most recent edition of the Current Procedural terminology.
- the methodologies as reported by generally recognized professionals or publications.

**Payment of Benefits - Dental**

**To Whom Payable**

Dental Benefits are assignable to the provider. When you assign benefits to a provider, you have assigned the entire amount of the benefits due on that claim. If the provider is overpaid because of accepting a patient’s payment on the charge, it is the provider’s responsibility to reimburse the patient. Because of Cigna’s contracts with providers, all claims from contracted providers should be assigned.

Cigna may, at its option, make payment to you for the cost of any Covered Expenses from a Non-Participating Provider even if benefits have been assigned. When benefits are paid to you or your Dependent, you or your Dependents are responsible for reimbursing the provider.

If any person to whom benefits are payable is a minor or, in the opinion of Cigna is not able to give a valid receipt for any payment due him, such payment will be made to his legal guardian. If no request for payment has been made by his legal guardian, Cigna may, at its option, make payment to the person or institution appearing to have assumed his custody and support.

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**Termination of Insurance**

**Employees**

Your insurance will cease on the earliest date below:

- the last day of the calendar month you cease to be in a Class of Eligible Employees or cease to qualify for the insurance.
- the last day of the calendar month for which you have made any required contribution for the insurance.
- the date the policy is canceled.
- the last day of the calendar month in which your Active Service ends except as described below.

Any continuation of insurance must be based on a plan which precludes individual selection.
Temporary Layoff or Leave of Absence
If your Active Service ends due to temporary layoff or leave of absence, your insurance will be continued until the date your Employer (a) stops paying premium for you; or (b) otherwise cancels your insurance. However, your insurance will not be continued for more than 60 days past the date your Active Service ends.

Injury or Sickness
If your Active Service ends due to an Injury or Sickness, your insurance will be continued while you remain totally and continuously disabled as a result of the Injury or Sickness. However, your insurance will not continue past the date your Employer stops paying premium for you or otherwise cancels your insurance.

Dependents
Your insurance for all of your Dependents will cease on the earliest date below:
- the last day of the calendar month your insurance ceases.
- the last day of the calendar month you cease to be eligible for Dependent Insurance.
- the last day of the calendar month for which you have made any required contribution for the insurance.
- the date Dependent Insurance is canceled.
The insurance for any one of your Dependents will cease on the date that Dependent no longer qualifies as a Dependent.

Rescissions
Your coverage may not be rescinded (retroactively terminated) by Cigna or the plan sponsor unless the plan sponsor or an individual (or a person seeking coverage on behalf of the individual) performs an act, practice or omission that constitutes fraud; or the plan sponsor or individual (or a person seeking coverage on behalf of the individual) makes an intentional misrepresentation of material fact.

Medical Benefits Extension
During Hospital Confinement Upon Policy Cancellation
If the Medical Benefits under this plan cease for you or your Dependent due to cancellation of the policy (except if policy is canceled for nonpayment of premiums) and you or your Dependent is Confined in a Hospital on that date, Medical Benefits will be paid for Covered Expenses incurred in connection with that Hospital Confinement. However, no benefits will be paid after the earliest of:
- the date you exceed the Maximum Benefit, if any, shown in the Schedule;
- the date you are covered for medical benefits under another group plan;
- the date you or your Dependent is no longer Hospital Confined; or
- 10 days from the date the policy is canceled.
The terms of this Medical Benefits Extension will not apply to a child born as a result of a pregnancy which exists when your Medical Benefits cease or your Dependent's Medical Benefits cease.

Dependent Medical Insurance After Your Death
If you are insured for Medical Insurance when you die, any of your Dependents who are then insured for such insurance, except a Dependent who is eligible for Medicare, will remain so insured without further payment of premiums for them. The insurance on any of those Dependents will remain in force until the earliest date below:
- the last day of the 12th month after your death;
- the date of remarriage of a surviving spouse, if any;
- the date that Dependent qualifies for Medicare;
- the date that Dependent ceases to qualify as a Dependent for a reason other than lack of primary support by you.
The Dependent benefits payable after you die will be those in effect for your Dependents on the day prior to your death.
Dental Benefits Extension

An expense incurred in connection with a Dental Service that is completed after a person's benefits cease will be deemed to be incurred while he is insured if:

- for fixed bridgework and full or partial dentures, the first impressions are taken and/or abutment teeth fully prepared while he is insured and the prosthesis inserted within 3 calendar months after his insurance ceases.
- for a crown, inlay or onlay, the tooth is prepared while he is insured and the crown, inlay or onlay installed within 3 calendar months after his insurance ceases.
- for root canal therapy, the pulp chamber of the tooth is opened while he is insured and the treatment is completed within 3 calendar months after his insurance ceases.

There is no extension for any Dental Service not shown above.
Federal Requirements

The following pages explain your rights and responsibilities under United States federal laws and regulations. Some states may have similar requirements. If a similar provision appears elsewhere in this booklet, the provision which provides the better benefit will apply.

Notice of Provider Directory/Networks

Notice Regarding Provider/Pharmacy Directories and Provider/Pharmacy Networks

A list of network providers and pharmacies is available to you without charge by visiting the website or by calling the phone number on your ID card. The network consists of providers, including hospitals, of varied specialties as well as general practice or pharmacies, affiliated or contracted with Cigna or an organization contracting on its behalf.

Qualified Medical Child Support Order (QMCSO)

• Eligibility for Coverage Under a QMCSO

If a Qualified Medical Child Support Order (QMCSO) is issued for your child, that child will be eligible for coverage as required by the order and you will not be considered a Late Entrant for Dependent Insurance.

You must notify your Employer and elect coverage for that child, and yourself if you are not already enrolled, within 31 days of the QMCSO being issued.

• Qualified Medical Child Support Order Defined

A Qualified Medical Child Support Order is a judgment, decree or order (including approval of a settlement agreement) or administrative notice, which is issued pursuant to a state domestic relations law (including a community property law), or to an administrative process, which provides for child support or provides for health benefit coverage to such child and relates to benefits under the group health plan, and satisfies all of the following:

• the order recognizes or creates a child’s right to receive group health benefits for which a participant or beneficiary is eligible;
• the order specifies your name and last known address, and the child’s name and last known address, except that the name and address of an official of a state or political subdivision may be substituted for the child’s mailing address;
• the order provides a description of the coverage to be provided, or the manner in which the type of coverage is to be determined;
• the order states the period to which it applies; and
• if the order is a National Medical Support Notice completed in accordance with the Child Support Performance and Incentive Act of 1998, such Notice meets the requirements above.

The QMCSO may not require the health insurance policy to provide coverage for any type or form of benefit or option not otherwise provided under the policy, except that an order may require a plan to comply with State laws regarding health care coverage.

Payment of Benefits

Any payment of benefits in reimbursement for Covered Expenses paid by the child, or the child’s custodial parent or legal guardian, shall be made to the child, the child’s custodial parent or legal guardian, or a state official whose name and address have been substituted for the name and address of the child.

Special Enrollment Rights Under the Health Insurance Portability & Accountability Act (HIPAA)

If you or your eligible Dependent(s) experience a special enrollment event as described below, you or your eligible Dependent(s) may be entitled to enroll in the Plan outside of a designated enrollment period upon the occurrence of one of the special enrollment events listed below. If you are already enrolled in the Plan, you may request enrollment for you and your eligible Dependent(s) under a different option offered by the Employer for which you are currently eligible. If you are not already enrolled in the Plan, you must request special enrollment for yourself in addition to your eligible Dependent(s). You and all of your eligible Dependent(s) must be covered under the same option. The special enrollment events include:

• Acquiring a new Dependent. If you acquire a new Dependent(s) through marriage, birth, adoption or placement for adoption, you may request special enrollment for any of the following combinations of individuals if not already enrolled in the Plan: Employee only; spouse only; Employee and spouse; Dependent child(ren) only; Employee and Dependent child(ren); Employee, spouse and Dependent child(ren). Enrollment of Dependent children is limited to the newborn or adopted children or children who became Dependent children of the Employee due to marriage.
• **Loss of eligibility for State Medicaid or Children’s Health Insurance Program (CHIP).** If you and/or your Dependent(s) were covered under a state Medicaid or CHIP plan and the coverage is terminated due to a loss of eligibility, you may request special enrollment for yourself and any affected Dependent(s) who are not already enrolled in the Plan. You must request enrollment within 60 days after termination of Medicaid or CHIP coverage.

• **Loss of eligibility for other coverage (excluding continuation coverage).** If coverage was declined under this Plan due to coverage under another plan, and eligibility for the other coverage is lost, you and all of your eligible Dependent(s) may request special enrollment in this Plan. If required by the Plan, when enrollment in this Plan was previously declined, it must have been declined in writing with a statement that the reason for declining enrollment was due to other health coverage. This provision applies to loss of eligibility as a result of any of the following:
  
  • divorce or legal separation;
  
  • cessation of Dependent status (such as reaching the limiting age);
  
  • death of the Employee;
  
  • termination of employment;
  
  • reduction in work hours to below the minimum required for eligibility;
  
  • you or your Dependent(s) no longer reside, live or work in the other plan’s network service area and no other coverage is available under the other plan;
  
  • you or your Dependent(s) incur a claim which meets or exceeds the lifetime maximum limit that is applicable to all benefits offered under the other plan; or
  
  • the other plan no longer offers any benefits to a class of similarly situated individuals.

• **Termination of employer contributions (excluding continuation coverage).** If a current or former employer ceases all contributions toward the Employee’s or Dependent’s other coverage, special enrollment may be requested in this Plan for you and all of your eligible Dependent(s).

• **Exhaustion of COBRA or other continuation coverage.** Special enrollment may be requested in this Plan for you and all of your eligible Dependent(s) upon exhaustion of COBRA or other continuation coverage. If you or your Dependent(s) elect COBRA or other continuation coverage following loss of coverage under another plan, the COBRA or other continuation coverage must be exhausted before any special enrollment rights exist under this Plan. An individual is considered to have exhausted COBRA or other continuation coverage only if such coverage ceases: due to failure of the employer or other responsible entity to remit premiums on a timely basis; when the person no longer resides or works in the other plan’s service area and there is no other COBRA or continuation coverage available under the plan; or when the individual incurs a claim that would meet or exceed a lifetime maximum limit on all benefits and there is no other COBRA or other continuation coverage available to the individual. This does not include termination of an employer’s limited period of contributions toward COBRA or other continuation coverage as provided under any severance or other agreement.

• **Eligibility for employment assistance under State Medicaid or Children’s Health Insurance Program (CHIP).** If you and/or your Dependent(s) become eligible for assistance with group health plan premium payments under a state Medicaid or CHIP plan, you may request special enrollment for yourself and any affected Dependent(s) who are not already enrolled in the Plan. You must request enrollment within 60 days after the date you are determined to be eligible for assistance.

Except as stated above, special enrollment must be requested within 30 days after the occurrence of the special enrollment event. If the special enrollment event is the birth or adoption of a Dependent child, coverage will be effective immediately on the date of birth, adoption or placement for adoption. Coverage with regard to any other special enrollment event will be effective on the first day of the calendar month following receipt of the request for special enrollment.

Domestic Partners and their children (if not legal children of the Employee) are not eligible for special enrollment.

**Effect of Section 125 Tax Regulations on This Plan**

Your Employer has chosen to administer this Plan in accordance with Section 125 regulations of the Internal Revenue Code. Per this regulation, you may agree to a pretax salary reduction put toward the cost of your benefits. Otherwise, you will receive your taxable earnings as cash (salary).
A. Coverage elections
Per Section 125 regulations, you are generally allowed to enroll for or change coverage only before each annual benefit period. However, exceptions are allowed if your Employer agrees and you enroll for or change coverage within 30 days of the following:
the date you meet the Special Enrollment criteria described above; or
the date you meet the criteria shown in the following Sections B through H.

B. Change of status
A change in status is defined as:
change in legal marital status due to marriage, death of a spouse, divorce, annulment or legal separation;
change in number of Dependents due to birth, adoption, placement for adoption, or death of a Dependent;
change in employment status of Employee, spouse or Dependent due to termination or start of employment, strike, lockout, beginning or end of unpaid leave of absence, including under the Family and Medical Leave Act (FMLA), or change in worksite;
changes in employment status of Employee, spouse or Dependent resulting in eligibility or ineligibility for coverage;
change in residence of Employee, spouse or Dependent to a location outside of the Employer’s network service area; and
changes which cause a Dependent to become eligible or ineligible for coverage.

C. Court order
A change in coverage due to and consistent with a court order of the Employee or other person to cover a Dependent.

D. Medicare or Medicaid eligibility/entitlement
The Employee, spouse or Dependent cancels or reduces coverage due to entitlement to Medicare or Medicaid, or enrolls or increases coverage due to loss of Medicare or Medicaid eligibility.

E. Change in cost of coverage
If the cost of benefits increases or decreases during a benefit period, your Employer may, in accordance with plan terms, automatically change your elective contribution.
When the change in cost is significant, you may either increase your contribution or elect less-costly coverage. When a significant overall reduction is made to the benefit option you have elected, you may elect another available benefit option. When a new benefit option is added, you may change your election to the new benefit option.

F. Changes in coverage of spouse or Dependent under another employer’s plan
You may make a coverage election change if the plan of your spouse or Dependent: incurs a change such as adding or deleting a benefit option; allows election changes due to Special Enrollment, Change in Status, Court Order or Medicare or Medicaid Eligibility/Entitlement; or this Plan and the other plan have different periods of coverage or open enrollment periods.

G. Reduction in work hours
If an Employee’s work hours are reduced below 30 hours/week (even if it does not result in the Employee losing eligibility for the Employer’s coverage); and the Employee (and family) intend to enroll in another plan that provides Minimum Essential Coverage (MEC). The new coverage must be effective no later than the 1st day of the 2nd month following the month that includes the date the original coverage is revoked.

H. Enrollment in Qualified Health Plan (QHP)
The Employee must be eligible for a Special Enrollment Period to enroll in a QHP through a Marketplace or the Employee wants to enroll in a QHP through a Marketplace during the Marketplace’s annual open enrollment period; and the disenrollment from the group plan corresponds to the intended enrollment of the Employee (and family) in a QHP through a Marketplace for new coverage effective beginning no later than the day immediately following the last day of the original coverage.

Eligibility for Coverage for Adopted Children
Any child who is adopted by you, including a child who is placed with you for adoption, will be eligible for Dependent Insurance, if otherwise eligible as a Dependent, upon the date of placement with you. A child will be considered placed for adoption when you become legally obligated to support that child, totally or partially, prior to that child’s adoption.
If a child placed for adoption is not adopted, all health coverage ceases when the placement ends, and will not be continued.
The provisions in the “Exception for Newborns” section of this document that describe requirements for enrollment and effective date of insurance will also apply to an adopted child or a child placed with you for adoption.
Coverage for Maternity Hospital Stay

Group health plans and health insurance issuers offering group health insurance coverage generally may not, under a federal law known as the “Newborns’ and Mothers’ Health Protection Act”: restrict benefits for any Hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean section; or require that a provider obtain authorization from the plan or insurance issuer for prescribing a length of stay not in excess of the above periods. The law generally does not prohibit an attending provider of the mother or newborn, in consultation with the mother, from discharging the mother or newborn earlier than 48 or 96 hours, as applicable.

Please review this Plan for further details on the specific coverage available to you and your Dependents.

Women’s Health and Cancer Rights Act (WHCRA)

Do you know that your plan, as required by the Women’s Health and Cancer Rights Act of 1998, provides benefits for mastectomy-related services including all stages of reconstruction and surgery to achieve symmetry between the breasts, prostheses, and complications resulting from a mastectomy, including lymphedema? Call Member Services at the toll free number listed on your ID card for more information.

Group Plan Coverage Instead of Medicaid

If your income and liquid resources do not exceed certain limits established by law, the state may decide to pay premiums for this coverage instead of Medicaid, if it is cost effective. This includes premiums for continuation coverage required by federal law.

Requirements of Family and Medical Leave Act of 1993 (as amended) (FMLA)

Any provisions of the policy that provide for: continuation of insurance during a leave of absence; and reinstatement of insurance following a return to Active Service; are modified by the following provisions of the federal Family and Medical Leave Act of 1993, as amended, where applicable:

Continuation of Health Insurance During Leave

Your health insurance will be continued during a leave of absence if:

- that leave qualifies as a leave of absence under the Family and Medical Leave Act of 1993, as amended; and
- you are an eligible Employee under the terms of that Act.

The cost of your health insurance during such leave must be paid, whether entirely by your Employer or in part by you and your Employer.

Reinstatement of Canceled Insurance Following Leave

Upon your return to Active Service following a leave of absence that qualifies under the Family and Medical Leave Act of 1993, as amended, any canceled insurance (health, life or disability) will be reinstated as of the date of your return.

You will not be required to satisfy any eligibility or benefit waiting period to the extent that they had been satisfied prior to the start of such leave of absence.

Your Employer will give you detailed information about the Family and Medical Leave Act of 1993, as amended.

Uniformed Services Employment and Re-employment Rights Act of 1994 (USERRA)

The Uniformed Services Employment and Re-employment Rights Act of 1994 (USERRA) sets requirements for continuation of health coverage and re-employment in regard to an Employee’s military leave of absence. These requirements apply to medical and dental coverage for you and your Dependents. They do not apply to any Life, Short-term or Long-term Disability or Accidental Death & Dismemberment coverage you may have.

Continuation of Coverage

For leaves of less than 31 days, coverage will continue as described in the Termination section regarding Leave of Absence.

For leaves of 31 days or more, you may continue coverage for yourself and your Dependents as follows:

You may continue benefits by paying the required premium to your Employer, until the earliest of the following:

- 24 months from the last day of employment with the Employer;
- the day after you fail to return to work; and
- the date the policy cancels.
Your Employer may charge you and your Dependents up to 102% of the total premium.

Following continuation of health coverage per USERRA requirements, you may convert to a plan of individual coverage according to any “Conversion Privilege” shown in your certificate.

**Reinstatement of Benefits (applicable to all coverages)**

If your coverage ends during the leave of absence because you do not elect USERRA or an available conversion plan at the expiration of USERRA and you are reemployed by your current Employer, coverage for you and your Dependents may be reinstated if you gave your Employer advance written or verbal notice of your military service leave, and the duration of all military leaves while you are employed with your current Employer does not exceed 5 years.

You and your Dependents will be subject to only the balance of a waiting period that was not yet satisfied before the leave began. However, if an Injury or Sickness occurs or is aggravated during the military leave, full Plan limitations will apply.

If your coverage under this plan terminates as a result of your eligibility for military medical and dental coverage and your order to active duty is canceled before your active duty service commences, these reinstatement rights will continue to apply.

**Claim Determination Procedures under ERISA**

The following complies with federal law. Provisions of applicable laws of your state may supersede.

**Procedures Regarding Medical Necessity Determinations**

In general, health services and benefits must be Medically Necessary to be covered under the plan. The procedures for determining Medical Necessity vary, according to the type of service or benefit requested, and the type of health plan. Medical Necessity determinations are made on a preservice, concurrent, or postservice basis, as described below:

Certain services require prior authorization in order to be covered. The Certificate describes who is responsible for obtaining this review. You or your authorized representative (typically, your health care professional) must request prior authorization according to the procedures described below, in the Certificate, and in your provider’s network participation documents as applicable.

When services or benefits are determined to be not covered, you or your representative will receive a written description of the adverse determination, and may appeal the determination. Appeal procedures are described in the Certificate, in your provider’s network participation documents as applicable, and in the determination notices.

**Preservice Determinations**

When you or your representative requests a required prior authorization, Cigna will notify you or your representative of the determination within 15 days after receiving the request. However, if more time is needed due to matters beyond Cigna’s control, Cigna will notify you or your representative within 15 days after receiving your request. This notice will include the date a determination can be expected, which will be no more than 30 days after receipt of the request. If more time is needed because necessary information is missing from the request, the notice will also specify what information is needed, and you or your representative must provide the specified information to Cigna within 45 days after receiving the notice. The determination period will be suspended on the date Cigna sends such a notice of missing information, and the determination period will resume on the date you or your representative responds to the notice.

If the determination periods above would seriously jeopardize your life or health, your ability to regain maximum function, or in the opinion of a health care professional with knowledge of your health condition, cause you severe pain which cannot be managed without the requested services, Cigna will make the preservice determination on an expedited basis. Cigna will defer to the determination of the treating health care professional regarding whether an expedited determination is necessary. Cigna will notify you or your representative of an expedited determination within 72 hours after receiving the request.

However, if necessary information is missing from the request, Cigna will notify you or your representative within 24 hours after receiving the request to specify what information is needed. You or your representative must provide the specified information to Cigna within 48 hours after receiving the notice. Cigna will notify you or your representative of the expedited benefit determination within 48 hours after you or your representative responds to the notice. Expedited determinations may be provided orally, followed within 3 days by written or electronic notification.

If you or your representative fails to follow Cigna’s procedures for requesting a required preservice determination, Cigna will notify you or your representative of the failure and describe the proper procedures for filing within 5 days (or 24 hours, if an expedited determination is required, as described above) after receiving the request. This notice may be provided orally, unless you or your representative requests written notification.

**Concurrent Determinations**

When an ongoing course of treatment has been approved for you and you wish to extend the approval, you or your...
Every notice of an adverse benefit determination will be provided in writing or electronically, and will include all of the following that pertain to the determination: information sufficient to identify the claim including, if applicable, the date of service, provider and claim amount; diagnosis and treatment codes, and their meanings; the specific reason or reasons for the adverse determination including, if applicable, the denial code and its meaning and a description of any standard that was used in the denial; reference to the specific plan provisions on which the determination is based; a description of any additional material or information necessary to perfect the claim and an explanation of why such material or information is necessary; a description of the plan’s review procedures and the time limits applicable, including a statement of a claimant’s rights to bring a civil action under section 502(a) of ERISA following an adverse benefit determination on appeal, (if applicable); upon request and free of charge, a copy of any internal rule, guideline, protocol or other similar criterion that was relied upon in making the adverse determination regarding your claim; and an explanation of the scientific or clinical judgment for a determination that is based on a Medical Necessity, experimental treatment or other similar exclusion or limit; a description of any available internal appeal and/or external review process(es); information about any office of health insurance consumer assistance or ombudsman available to assist you with the appeal process; and in the case of a claim involving urgent care, a description of the expedited review process applicable to such claim.

COBRA Continuation Rights Under Federal Law

For You and Your Dependents

What is COBRA Continuation Coverage?

Under federal law, you and/or your Dependents must be given the opportunity to continue health insurance when there is a “qualifying event” that would result in loss of coverage under the Plan. You and/or your Dependents will be permitted to continue the same coverage under which you or your Dependents were covered on the day before the qualifying event occurred, unless you move out of that plan’s coverage area or the plan is no longer available. You and/or your Dependents cannot change coverage options until the next open enrollment period.

When is COBRA Continuation Available?

For you and your Dependents, COBRA continuation is available for up to 18 months from the date of the following qualifying events if the event would result in a loss of coverage under the Plan:

- your termination of employment for any reason, other than gross misconduct, or
- your reduction in work hours.

For your Dependents, COBRA continuation coverage is available for up to 36 months from the date of the following qualifying events if the event would result in a loss of coverage under the Plan:

- your death;
- your divorce or legal separation; or
- for a Dependent child, failure to continue to qualify as a Dependent under the Plan.

Who is Entitled to COBRA Continuation?

Only a “qualified beneficiary” (as defined by federal law) may elect to continue health insurance coverage. A qualified beneficiary may include the following individuals who were covered by the Plan on the day the qualifying event occurred: you, your spouse, and your Dependent children. Each qualified beneficiary has their own right to elect or decline COBRA continuation coverage even if you decline or are not eligible for COBRA continuation.

The following individuals are not qualified beneficiaries for purposes of COBRA continuation: domestic partners,
grandchildren (unless adopted by you), stepchildren (unless adopted by you). Although these individuals do not have an independent right to elect COBRA continuation coverage, if you elect COBRA continuation coverage for yourself, you may also cover your Dependents even if they are not considered qualified beneficiaries under COBRA. However, such individuals’ coverage will terminate when your COBRA continuation coverage terminates. The sections titled “Secondary Qualifying Events” and “Medicare Extension For Your Dependents” are not applicable to these individuals.

Secondary Qualifying Events
If, as a result of your termination of employment or reduction in work hours, your Dependent(s) have elected COBRA continuation coverage and one or more Dependents experience another COBRA qualifying event, the affected Dependent(s) may elect to extend their COBRA continuation coverage for an additional 18 months (7 months if the secondary event occurs within the disability extension period) for a maximum of 36 months from the initial qualifying event. The second qualifying event must occur before the end of the initial 18 months of COBRA continuation coverage or within the disability extension period discussed below. Under no circumstances will COBRA continuation coverage be available for more than 36 months from the initial qualifying event. Secondary qualifying events are: your death; your divorce or legal separation; or, for a Dependent child, failure to continue to qualify as a Dependent under the Plan.

Disability Extension
If, after electing COBRA continuation coverage due to your termination of employment or reduction in work hours, you or one of your Dependents is determined by the Social Security Administration (SSA) to be totally disabled under Title II or XVI of the SSA, you and all of your Dependents who have elected COBRA continuation coverage may extend such continuation for an additional 11 months, for a maximum of 29 months from the initial qualifying event. To qualify for the disability extension, all of the following requirements must be satisfied:

- SSA must determine that the disability occurred prior to or within 60 days after the disabled individual elected COBRA continuation coverage; and
- A copy of the written SSA determination must be provided to the Plan Administrator within 60 calendar days after the date the SSA determination is made AND before the end of the initial 18-month continuation period.

If the SSA later determines that the individual is no longer disabled, you must notify the Plan Administrator within 30 days after the date the final determination is made by SSA. The 11-month disability extension will terminate for all covered persons on the first day of the month that is more than 30 days after the date the SSA makes a final determination that the disabled individual is no longer disabled.

All causes for “Termination of COBRA Continuation” listed below will also apply to the period of disability extension.

Medicare Extension for Your Dependents
When the qualifying event is your termination of employment or reduction in work hours and you became enrolled in Medicare (Part A, Part B or both) within the 18 months before the qualifying event, COBRA continuation coverage for your Dependents will last for up to 36 months after the date you became enrolled in Medicare. Your COBRA continuation coverage will last for up to 18 months from the date of your termination of employment or reduction in work hours.

Termination of COBRA Continuation
COBRA continuation coverage will be terminated upon the occurrence of any of the following:

- the end of the COBRA continuation period of 18, 29 or 36 months, as applicable;
- failure to pay the required premium within 30 calendar days after the due date;
- cancellation of the Employer’s policy with Cigna;
- after electing COBRA continuation coverage, a qualified beneficiary enrolls in Medicare (Part A, Part B, or both);
- after electing COBRA continuation coverage, a qualified beneficiary becomes covered under another group health plan, unless the qualified beneficiary has a condition for which the new plan limits or excludes coverage under a pre-existing condition provision. In such case coverage will continue until the earliest of: the end of the applicable maximum period; the date the pre-existing condition provision is no longer applicable; or the occurrence of an event described in one of the first three bullets above;
- any reason the Plan would terminate coverage of a participant or beneficiary who is not receiving continuation coverage (e.g., fraud).

Moving Out of Employer’s Service Area or Elimination of a Service Area
If you and/or your Dependents move out of the Employer’s service area or the Employer eliminates a service area in your location, your COBRA continuation coverage under the plan will be limited to out-of-network coverage only. In-network coverage is not available outside of the Employer’s service area. If the Employer offers another benefit option through Cigna or another carrier which can provide coverage in your location, you may elect COBRA continuation coverage under that option.
Employer’s Notification Requirements

Your Employer is required to provide you and/or your Dependents with the following notices:

- An initial notification of COBRA continuation rights must be provided within 90 days after your (or your spouse’s) coverage under the Plan begins (or the Plan first becomes subject to COBRA continuation requirements, if later). If you and/or your Dependents experience a qualifying event before the end of that 90-day period, the initial notice must be provided within the time frame required for the COBRA continuation coverage election notice as explained below.

- A COBRA continuation coverage election notice must be provided to you and/or your Dependents within the following timeframes:
  - if the Plan provides that COBRA continuation coverage and the period within which an Employer must notify the Plan Administrator of a qualifying event starts upon the loss of coverage, 44 days after loss of coverage under the Plan;
  - if the Plan provides that COBRA continuation coverage and the period within which an Employer must notify the Plan Administrator of a qualifying event starts upon the occurrence of a qualifying event, 44 days after the qualifying event occurs; or
  - in the case of a multi-employer plan, no later than 14 days after the end of the period in which Employers must provide notice of a qualifying event to the Plan Administrator.

How to Elect COBRA Continuation Coverage

The COBRA coverage election notice will list the individuals who are eligible for COBRA continuation coverage and inform you of the applicable premium. The notice will also include instructions for electing COBRA continuation coverage. You must notify the Plan Administrator of your election no later than the due date stated on the COBRA election notice. If a written election notice is required, it must be post-marked no later than the due date stated on the COBRA election notice. If you do not make proper notification by the due date shown on the notice, you and your Dependents will lose the right to elect COBRA continuation coverage. If you reject COBRA continuation coverage before the due date, you may change your mind as long as you furnish a completed election form before the due date.

Each qualified beneficiary has an independent right to elect COBRA continuation coverage. Continuation coverage may be elected for only one, several, or for all Dependents who are qualified beneficiaries. Parents may elect to continue coverage on behalf of their Dependent children. You or your spouse may elect continuation coverage on behalf of all the qualified beneficiaries. You are not required to elect COBRA continuation coverage in order for your Dependents to elect COBRA continuation.

How Much Does COBRA Continuation Coverage Cost?

Each qualified beneficiary may be required to pay the entire cost of continuation coverage. The amount may not exceed 102% of the cost to the group health plan (including both Employer and Employee contributions) for coverage of a similarly situated active Employee or family member. The premium during the 11-month disability extension may not exceed 150% of the cost to the group health plan (including both employer and employee contributions) for coverage of a similarly situated active Employee or family member.

For example: If the Employee alone elects COBRA continuation coverage, the Employee will be charged 102% (or 150%) of the active Employee premium. If the spouse or one Dependent child alone elects COBRA continuation coverage, they will be charged 102% (or 150%) of the active Employee premium. If more than one qualified beneficiary elects COBRA continuation coverage, they will be charged 102% (or 150%) of the applicable family premium.

When and How to Pay COBRA Premiums

First payment for COBRA continuation

If you elect COBRA continuation coverage, you do not have to send any payment with the election form. However, you must make your first payment no later than 45 calendar days after the date of your election. (This is the date the Election Notice is postmarked, if mailed.) If you do not make your first payment within that 45 days, you will lose all COBRA continuation rights under the Plan.

Subsequent payments

After you make your first payment for COBRA continuation coverage, you will be required to make subsequent payments of the required premium for each additional month of coverage. Payment is due on the first day of each month. If you make a payment on or before its due date, your coverage under the Plan will continue for that coverage period without any break.

Grace periods for subsequent payments

Although subsequent payments are due by the first day of the month, you will be given a grace period of 30 days after the first day of the coverage period to make each monthly payment. Your COBRA continuation coverage will be provided for each coverage period as long as payment for that coverage period is made before the end of the grace period for that payment. However, if your payment is received after the due date, your coverage under the Plan may be suspended during this time. Any providers who contact the Plan to confirm coverage during this time may be informed that coverage has been suspended. If payment is received before the end of the grace period, your coverage will be reinstated.
back to the beginning of the coverage period. This means that any claim you submit for benefits while your coverage is suspended may be denied and may have to be resubmitted once your coverage is reinstated. If you fail to make a payment before the end of the grace period for that coverage period, you will lose all rights to COBRA continuation coverage under the Plan.

You Must Give Notice of Certain Qualifying Events
If you or your Dependent(s) experience one of the following qualifying events, you must notify the Plan Administrator within 60 calendar days after the later of the date the qualifying event occurs or the date coverage would cease as a result of the qualifying event:

- Your divorce or legal separation; or
- Your child ceases to qualify as a Dependent under the Plan.
- The occurrence of a secondary qualifying event as discussed under “Secondary Qualifying Events” above (this notice must be received prior to the end of the initial 18- or 29-month COBRA period).

(Also refer to the section titled “Disability Extension” for additional notice requirements.)

Notice must be made in writing and must include: the name of the Plan, name and address of the Employee covered under the Plan, name and address(es) of the qualified beneficiaries affected by the qualifying event; the qualifying event; the date the qualifying event occurred; and supporting documentation (e.g., divorce decree, birth certificate, disability determination, etc.).

Newly Acquired Dependents
If you acquire a new Dependent through marriage, birth, adoption or placement for adoption while your coverage is being continued, you may cover such Dependent under your COBRA continuation coverage. However, only your newborn or adopted Dependent child is a qualified beneficiary and may continue COBRA continuation coverage for the remainder of the coverage period following your early termination of COBRA coverage or due to a secondary qualifying event. COBRA coverage for your Dependent spouse and any Dependent children who are not your children (e.g., stepchildren or grandchildren) will cease on the date your COBRA coverage ceases and they are not eligible for a secondary qualifying event.

COBRA Continuation for Retirees Following Employer’s Bankruptcy
If you are covered as a retiree, and a proceeding in bankruptcy is filed with respect to the Employer under Title 11 of the United States Code, you may be entitled to COBRA continuation coverage. If the bankruptcy results in a loss of coverage for you, your Dependents or your surviving spouse within one year before or after such proceeding, you and your covered Dependents will become COBRA qualified beneficiaries with respect to the bankruptcy. You will be entitled to COBRA continuation coverage until your death. Your surviving spouse and covered Dependent children will be entitled to COBRA continuation coverage for up to 36 months following your death. However, COBRA continuation coverage will cease upon the occurrence of any of the events listed under “Termination of COBRA Continuation” above.

Interaction With Other Continuation Benefits
You may be eligible for other continuation benefits under state law. Refer to the Termination section for any other continuation benefits.

ERISA Required Information
The name of the Plan is:
Merck Medical, Dental, Life Insurance and Long Term Disability Plan; Plan Number 502

The name, address, ZIP code and business telephone number of the sponsor of the Plan is:
Merck Sharp & Dohme Corp.; Employer Identification Number (EIN) 22-1261880

The name, address, ZIP code and business telephone number of the Plan Administrator is:
Merck Sharp & Dohme Corp.
Plan Administrator of the Merck Medical, Dental, Life Insurance and Long Term Disability Plan
Attention: Global Benefits Department
2000 Galloping Hill Road
Bldg. K-1; 1st Floor
Kenilworth, NJ 07033

The name, address and ZIP code of the person designated as agent for service of legal process is:
Merck Sharp & Dohme Corp.
Attention: Benefits and Executive Compensation Legal Group
2000 Galloping Hill Road
Bldg. K-1; 3rd Floor
Kenilworth, NJ 07033

The name, address and ZIP code of the person designated to consider the appeal of denied claims is:
The Cigna Claim Office responsible for this Plan

The cost of the Plan is shared by the Employer and certain Participants.
The Plan’s fiscal year ends on December 31.
The preceding pages set forth the eligibility requirements and benefits provided for you under this Plan.

**Plan Trustees**
A list of any Trustees of the Plan, which includes name, title and address, is available upon request to the Plan Administrator.

**Plan Type**
The plan is a healthcare benefit plan.

**Collective Bargaining Agreements**
You may contact the Plan Administrator to determine whether the Plan is maintained pursuant to one or more collective bargaining agreements and if a particular Employer is a sponsor. A copy is available for examination from the Plan Administrator upon written request.

**Discretionary Authority**
The Plan Administrator delegates to Cigna the discretionary authority to interpret and apply plan terms and to make factual determinations in connection with its review of claims under the plan. Such discretionary authority is intended to include, but not limited to, the determination of the eligibility of persons desiring to enroll in or claim benefits under the plan, the determination of whether a person is entitled to benefits under the plan, and the computation of any and all benefit payments. The Plan Administrator also delegates to Cigna the discretionary authority to perform a full and fair review, as required by ERISA, of each claim denial which has been appealed by the claimant or his duly authorized representative.

**Plan Modification, Amendment and Termination**
The Employer as Plan Sponsor reserves the right to, at any time, change or terminate benefits under the Plan, to change or terminate the eligibility of classes of employees to be covered by the Plan, to amend or eliminate any other plan term or condition, and to terminate the whole plan or any part of it. Contact the Employer for the procedure by which benefits may be changed or terminated, by which the eligibility of classes of employees may be changed or terminated, or by which part or all of the Plan may be terminated. No consent of any participant is required to terminate, modify, amend or change the Plan.

Termination of the Plan together with termination of the insurance policy(s) which funds the Plan benefits will have no adverse effect on any benefits to be paid under the policy(s) for any covered medical expenses incurred prior to the date that policy(s) terminates. Likewise, any extension of benefits under the policy(s) due to you or your Dependent’s total disability which began prior to and has continued beyond the date the policy(s) terminates will not be affected by the Plan termination. Rights to purchase limited amounts of life and medical insurance to replace part of the benefits lost because the policy(s) terminated may arise under the terms of the policy(s). A subsequent Plan termination will not affect the extension of benefits and rights under the policy(s).

Your coverage under the Plan’s insurance policy(s) will end on the earliest of the following dates:
- the date you leave Active Service (or later as explained in the Termination Section);
- the date you are no longer in an eligible class;
- if the Plan is contributory, the date you cease to contribute;
- the date the policy(s) terminates.

See your Plan Administrator to determine if any extension of benefits or rights are available to you or your Dependents under this policy(s). No extension of benefits or rights will be available solely because the Plan terminates.

**Statement of Rights**
As a participant in the plan you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 (ERISA). ERISA provides that all plan participants shall be entitled to:

**Receive Information About Your Plan and Benefits**
- examine, without charge, at the Plan Administrator’s office and at other specified locations, such as worksites and union halls, all documents governing the plan, including insurance contracts and collective bargaining agreements and a copy of the latest annual report (Form 5500 Series) filed by the plan with the U.S. Department of Labor and available at the Public Disclosure room of the Employee Benefits Security Administration.
- obtain, upon written request to the Plan Administrator, copies of documents governing the Plan, including insurance contracts and collective bargaining agreements, and a copy of the latest annual report (Form 5500 Series) and updated summary plan description. The administrator may make a reasonable charge for the copies.
- receive a summary of the Plan’s annual financial report. The Plan Administrator is required by law to furnish each person under the Plan with a copy of this summary financial report.

**Continue Group Health Plan Coverage**
- continue health care coverage for yourself, your spouse or Dependents if there is a loss of coverage under the Plan as a result of a qualifying event. You or your Dependents may have to pay for such coverage. Review the documents governing the Plan on the rules governing your federal continuation coverage rights.

**Prudent Actions by Plan Fiduciaries**
In addition to creating rights for plan participants, ERISA imposes duties upon the people responsible for the operation of the employee benefit plan. The people who operate your...

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plan, called “fiduciaries” of the Plan, have a duty to do so prudently and in the interest of you and other plan participants and beneficiaries. No one, including your employer, your union, or any other person may fire you or otherwise discriminate against you in any way to prevent you from obtaining a welfare benefit or exercising your rights under ERISA. If your claim for a welfare benefit is denied or ignored you have a right to know why this was done, to obtain copies of documents relating to the decision without charge, and to appeal any denial, all within certain time schedules.

Enforce Your Rights

Under ERISA, there are steps you can take to enforce the above rights. For instance, if you request a copy of documents governing the plan or the latest annual report from the plan and do not receive them within 30 days, you may file suit in a federal court. In such a case, the court may require the plan administrator to provide the materials and pay you up to $110 a day until you receive the materials, unless the materials were not sent because of reasons beyond the control of the administrator. If you have a claim for benefits which is denied or ignored, in whole or in part, you may file suit in a state or federal court.

In addition, if you disagree with the plan’s decision or lack thereof concerning the qualified status of a domestic relations order or a medical child support order, you may file suit in federal court. If it should happen that plan fiduciaries misuse the plan’s money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in a federal court. The court will decide who should pay court costs and legal fees. If you are successful the court may order the person you have sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees, for example if it finds your claim is frivolous.

Assistance with Your Questions

If you have any questions about your plan, you should contact the plan administrator. If you have any questions about this statement or about your rights under ERISA, or if you need assistance in obtaining documents from the plan administrator, you should contact the nearest office of the Employee Benefits Security Administration, U.S. Department of Labor listed in your telephone directory or the Division of Technical Assistance and Inquiries, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue N.W., Washington, D.C. 20210. You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration.
Notice of an Appeal or a Grievance

The appeal or grievance provision in this certificate may be superseded by the law of your state. Please see your explanation of benefits for the applicable appeal or grievance procedure.

Appointment of Authorized Representative

You may appoint an authorized representative to assist you in submitting a claim or appealing a claim denial. However, Cigna may require you to designate your authorized representative in writing using a form approved by Cigna. At all times, the appointment of an authorized representative is revocable by you. To ensure that a prior appointment remains valid, Cigna may require you to re-appoint your authorized representative, from time to time.

Cigna reserves the right to refuse to honor the appointment of a representative if Cigna reasonably determines that:

- the signature on an authorized representative form may not be yours, or
- the authorized representative may not have disclosed to you all of the relevant facts and circumstances relating to the overpayment or underpayment of any claim, including, for example, that the billing practices of the provider of medical services may have jeopardized your coverage through the waiver of the cost-sharing amounts that you are required to pay under your plan.

If your designation of an authorized representative is revoked, or Cigna does not honor your designation, you may appoint a new authorized representative at any time, in writing, using a form approved by Cigna.

When You Have A Complaint Or Appeal

For the purposes of this section, any reference to "you", "your" or "Member" also refers to a representative or provider designated by you to act on your behalf, unless otherwise noted.

We want you to be completely satisfied with the care you receive. That is why we have established a process for addressing your concerns and solving your problems.

Start with Customer Service

We are here to listen and help. If you have a concern regarding a person, a service, the quality of care, contractual benefits, or a rescission of coverage, you can call our toll-free number and explain your concern to one of our Customer Service representatives. Please call us at the Customer Service Toll-Free Number that appears on your Benefit Identification card, explanation of benefits or claim form.

We will do our best to resolve the matter on your initial contact. If we need more time to review or investigate your concern, we will get back to you as soon as possible, but in any case within 30 days.

If you are not satisfied with the results of a coverage decision, you can start the appeals procedure.

Appeals Procedure

Cigna has a two-step appeals procedure for coverage decisions. To initiate an appeal, you must submit a request for an appeal in writing, within 365 days of receipt of a denial notice, to the following address:

Cigna
ATTN: Appeals Department
P.O. Box 15800
Wilmington, DE 19850

You should state the reason why you feel your appeal should be approved and include any information supporting your appeal. If you are unable or choose not to write, you may ask to register your appeal by telephone. Call us at the toll-free number on your Benefit Identification card, explanation of benefits or claim form.

Level One Appeal

Your appeal will be reviewed and the decision made by someone not involved in the initial decision. Appeals involving Medical Necessity or clinical appropriateness will be considered by a health care professional in the same or similar specialty as the care under consideration, as determined by Cigna’s Physician Reviewer.

For level one appeals, we will respond in writing with a decision within fifteen calendar days after we receive an appeal for a required preservice or concurrent care coverage determination (decision). We will respond within 30 calendar days after we receive an appeal for a postservice coverage determination. If more time or information is needed to make the determination, we will notify you in writing to request an extension of up to 15 calendar days and to specify any additional information needed to complete the review.

You may request that the appeal process be expedited if, (a) the time frames under this process would seriously jeopardize your life, health or ability to regain maximum function or in the opinion of your Physician would cause you severe pain.
which cannot be managed without the requested services; or (b) your appeal involves nonauthorization of an admission or continuing inpatient Hospital stay.

If you request that your appeal be expedited based on (a) above, you may also ask for an expedited external Independent Review at the same time, if the time to complete an expedited level-one appeal would be detrimental to your medical condition. Cigna’s Physician reviewer, in consultation with the treating Physician, will decide if an expedited appeal is necessary. When an appeal is expedited, we will respond orally with a decision within 72 hours, followed up in writing.

Level Two Appeal
If you are dissatisfied with our level one appeal decision, you may request a second review. To start a level two appeal, follow the same process required for a level one appeal.

If the appeal involves a coverage decision based on issues of Medical Necessity, clinical appropriateness or experimental treatment, a medical review will be conducted by a Physician or Dentist Reviewer in the same or similar specialty as the care under consideration, as determined by Cigna’s Physician or Dentist Reviewer. For all other coverage plan-related appeals, a second-level review will be conducted by someone who was a) not involved in any previous decision related to your appeal, and b) not a subordinate of previous decision makers. Provide all relevant documentation with your second-level appeal request.

For required preservice and concurrent care coverage determinations, Cigna’s review will be completed within 15 calendar days. For postservice claims, Cigna’s review will be completed within 30 calendar days. If more time or information is needed to make the determination, we will notify you in writing to request an extension of up to 15 calendar days and to specify any additional information needed by the Committee to complete the review. In the event any new or additional information (evidence) is considered, relied upon or generated by Cigna in connection with the level-two appeal, Cigna will provide this information to you as soon as possible and sufficiently in advance of the decision, so that you will have an opportunity to respond. Also, if any new or additional rationale is considered by Cigna, Cigna will provide the rationale to you as soon as possible and sufficiently in advance of the decision so that you will have an opportunity to respond.

You will be notified in writing of the decision within five days after the decision is made, and within the review time frames above if Cigna does not approve the requested coverage. You may request that the appeal process be expedited if, (a) the time frames under this process would seriously jeopardize your life, health or ability to regain maximum function or in the opinion of your Physician would cause you severe pain which cannot be managed without the requested services; or (b) your appeal involves nonauthorization of an admission or continuing inpatient Hospital stay. Cigna’s Physician Reviewer, in consultation with the treating Physician will decide if an expedited appeal is necessary. When an appeal is expedited, we will respond orally with a decision within 72 hours, followed up in writing.

Independent Review of Medical Appeals - IHCAP
If you are not fully satisfied with the decision of Cigna's level-two appeal review regarding your Medical Necessity or clinical appropriateness issue, you may request that your appeal be referred to an Independent Health Care Appeals Program (IHCAP). The IHCAP is conducted by an Independent Utilization Review Organization (IURO) assigned by the State of Delaware. A decision to use this level of appeal will not affect the claimant's rights to any other benefits under the plan. If the subject of an IHCAP request is appropriate for Arbitration, the Delaware Insurance Department will advise the Participant or his/her authorized representative of the Arbitration procedure.

There is no charge for you to initiate the Independent Review of Medical Appeals (IHCAP) independent review process. Cigna will abide by the decision of the Independent Utilization Review Organization. In order to request a referral to an Independent Utilization Review Organization, certain conditions apply. The reason for the denial must be based on a Medical Necessity or clinical appropriateness determination by Cigna. Administrative, eligibility or benefit coverage limits or exclusions are not eligible for appeal under this process.

To request a review, you must notify the Appeals Coordinator within four months of your receipt of Cigna's level-two appeal review denial. Cigna will then forward the file to the Independent Utilization Review Organization.

The Independent Utilization Review Organization will render an opinion and provide written notice of its decision to the Participant or his/her authorized representative, the carrier and the Delaware Insurance Department within 45 calendar days of its receipt of the appeal. When requested and when the Participant suffers from a condition that poses an imminent, emergent or serious threat or has an emergency medical condition, the review shall be completed within 72 hours of the IURO’s receipt of the appeal with immediate notification. The IURO will provide written confirmation of its decision to the Participant or his/her authorized representative, the carrier, and the Delaware Insurance Department within 1 calendar day after the immediate notification.

Claim Appeal to the State of Delaware
You have the right to appeal a claim denial for non-medical reasons to the Delaware Insurance Department. The Delaware Insurance Department also provides free informal mediation services which are in addition to, but do not replace, your right to appeal this decision. You can contact the Delaware Insurance Department within 1 calendar day after the immediate notification.

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Insurance Department for information about an appeal or mediation by calling the Consumer Services Division at (800) 282-8611 or (302) 739-4251.

All requests for mediation or arbitration must be filed within 60 days from the date you receive this notice otherwise this decision will be final.

**Independent Review of Administrative Appeals - Arbitration**

If you are not fully satisfied with the decision of Cigna's level-two appeal review regarding the denial of claims based on grounds other than medical necessity or appropriateness, you may request that your appeal be referred to Arbitration by submitting the Petition for Arbitration and supporting documentation to the Delaware Insurance Department. A decision to use this level of appeal will not affect the claimant's rights to any other benefits under the plan.

There is a $75 filing fee for you to initiate the Arbitration process; if the arbitrator rules in your favor, Cigna will reimburse you for the $75 filing fee. Cigna will abide by the decision of the Arbitrator. In order to request a referral to Arbitration, certain conditions apply. The reason for the denial must be based on grounds other than medical necessity or appropriateness, such as administrative, eligibility or benefit coverage limits or exclusions.

To request a review, you must submit the Petition for Arbitration and supporting documentation within 60 days of your receipt of Cigna's level-two appeal review denial to the Delaware Insurance Department.

If the subject of an Arbitration request is appropriate for IHCAP review, the Petition for Arbitration will be treated as an IHCAP appeal to determine if the IHCAP appeal is timely filed. The Delaware Insurance Department may summarily dismiss a Petition for Arbitration if it determines the subject is not appropriate for Arbitration or IHCAP or is meritless on its face.

The Arbitrator will render a decision and mail a copy of the decision to the Participant and his/her authorized representative within 45 calendar days of the filing of the Petition. The Arbitrator’s decision shall include allowable charges and payments for each service subject to arbitration for a period that will end on the 360th day after the date of the Arbitrator’s decision.

**Notice of Benefit Determination on Appeal**

Every notice of a determination on appeal will be provided in writing or electronically and, if an adverse determination, will include: (1) information sufficient to identify the claim; (2) the specific reason or reasons for the adverse determination; (3) reference to the specific plan provisions on which the determination is based; (4) a statement that the claimant is entitled to receive, upon request and free of charge, reasonable access to and copies of all documents, records, and other Relevant Information as defined; (5) a statement describing any voluntary appeal procedures offered by the plan and the claimant's right to bring an action under ERISA section 502(a); (6) upon request and free of charge, a copy of any internal rule, guideline, protocol or other similar criterion that was relied upon in making the adverse determination regarding your appeal, and an explanation of the scientific or clinical judgment for a determination that is based on a Medical Necessity, experimental treatment or other similar exclusion or limit; and (7) information about any office of health insurance consumer assistance or ombudsman available to assist you in the appeal process. A final notice of adverse determination will include a discussion of the decision.

You also have the right to bring a civil action under section 502(a) of ERISA if you are not satisfied with the decision on review. You or your plan may have other voluntary alternative dispute resolution options such as Mediation. One way to find out what may be available is to contact your local U.S. Department of Labor office and your State insurance regulatory agency. You may also contact the Plan Administrator.

**Relevant Information**

Relevant Information is any document, record, or other information which (a) was relied upon in making the benefit determination; (b) was submitted, considered, or generated in the course of making the benefit determination, without regard to whether such document, record, or other information was relied upon in making the benefit determination; (c) demonstrates compliance with the administrative processes and safeguards required by federal law in making the benefit determination; or (d) constitutes a statement of policy or guidance with respect to the plan concerning the denied treatment option or benefit or the claimant's diagnosis, without regard to whether such advice or statement was relied upon in making the benefit determination.

**Legal Action**

If your plan is governed by ERISA, you have the right to bring a civil action under section 502(a) of ERISA if you are not satisfied with the outcome of the Appeals Procedure. In most instances, you may not initiate a legal action against Cigna until you have completed the Level One and Level Two Appeal processes. If your Appeal is expedited, there is no need to complete the Level Two process prior to bringing legal action. However, no action will be brought at all unless brought within 3 years after a claim is submitted for U.S. In-Network Services or within three years after proof of claim is required under the Plan for U.S. Out-of-Network and International services.
Definitions

Active Service
You will be considered in Active Service:

• on any of your Employer's scheduled work days if you are performing the regular duties of your work on a full-time basis on that day either at your Employer's place of business or at some location to which you are required to travel for your Employer's business.

• on a day which is not one of your Employer's scheduled work days if you were in Active Service on the preceding scheduled work day.

Bed and Board
The term Bed and Board includes all charges made by a Hospital on its own behalf for room and meals and for all general services and activities needed for the care of registered bed patients.

Biologic
A virus, therapeutic serum, toxin, antitoxin, vaccine, blood, blood component or derivative, allergenic product, protein (except any chemically synthesized polypeptide), or analogous product, or arsenic derivative of arsenic (or any other trivalent organic arsenic compound), used for the prevention, treatment, or cure of a disease or condition of human beings, as defined under Section 351(i) of the Public Health Service Act (42 USC 262(i)) (as amended by the Biologics Price Competition and Innovation Act of 2009, title VII of the Patient Protection and Affordable Care Act, Pub. L. No. 111-148, § 7002 (2010), and as may be amended thereafter).

Certification
The term Certification means a decision by a health care insurer that a health care service requested by a provider or covered person has been reviewed and, based upon the information available, meets the health care insurer’s requirements for coverage and medical necessity, and the requested health care service is therefore approved.

Charges
The term "charges" means the actual billed charges; except when the provider has contracted directly or indirectly with Cigna for a different amount.

Chiropractic Care
The term Chiropractic Care means the conservative management of neuromusculoskeletal conditions through manipulation and ancillary physiological treatment rendered to specific joints to restore motion, reduce pain and improve function.

Contracted Fee - Cigna Dental Preferred Provider
The term Contracted Fee refers to the total compensation level that a provider has agreed to accept as payment for dental procedures and services performed on an Employee or Dependent, according to the Employee's dental benefit plan.

Custodial Services
Any services that are of a sheltering, protective, or safeguarding nature. Such services may include a stay in an institutional setting, at-home care, or nursing services to care for someone because of age or mental or physical condition. This service primarily helps the person in daily living. Custodial care also can provide medical services, given mainly to maintain the person’s current state of health. These services cannot be intended to greatly improve a medical condition; they are intended to provide care while the patient cannot care for himself or herself. Custodial Services include but are not limited to:

• Services related to watching or protecting a person;
• Services related to performing or assisting a person in performing any activities of daily living, such as: walking, grooming, bathing, dressing, getting in or out of bed, toileting, eating, preparing foods, or taking medications that can be self administered, and
• Services not required to be performed by trained or skilled medical or paramedical personnel.
Dentist
The term Dentist means a person practicing dentistry or oral surgery within the scope of his license. It will also include a provider operating within the scope of his license when he performs any of the Dental Services described in the policy.

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Dependent
Dependents are:
• your lawful spouse; or
• your Domestic Partner; and
• any child of yours who is:
  • less than 26 years old.
  • 26 or more years old, unmarried and primarily supported by you and incapable of self-sustaining employment by reason of mental or physical disability which arose while the child was covered as a Dependent under this plan, or while covered as a dependent under a prior plan with no break in coverage.

Proof of the child's condition and dependence may be required to be submitted to the plan within 31 days after the date the child ceases to qualify above. From time to time, but not more frequently than once a year, the plan may require proof of the continuation of such condition and dependence.

The term child means a child born to you or a child legally adopted by you. It also includes a stepchild, a foster child, or a child for whom you are the legal guardian.

If your Domestic Partner has a child, that child will also be included as a Dependent.

Benefits for a Dependent child or student will continue until the last day of the calendar month in which the limiting age is reached.

Anyone who is eligible as an Employee will not be considered as a Dependent spouse. A child under age 26 may be covered as either an Employee or as a Dependent child. You cannot be covered as an Employee while also covered as a Dependent of an Employee.

No one may be considered as a Dependent of more than one Employee.

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Domestic Partner
A Domestic Partner is defined as a person of the same or opposite sex who:
• has resided with you for no less than one year;
• is no less than 18 years of age;
• is financially interdependent with you and has proven such interdependence by providing documentation of at least two of the following arrangements: common ownership of real property or a common leasehold interest in such property; community ownership of a motor vehicle; a joint bank account or a joint credit account; designation as a beneficiary for life insurance or retirement benefits or under your partner's will; assignment of a durable power of attorney or health care power of attorney; or such other proof as is considered by Cigna to be sufficient to establish financial interdependency under the circumstances of your particular case;
• is not a blood relative any closer than would prohibit legal marriage; and
• has signed jointly with you, a notarized affidavit attesting to the above which can be made available to Cigna upon request.

In addition, you and your Domestic Partner will be considered to have met the terms of this definition as long as neither you nor your Domestic Partner:
• has signed a Domestic Partner affidavit or declaration with any other person within twelve months prior to designating each other as Domestic Partners hereunder;
• is currently legally married to another person; or
• has any other Domestic Partner, spouse or spouse equivalent of the same or opposite sex.

You and your Domestic Partner must have registered as Domestic Partners, if you reside in a state that provides for such registration.

A Domestic Partner of the opposite sex is eligible for this Plan provided they meet all said requirements AND only if they would have been eligible under the company-provided or locally-provided medical benefits plan of the employee's home country, had the employee not been on temporary international assignment. In addition, a Domestic Partner of the opposite sex is eligible for this Plan provided they meet all said requirements AND only if the law(s) of their host country require coverage. In no event will coverage be provided where prohibited by law, nor will coverage be provided past the date that the Domestic Partner fails to meet the requirements stated herein.

The section of this certificate entitled "COBRA Continuation Rights Under Federal Law" will not apply to your Domestic Partner and his or her Dependents.

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Emergency Medical Condition

Emergency medical condition means a medical condition which manifests itself by acute symptoms of sufficient severity (including severe pain) such that a prudent layperson, who possesses an average knowledge of health and medicine, could reasonably expect the absence of immediate medical attention to result in placing the health of the individual (or, with respect to a pregnant woman, the health of the woman or her unborn child) in serious jeopardy; serious impairment to bodily functions; or serious dysfunction of any bodily organ or part.

Essential Health Benefits

Essential health benefits means, to the extent covered under the plan, expenses incurred with respect to covered services, in at least the following categories: ambulatory patient services, emergency services, hospitalization, maternity and newborn care, mental health and substance use disorder services, including behavioral health treatment, prescription drugs, rehabilitative and habilitative services and devices, laboratory services, preventive and wellness services and chronic disease management and pediatric services, including oral and vision care.

Expense Incurred

An expense is incurred when the service or the supply for which it is incurred is provided.

Free-Standing Surgical Facility

The term Free-standing Surgical Facility means an institution which meets all of the following requirements:

- it has a medical staff of Physicians, Nurses and licensed anesthesiologists;
- it maintains at least two operating rooms and one recovery room;
- it maintains diagnostic laboratory and x-ray facilities;
- it has equipment for emergency care;
- it has a blood supply;
- it maintains medical records;
- it has agreements with Hospitals for immediate acceptance of patients who need Hospital Confinement on an inpatient basis; and
- it is licensed in accordance with the laws of the appropriate legally authorized agency.

Hospice Care Program

The term Hospice Care Program means:

- a coordinated, interdisciplinary program to meet the physical, psychological, spiritual and social needs of dying persons and their families;
- a program that provides palliative and supportive medical, nursing and other health services through home or inpatient care during the illness;
• a program for persons who have a Terminal Illness and for the families of those persons.

Hospice Care Services
The term Hospice Care Services means any services provided by: a Hospital, a Skilled Nursing Facility or a similar institution, a Home Health Care Agency, a Hospice Facility, or any other licensed facility or agency under a Hospice Care Program.

Hospice Facility
The term Hospice Facility means an institution or part of it which:
• primarily provides care for Terminally Ill patients;
• is accredited by the National Hospice Organization;
• meets standards established by Cigna; and
• fulfills any licensing requirements of the state or locality in which it operates.

Hospital
The term Hospital means:
• an institution licensed as a hospital, which: maintains, on the premises, all facilities necessary for medical and surgical treatment; provides such treatment on an inpatient basis, for compensation, under the supervision of Physicians; and provides 24-hour service by Registered Graduate Nurses;
• an institution which qualifies as a hospital, a psychiatric hospital or a tuberculosis hospital, and a provider of services under Medicare, if such institution is accredited as a hospital by the Joint Commission on the Accreditation of Healthcare Organizations; or
• an institution which: specializes in treatment of Mental Health and Substance Use Disorder or other related illness; provides residential treatment programs; and is licensed in accordance with the laws of the appropriate legally authorized agency.

Hospital Confinement or Confined in a Hospital
A person will be considered Confined in a Hospital if he is:
• a registered bed patient in a Hospital upon the recommendation of a Physician;
• receiving treatment for Mental Health and Substance Use Disorder Services in a Residential Treatment Center.

Injury
The term Injury means an accidental bodily injury.

Maximum Reimbursable Charge – Dental
The Maximum Reimbursable Charge for covered services is determined based on the lesser of:
• the provider’s normal charge for a similar service or supply;
• the policyholder-selected percentile of charges made by providers of such service or supply in the geographic area where it is received as compiled in a database selected by Cigna.

Maximum Reimbursable Charge - Medical
The Maximum Reimbursable Charge for covered services is determined based on the lesser of:
• the provider’s normal charge for a similar service or supply;
• a policyholder-selected percentage of a schedule that Cigna has developed that is based upon a methodology similar to a methodology utilized by Medicare to determine the allowable fee for the same or similar service within the geographic market.

The percentage used to determine the Maximum Reimbursable Charge is listed in The Schedule.

The Maximum Reimbursable Charge is subject to all other benefit limitations and applicable coding and payment methodologies determined by Cigna. Additional information about how Cigna determines the Maximum Reimbursable Charge is available upon request.
• the 80th percentile of charges made by providers of such service or supply in the geographic area where it is received as compiled in a database selected by Cigna. If sufficient charge data is unavailable in the database for that geographic area to determine the Maximum Reimbursable Charge, then data in the database for similar services may be used.

The Maximum Reimbursable Charge is subject to all other benefit limitations and applicable coding and payment methodologies determined by Cigna. Additional information about how Cigna determines the Maximum Reimbursable Charge is available upon request.

Medicaid
The term Medicaid means a state program of medical aid for needy persons established under Title XIX of the Social Security Act of 1965 as amended.

Medically Necessary/Medical Necessity
Medically Necessary Covered Services and Supplies are those determined by the Medical Director to be:
• required to diagnose or treat an illness, injury, disease or its symptoms;
• in accordance with generally accepted standards of medical practice;
• clinically appropriate in terms of type, frequency, extent, site and duration;
• not primarily for the convenience of the patient, Physician or other health care provider; and
• rendered in the least intensive setting that is appropriate for the delivery of the services and supplies. Where applicable, the Medical Director may compare the cost-effectiveness of alternative services, settings or supplies when determining least intensive setting.

Medicare
The term Medicare means the program of medical care benefits provided under Title XVIII of the Social Security Act of 1965 as amended.

Necessary Services and Supplies
The term Necessary Services and Supplies includes any charges, except charges for Bed and Board, made by a Hospital on its own behalf for medical services and supplies actually used during Hospital Confinement, any charges, by whomever made, for licensed ambulance service to or from the nearest Hospital where the needed medical care and treatment can be provided; and any charges, by whomever made, for the administration of anesthetics during Hospital Confinement.

The term Necessary Services and Supplies will not include any charges for special nursing fees, dental fees or medical fees.

Nurse
The term Nurse means a Registered Graduate Nurse, a Licensed Practical Nurse or a Licensed Vocational Nurse who has the right to use the abbreviation "R.N.,” "L.P.N." or "L.V.N."

Ophthalmologist
The term Ophthalmologist means a person practicing ophthalmology within the scope of his license. It will also include a physician operating within the scope of his license when he performs any of the Vision Care services described in the policy.

Optician
The term Optician means a fabricator and dispenser of eyeglasses and/or contact lenses. An optician fills prescriptions for glasses and other optical aids as specified by optometrists or ophthalmologists. The state in which an optician practices may or may not require licensure for rendering of these services.

Optometrist
The term Optometrist means a person practicing optometry within the scope of his license. It will also include a physician operating within the scope of his license when he performs any of the Vision Care services described in the policy.

Other Health Care Facility/Other Health Professional
The term Other Health Care Facility means a facility other than a Hospital or hospice facility. Examples of Other Health Care Facilities include, but are not limited to, licensed skilled
nursing facilities, rehabilitation Hospitals and subacute facilities. The term Other Health Professional means an individual other than a Physician who is licensed or otherwise authorized under the applicable state law to deliver medical services and supplies. Other Health Professionals include, but are not limited to physical therapists, registered nurses and licensed practical nurses. Other Health Professionals do not include providers such as Certified First Assistants, Certified Operating Room Technicians, Certified Surgical Assistants/Technicians, Licensed Certified Surgical Assistants/Technicians, Licensed Surgical Assistants, Orthopedic Physician Assistants and Surgical First Assistants.

**Pharmacy**
The term Pharmacy means a retail Pharmacy, or a home delivery Pharmacy.

**Physician**
The term Physician means a licensed medical practitioner who is practicing within the scope of his license and who is licensed to prescribe and administer drugs or to perform surgery. It will also include any other licensed medical practitioner whose services are required to be covered by law in the locality where the policy is issued if he is:
- operating within the scope of his license; and
- performing a service for which benefits are provided under this plan when performed by a Physician.

**Prescription Drug**
Prescription Drug means; a drug which has been approved by the Food and Drug Administration for safety and efficacy; certain drugs approved under the Drug Efficacy Study Implementation review; or drugs marketed prior to 1938 and not subject to review, and which can, under federal or state law, be dispensed only pursuant to a Prescription Order.

**Prescription Drug List**
Prescription Drug List means a listing of approved Prescription Drugs and Related Supplies. The Prescription Drugs and Related Supplies included in the Prescription Drug List have been approved in accordance with parameters established by the P&T Committee. The Prescription Drug List is regularly reviewed and updated.

**Prescription Order**
Prescription Order means the lawful authorization for a Prescription Drug or Related Supply by a Physician who is duly licensed to make such authorization within the course of such Physician's professional practice or each authorized refill thereof.

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**Participating Pharmacy**
The term Participating Pharmacy means a retail Pharmacy with which Cigna has contracted to provide prescription services to insureds, or a designated home delivery Pharmacy with which Cigna has contracted to provide home delivery prescription services to insureds. A home delivery Pharmacy is a Pharmacy that provides Prescription Drugs through mail order.

**Participating Provider**
The term Participating Provider means a hospital, a Physician or any other health care practitioner or entity that has a direct or indirect contractual arrangement with Cigna to provide covered services with regard to a particular plan under which the participant is covered.

**Participating Provider - Cigna Dental Preferred Provider**
The term Participating Provider means: a dentist, or a professional corporation, professional association, partnership, or other entity which is entered into a contract with Cigna to provide dental services at predetermined fees.
The providers qualifying as Participating Providers may change from time to time.

**Patient Protection and Affordable Care Act of 2010 (“PPACA”)**
Patient Protection and Affordable Care Act of 2010 means the Patient Protection and Affordable Care Act of 2010 (Public Law 111-148) as amended by the Health Care and Education Reconciliation Act of 2010 (Public Law 111-152).
Preventive Treatment
The term Preventive Treatment means treatment rendered to prevent disease or its recurrence.

Psychologist
The term Psychologist means a person who is licensed or certified as a clinical psychologist. Where no licensure or certification exists, the term Psychologist means a person who is considered qualified as a clinical psychologist by a recognized psychological association. It will also include any other licensed counseling practitioner whose services are required to be covered by law in the locality where the policy is issued if he is operating within the scope of his license and performing a service for which benefits are provided under this plan when performed by a Psychologist.

Related Supplies
Related Supplies means diabetic supplies (insulin needles and syringes, lancets and glucose test strips), needles and syringes for injectables covered under the pharmacy plan, and spacers for use with oral inhalers.

Review Organization
The term Review Organization refers to an affiliate of Cigna or another entity to which Cigna has delegated responsibility for performing utilization review services. The Review Organization is an organization with a staff of clinicians which may include Physicians, Registered Graduate Nurses, licensed mental health and substance use disorder professionals, and other trained staff members who perform utilization review services.

Sickness – For Medical Insurance
The term Sickness means a physical or mental illness. It also includes pregnancy. Expenses incurred for routine Hospital and pediatric care of a newborn child prior to discharge from the Hospital nursery will be considered to be incurred as a result of Sickness.

Skilled Nursing Facility
The term Skilled Nursing Facility means a licensed institution (other than a Hospital, as defined) which specializes in:
- physical rehabilitation on an inpatient basis; or
- skilled nursing and medical care on an inpatient basis; but only if that institution: maintains on the premises all facilities necessary for medical treatment; provides such treatment, for compensation, under the supervision of Physicians; and provides Nurses' services.

Stabilize
Stabilize means, with respect to an emergency medical condition, to provide such medical treatment of the condition as may be necessary to assure, within reasonable medical probability that no material deterioration of the condition is likely to result from or occur during the transfer of the individual from a facility.

Terminal Illness
A Terminal Illness will be considered to exist if a person becomes terminally ill with a prognosis of six months or less to live, as diagnosed by a Physician.

Urgent Care
Urgent Care is medical, surgical, Hospital or related health care services and testing which are not Emergency Services, but which are determined by Cigna, in accordance with generally accepted medical standards, to have been necessary to treat a condition requiring prompt medical attention. This does not include care that could have been foreseen before leaving the immediate area where you ordinarily receive and/or were scheduled to receive services. Such care includes, but is not limited to, dialysis, scheduled medical treatments or therapy, or care received after a Physician's recommendation that the insured should not travel due to any medical condition.

Vision Provider
The term Vision Provider means: an optometrist, ophthalmologist, optician or a group partnership or other legally recognized aggregation of such professionals; duly licensed and in good standing with the relevant public
licensing bodies to provide covered vision services within the scope of the Vision Providers’ respective licenses.
Through participation in the CignaLinks® program for Brazil, you will have access to the Gama Saúde provider network throughout Brazil. To locate a nearby provider, please visit CignaEnvoy.com.

The following information highlights specific benefits for services rendered under the CignaLinks program. If you’ve paid up front for health care services, please submit a claim form for reimbursement to Cigna Global Health Benefits®.

**CignaLinks medical plan design**

<table>
<thead>
<tr>
<th>SERVICES</th>
<th>COINSURANCE</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Inpatient facility</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Inpatient health care provider services</strong></td>
<td>100%</td>
</tr>
<tr>
<td>• Inpatient hospital provider services (inpatient provider attendance)</td>
<td></td>
</tr>
<tr>
<td>• Inpatient provider surgical services (surgeon, assistant surgeon, anesthesiologist)</td>
<td></td>
</tr>
<tr>
<td>• Preadmission testing</td>
<td></td>
</tr>
<tr>
<td><strong>Inpatient behavioral or nervous/drug/alcohol</strong></td>
<td>100%</td>
</tr>
<tr>
<td>• Inpatient hospital facility – behavioral or nervous</td>
<td></td>
</tr>
<tr>
<td>• Inpatient hospital provider services (inpatient provider attendance) – behavioral or nervous</td>
<td></td>
</tr>
<tr>
<td>• Inpatient hospital facility – alcohol</td>
<td></td>
</tr>
<tr>
<td>• Inpatient hospital facility – drug</td>
<td></td>
</tr>
<tr>
<td>• Inpatient hospital provider services (inpatient provider attendance) – drug</td>
<td></td>
</tr>
<tr>
<td><strong>Prescription drugs (inpatient only)</strong></td>
<td>100%</td>
</tr>
<tr>
<td><strong>Prescription drugs (retail only)</strong></td>
<td>Global plan design</td>
</tr>
<tr>
<td><strong>Outpatient facility</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Outpatient provider services</strong></td>
<td>100%</td>
</tr>
<tr>
<td>• Outpatient hospital facility services</td>
<td></td>
</tr>
<tr>
<td>• Outpatient hospital provider services (emergency room visit)</td>
<td></td>
</tr>
<tr>
<td>• Outpatient provider surgeon services (surgeon, assistant surgeon, anesthesiologist)</td>
<td></td>
</tr>
<tr>
<td>• Second surgical opinion</td>
<td></td>
</tr>
<tr>
<td>SERVICES</td>
<td>COINSURANCE</td>
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<tr>
<td>-------------------------------------------------------------------------</td>
<td>-------------</td>
</tr>
<tr>
<td><strong>Outpatient behavioral or nervous/drug/alcohol</strong></td>
<td>100%</td>
</tr>
<tr>
<td>• Outpatient hospital facility services – behavioral or nervous</td>
<td></td>
</tr>
<tr>
<td>• Outpatient hospital provider services – behavioral or nervous</td>
<td></td>
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<tr>
<td>• Outpatient hospital facility services – alcohol</td>
<td></td>
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<tr>
<td>• Outpatient hospital provider services – alcohol</td>
<td></td>
</tr>
<tr>
<td>• Outpatient hospital facility services – drug</td>
<td></td>
</tr>
<tr>
<td>• Outpatient hospital provider services – drug</td>
<td></td>
</tr>
<tr>
<td><strong>Child and adult preventive and wellness services (one per calendar year)</strong></td>
<td>100%</td>
</tr>
<tr>
<td>• Child preventive care services: Charges delivered or supervised by a provider, including health history, physical examination, developmental assessment, anticipatory guidance, laboratory tests, immunizations and lead poison screening.</td>
<td></td>
</tr>
<tr>
<td>• Cancer: Routine mammogram, routine Pap smear, routine prostate-specific antigen (PSA) test and colorectal cancer screening.</td>
<td></td>
</tr>
<tr>
<td>• Immunizations: Diphtheria, hepatitis A and B, measles, mumps, pertussis, polio, rubella, tetanus, varicella, haemophilus and influenza B.</td>
<td></td>
</tr>
<tr>
<td>• Wellness services: Charges made for or in connection with routine physical examinations, including a chest X-ray, urinalysis, blood tests or an EKG.</td>
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</tr>
<tr>
<td><strong>Note:</strong> Immunizations/vaccines will only be covered if services are rendered at the following facilities – Sao Paulo: Delboni Auriemo &amp; Albert Einstein, Rio de Janeiro: Prophylaxis Vacina</td>
<td></td>
</tr>
<tr>
<td><strong>Home health care/visiting nurse</strong></td>
<td>100%</td>
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<tr>
<td><strong>All other medical services</strong></td>
<td>100%</td>
</tr>
<tr>
<td>• Ambulance (hospital to hospital)</td>
<td></td>
</tr>
<tr>
<td>• Smoking cessation</td>
<td></td>
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<tr>
<td>• Hospice</td>
<td></td>
</tr>
<tr>
<td>• Prosthetics (in surgical treatment only)</td>
<td></td>
</tr>
<tr>
<td>• Temporomandibular joint disorders (TMJ)</td>
<td></td>
</tr>
<tr>
<td>• Orthotics (in surgical treatment only)</td>
<td></td>
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<tr>
<td>• Medical and surgical supplies</td>
<td></td>
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<tr>
<td>• Dental accident services</td>
<td></td>
</tr>
<tr>
<td>• Provider’s office visits</td>
<td></td>
</tr>
<tr>
<td>• Therapies (PT, OT, ST) – total of 60 combined annually</td>
<td></td>
</tr>
</tbody>
</table>

**Summary of claims administration under this program**
- Deductibles and preexisting conditions limitations are waived.
- Out-of-pocket and lifetime maximum limits are shared across the global plan and the CignaLinks program (cross accumulation).

**Standard list of services typically excluded under the CignaLinks program but may be included under your employer’s global plan. See your plan documents for details**
- Claims incurred at a health care facility or doctor’s office that does not accept the Gama Saúde ID card
- Obesity treatment
- Benefits typically excluded by Brazilian benefits plans, or prohibited by Brazilian law, such as:
  - Dental
  - Vision
  - Chiropractic
  - Durable medical equipment
  - Prescription drugs (other than inpatient)
  - Lead poisoning screening test
  - Orthotics (other than in surgical treatment)
  - Prosthetics (other than in surgical treatment)
  - Outpatient diabetic equipment and supplies
  - Wigs and hairpieces
  - Mastectomy bra
  - Herbalist
Exclusions, expenses not covered and general limitations

Additional coverage limitations determined by plan or provider type are shown in the Schedule. Payment for the following is specifically excluded from this plan.

› Expenses for supplies, care, treatment or surgery that are not medically necessary.

› Services for learning disabilities, developmental delays, autism or intellectual disability are subject to medical necessity.

› For or in connection with an injury or sickness which is due to war, declared or undeclared, riot, civil commotion or police action.

› For claim payments that are illegal under applicable law.

› Charges which you are not obligated to pay or for which you are not billed or for which you would not have been billed except that they were covered under this plan.

› For or in connection with experimental, investigational or unproven services.

› Cosmetic surgery and therapies. Cosmetic surgery or therapy is defined as surgery or therapy performed to improve or alter appearance or self-esteem or to treat psychological symptomatology or psychosocial complaints related to one’s appearance.

› Regardless of clinical indication for macromastia or gynecomastia surgeries; abdominoplasty/panniculectomy; rhinoplasty; blepharoplasty; redundant skin surgery; removal of skin tags; acupressure; craniosacral/cranialtherapy; dance therapy, movement therapy; applied kinesiology; rolfing; prolotherapy; and extracorporeal shock wave lithotripsy (ESWL) for musculoskeletal and orthopedic conditions.

› For or in connection with treatment of the teeth or periodontium.

› Unless otherwise covered in this plan, for 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.

› Court-ordered treatment or hospitalization, unless such treatment is prescribed by a provider and listed as covered in 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 donor sperm and eggs are also excluded from coverage.

› Reversal of male and female voluntary sterilization procedures.

› Transsexual surgery, including medical or psychological counseling and hormonal therapy in preparation for, or subsequent to, any such surgery.

› Any 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), anorgasmy, and premature ejaculation.

› Medical and hospital care and costs for the infant child of a dependent, unless this infant child is otherwise eligible under this plan.

› Nonmedical counseling or ancillary services, including, but not limited to, Custodial Services, education, training, vocational rehabilitation, behavioral training, biofeedback, neurofeedback, hypnosis, sleep therapy, employment counseling, back school, return-to-work services, work hardening programs, driving safety, and services, training, educational therapy or other nonmedical ancillary services.

› Therapy or treatment intended primarily to improve or maintain general physical condition or for the purpose of enhancing job, school, athletic or recreational performance, including, but not limited to, routine, long-term, or maintenance care which is provided after the resolution of the acute medical problem and when significant therapeutic improvement is not expected.

› 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.

› Private hospital rooms and/or private duty nursing.

› 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, but not limited to, corrective orthopedic shoes, arch supports, elastic stockings, garter belts, corsets, dentures and wigs other than for scalp hair prostheses worn due to alopecia areata.

Hearing aids.

Aids or devices that assist with nonverbal communications including, but not limited to, communication boards, prerecorded speech devices, laptop computers, desktop computers, personal digital assistants (PDAs), braille typewriters, visual alert systems for the deaf and memory books.

Charges made for or in connection with eye exercises and for surgical treatment for the correction of a refractive error, including radial keratotomy, when eyeglasses or contact lenses may be worn.

All noninjectable prescription drugs, injectable prescription drugs that do not require provider supervision and are typically considered self-administered drugs, nonprescription drugs, and investigational and experimental drugs.

Membership costs or fees associated with health clubs, weight loss programs and smoking cessation programs.

Dental implants for any condition.

Fees associated with the collection or donation of blood or blood products, except for autologous donation in anticipation of scheduled services where in the utilization review provider’s opinion 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.

Cosmetics, dietary supplements and health and beauty aids.

Nutritional supplements and formulae except for infant formula needed for the treatment of inborn errors of metabolism.

Nonprescription drugs and investigational and experimental drugs.

Genetic screening or preimplantations 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.

For or in connection with an injury or sickness arising out of, or in the course of, any employment for wage or profit.

Telephone, email and Internet consultations and telemedicine.

Massage therapy.

For charges which would not have been made if the person had no insurance.

Charges made by any covered provider who is a member of your family or your dependent’s family.

To the extent of the exclusions imposed by any certification requirement shown in this plan.

Sclerotherapy of superficial veins.

RN surgical team services and other ancillary services (not provider professionals)

Vaccines for infectious diseases listed in the national calendar of immunizations, and immunotherapy auto vaccines.

Medical patient transportsations by air, sea, river or other forms of non-terrestrial transport.

DNA paternity test.

Autopsy, preparation of the body, morgue, funeral and relative services.

Provider guidelines for preauthorization

Procedures that require preauthorization requests include:

All admissions, including day hospital, psychiatric hospitalizations and inpatient chemical dependency treatment.

Extensions of admissions beyond the terms and conditions initially requested.

Use of high-cost special materials and surgical implants (outpatient or inpatient).

Outpatient tests and therapies that are considered “special”.

Elective medical patient transportations.

New procedures or procedures that incorporate new health technologies will be subject to prior medical regulation.

Diagnosis and therapy – some tests and diagnostic procedures require preauthorization. Such authorization can be obtained by the provider via Internet, web service or call center.

Diagnostic procedures and tests requiring preauthorization:

- Cytogenetic;
- Computer tomography (CT) and magnetic resonance imaging (MRI);
- Catheterization, interventional radiology and nuclear medicine in vivo (scintigraphy);
- Procedures that are endoscopic or video-assisted, such as endoscopy, colonoscopy, thoracoscopy, nasofibrolaringoscopia, mediastinoscopy, arthroscope etc.;
- Polysomnography, electromyography, evoked potentials, brain mapping and computerized EEG.
Outpatient therapies requiring prior authorization:

- Physical therapy, global postural re-education (GPR), hydrotherapy and acupuncture;
- Psychotherapy, occupational and speech therapy;
- Chemotherapy and radiotherapy;
- Hemodialysis and peritoneal dialysis;
- Shock wave therapy;
- Hyperbaric medicine.

Any outpatient procedures that require assistants, anesthesiologists or accommodation in a day clinic require authorization (password) beforehand.

Emergency attendances: Urgent care – described as the processes and procedures executed in the first 12 (twelve) hours of care provided within the emergency unit or emergency department – is not subject to prior authorization, as per regulation Law 9656/98 (CONSU Resolution no. 8). The provider can communicate any occurrence or obtain a preauthorization password, via either the Internet or call center.
CignaLinks® Inpatriate Silver Plus Hospital Cover, Medical Benefits and Ancillary Benefits

**Category A** – for citizens and residents coming from a non-RHCA country

**Category C1** – for citizens and residents coming from a RHCA country

Benefits are paid per person per membership year unless otherwise specified.

### SERVICES & TREATMENTS

<table>
<thead>
<tr>
<th>Head &amp; Spine</th>
<th>COVER</th>
</tr>
</thead>
<tbody>
<tr>
<td>Brain &amp; nervous system</td>
<td>✓</td>
</tr>
<tr>
<td>Eye (not cataracts)</td>
<td>✓</td>
</tr>
<tr>
<td>Cataracts</td>
<td>✓</td>
</tr>
<tr>
<td>Ear, nose &amp; throat</td>
<td>✓</td>
</tr>
<tr>
<td>Implantation of hearing devices</td>
<td>✓</td>
</tr>
<tr>
<td>Tonsils, adenoids &amp; grommets</td>
<td>✓</td>
</tr>
<tr>
<td>Dental surgery (excludes dental item fees)</td>
<td>✓</td>
</tr>
<tr>
<td>Back, neck &amp; spine</td>
<td>✓</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Chest &amp; Organs</th>
<th>COVER</th>
</tr>
</thead>
<tbody>
<tr>
<td>Heart &amp; vascular system</td>
<td>✓</td>
</tr>
<tr>
<td>Lung &amp; chest</td>
<td>✓</td>
</tr>
<tr>
<td>Breast surgery (medically necessary)</td>
<td>✓</td>
</tr>
<tr>
<td>Skin</td>
<td>✓</td>
</tr>
<tr>
<td>Blood</td>
<td>✓</td>
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</table>

<table>
<thead>
<tr>
<th>Kidney &amp; Digestive</th>
<th>COVER</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kidney &amp; bladder</td>
<td>✓</td>
</tr>
<tr>
<td>Dialysis for chronic kidney failure</td>
<td>✓</td>
</tr>
<tr>
<td>Digestive system</td>
<td>✓</td>
</tr>
<tr>
<td>Hernia &amp; appendix</td>
<td>✓</td>
</tr>
<tr>
<td>Gastrointestinal endoscopy</td>
<td>✓</td>
</tr>
<tr>
<td>Weight loss surgery</td>
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</table>

<table>
<thead>
<tr>
<th>Reproductive</th>
<th>COVER</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male reproductive system</td>
<td>✓</td>
</tr>
<tr>
<td>Gynaecology</td>
<td>✓</td>
</tr>
<tr>
<td>Miscarriage &amp; termination of pregnancy</td>
<td>✓</td>
</tr>
<tr>
<td>Pregnancy &amp; birth</td>
<td>✓</td>
</tr>
<tr>
<td>Assisted reproductive services</td>
<td>✗</td>
</tr>
</tbody>
</table>

### KEY FEATURES OF INCLUDED SERVICES

<table>
<thead>
<tr>
<th>Feature</th>
<th>Included Hospitals</th>
</tr>
</thead>
<tbody>
<tr>
<td>Day or overnight in-hospital accommodation, intensive care &amp; theatre fees for included treatments &amp; services</td>
<td>All public &amp; private hospitals</td>
</tr>
<tr>
<td>In-hospital pharmaceuticals in a partner private or public hospital excluding experimental and high-cost non-Pharmaceutical Benefits Scheme drugs</td>
<td>✓ covered</td>
</tr>
<tr>
<td>Surgically-implanted prostheses for admitted services in a partner private or public hospital</td>
<td>Minimum cost of government approved appliances</td>
</tr>
<tr>
<td>Ambulance transport by a recognised state ambulance provider Australia-wide</td>
<td>Emergency Transport only</td>
</tr>
</tbody>
</table>

*Category C1 – Members who are from a country with which Australia has a Reciprocal Health Care Agreement (RHCA)* and who are not eligible for Medicare benefits as a private patient will have inpatient and outpatient medical services paid under the medical benefit cover at 100% of cost, and benefits for hospital related services paid from the Inpatriate Hospital Cover.

*The following countries have a RHCA with Australia: Belgium, Finland, Italy, Malta, The Netherlands, New Zealand, Norway, The Republic of Ireland, Slovenia, Sweden and United Kingdom.

### AMBULANCE COVER

You’re covered for emergency ambulance transport by a recognised state ambulance provider Australia-wide.

Residents in some states such as Tasmania and Queensland have State schemes that cover ambulance services for residents of those states.

### EXCLUDED SERVICES

Exclusions are procedures or services that aren’t covered under your level of cover and which benefits will not be payable. Services not recognised by Medicare aren’t covered unless otherwise stated.
## CignaLinks® Inpatient Silver Plus Hospital Cover, Medical Benefits and Ancillary Benefits

**Category A** – for citizens and residents coming from a non-RHCA country

**Category C1** – for citizens and residents coming from a RHCA country

Benefits are paid per person per membership year unless otherwise specified

### Services & Treatments

<table>
<thead>
<tr>
<th>Category</th>
<th>Service Description</th>
<th>Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Joint &amp; Bone</td>
<td>Bone, joint &amp; muscle</td>
<td>✔️</td>
</tr>
<tr>
<td>Joint &amp; Bone</td>
<td>Joint reconstructions</td>
<td>✔️</td>
</tr>
<tr>
<td>Joint &amp; Bone</td>
<td>Joint replacements</td>
<td>✔️</td>
</tr>
<tr>
<td>Joint &amp; Bone</td>
<td>Pain management</td>
<td>✔️</td>
</tr>
<tr>
<td>Joint &amp; Bone</td>
<td>Pain management with device</td>
<td>✔️</td>
</tr>
<tr>
<td>Other Services &amp; Treatments</td>
<td>Chemotherapy, radiotherapy &amp; immunotherapy for cancer</td>
<td>✔️</td>
</tr>
<tr>
<td>Other Services &amp; Treatments</td>
<td>Diabetes management (excluding insulin pumps)</td>
<td>✔️</td>
</tr>
<tr>
<td>Other Services &amp; Treatments</td>
<td>Insulin pumps</td>
<td>✔️</td>
</tr>
<tr>
<td>Other Services &amp; Treatments</td>
<td>Sleep studies</td>
<td>✔️</td>
</tr>
<tr>
<td>Other Services &amp; Treatments</td>
<td>Plastic &amp; reconstructive surgery (medically necessary)</td>
<td>✔️</td>
</tr>
<tr>
<td>Other Services &amp; Treatments</td>
<td>Rehabilitation</td>
<td>✔️</td>
</tr>
<tr>
<td>Other Services &amp; Treatments</td>
<td>Hospital psychiatric services</td>
<td>✔️</td>
</tr>
<tr>
<td>Other Services &amp; Treatments</td>
<td>Palliative care</td>
<td>✔️</td>
</tr>
<tr>
<td>Medical Services</td>
<td>Doctors’ &amp; specialists’ fees – Inpatient &amp; Outpatient</td>
<td>100%</td>
</tr>
<tr>
<td>Medical Services</td>
<td>X-ray &amp; laboratory examinations</td>
<td>100%</td>
</tr>
<tr>
<td>Medical Services</td>
<td>Radiation therapy</td>
<td>100%</td>
</tr>
<tr>
<td>Medical Services</td>
<td>Chemotherapy &amp; computerised tomography</td>
<td>100%</td>
</tr>
<tr>
<td>Additional included services (not recognised by Medicare for a benefit)</td>
<td>Podiatric surgery (Hospital accommodation costs when provided by a registered podiatric surgeon)</td>
<td>✔️</td>
</tr>
<tr>
<td>Additional included services (not recognised by Medicare for a benefit)</td>
<td>Elective plastic &amp; cosmetic surgery (Hospital only benefits)</td>
<td>✗</td>
</tr>
<tr>
<td>Additional included services (not recognised by Medicare for a benefit)</td>
<td>Ambulance</td>
<td>Emergency transport only</td>
</tr>
<tr>
<td>Additional included services (not recognised by Medicare for a benefit)</td>
<td>Home support services &amp; programs (short term support in home following early discharge from hospital)</td>
<td>✔️</td>
</tr>
<tr>
<td>Additional included services (not recognised by Medicare for a benefit)</td>
<td>Items not covered by the Medicare Benefits Scheme (MBS)</td>
<td>✗</td>
</tr>
</tbody>
</table>

---

**Podiatric Surgery**

If you’re being admitted as a private patient for podiatric surgery, please consider the following.

Coverage for treatment for investigations and treatment of conditions affecting the foot and/or ankle, provided by a registered podiatric surgeon, is limited to cover for:

- accommodation;
- the cost of a prosthesis as listed in the prostheses list set out in the Private Health Insurance (Prostheses) Rules.

No benefits are payable for:

- podiatric surgeon’s fees or other participating doctors, such as anaesthetists or radiologist
- hospital theatre fees
- outpatient podiatric surgery performed in the podiatrist’s room.

Please notify Cigna when your circumstances change:

- Changes to family, spouse and dependents
- Changes to residency and citizenship
- When application lodged for Australian residency
- Changes to Medicare eligibility.

This is a summary of your hospital and extras cover. Information is current from 1 April 2019 and may change at any time.
## ANCILLARY BENEFITS

<table>
<thead>
<tr>
<th>SERVICES</th>
<th>BENEFIT</th>
<th>MAXIMUM LIMIT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chiropractic, Osteopathic</td>
<td>100% of the consultation cost</td>
<td></td>
</tr>
<tr>
<td>Limit of two chiropractic x-rays per person, per year</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Physiotherapy</td>
<td>100% of the consultation cost</td>
<td></td>
</tr>
<tr>
<td>Occupational Therapy</td>
<td>100% of the consultation cost</td>
<td></td>
</tr>
<tr>
<td>Speech Pathology</td>
<td>100% of the consultation cost</td>
<td></td>
</tr>
<tr>
<td>Blood Glucose Monitor</td>
<td>100% of the cost</td>
<td>No annual limit</td>
</tr>
<tr>
<td>Clinical Psychology, Hypnotherapy</td>
<td>100% of the consultation cost</td>
<td></td>
</tr>
<tr>
<td>Aids &amp; appliances</td>
<td>100% of the cost</td>
<td></td>
</tr>
<tr>
<td>For the purchase of approved aids and appliances. Appliances must be purchased from a recognised health practitioner or organisation. A letter is required from your treating doctor or recognised health practitioner. Contact your Member Relations Team for more information.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Nebulisers</td>
<td>100% of the cost</td>
<td></td>
</tr>
<tr>
<td>Pharmaceutical</td>
<td>100% of the cost</td>
<td></td>
</tr>
<tr>
<td>All pharmaceutical items with a pharmacy receipt. Includes allergy vaccines, travel vaccines, diabetic syringes and hormone implants. <strong>Note:</strong> Contraceptives, hormones for IVF treatment, items normally available without a prescription, or items not related to a medical condition are not covered.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
### CignaLinks® Executive Gold Hospital and Executive Benefits

Category E – for Australian citizens and permanent residents that are Medicare eligible. Benefits are paid per person per membership year unless otherwise specified.

<table>
<thead>
<tr>
<th>SERVICES &amp; TREATMENTS</th>
<th>COVER</th>
</tr>
</thead>
<tbody>
<tr>
<td>Head &amp; Spine</td>
<td></td>
</tr>
<tr>
<td>Brain &amp; nervous system</td>
<td>✓</td>
</tr>
<tr>
<td>Eye (not cataracts)</td>
<td>✓</td>
</tr>
<tr>
<td>Cataracts</td>
<td>✓</td>
</tr>
<tr>
<td>Ear, nose &amp; throat</td>
<td>✓</td>
</tr>
<tr>
<td>Implantation of hearing devices</td>
<td>✓</td>
</tr>
<tr>
<td>Tonsils, adenoids &amp; grommets</td>
<td>✓</td>
</tr>
<tr>
<td>Dental surgery (excludes dental item fees)</td>
<td>✓</td>
</tr>
<tr>
<td>Back, neck &amp; spine</td>
<td>✓</td>
</tr>
<tr>
<td>Chest &amp; Organs</td>
<td></td>
</tr>
<tr>
<td>Heart &amp; vascular system</td>
<td>✓</td>
</tr>
<tr>
<td>Lung &amp; chest</td>
<td>✓</td>
</tr>
<tr>
<td>Breast surgery (medically necessary)</td>
<td>✓</td>
</tr>
<tr>
<td>Skin</td>
<td>✓</td>
</tr>
<tr>
<td>Blood</td>
<td>✓</td>
</tr>
<tr>
<td>Kidney &amp; Digestive</td>
<td></td>
</tr>
<tr>
<td>Kidney &amp; bladder</td>
<td>✓</td>
</tr>
<tr>
<td>Dialysis for chronic kidney failure</td>
<td>✓</td>
</tr>
<tr>
<td>Digestive system</td>
<td>✓</td>
</tr>
<tr>
<td>Hernia &amp; appendix</td>
<td>✓</td>
</tr>
<tr>
<td>Gastrointestinal endoscopy</td>
<td>✓</td>
</tr>
<tr>
<td>Weight loss surgery</td>
<td>✓</td>
</tr>
<tr>
<td>Reproductive</td>
<td></td>
</tr>
<tr>
<td>Male reproductive system</td>
<td>✓</td>
</tr>
<tr>
<td>Gynaecology</td>
<td>✓</td>
</tr>
<tr>
<td>Miscarriage &amp; termination of pregnancy</td>
<td>✓</td>
</tr>
<tr>
<td>Pregnancy &amp; birth</td>
<td>✓</td>
</tr>
<tr>
<td>Assisted reproductive services</td>
<td>✓</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>KEY FEATURES OF INCLUDED SERVICES</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Day or overnight in-hospital accommodation, intensive care &amp; theatre fees for included treatments &amp; services</td>
<td>All hospitals</td>
</tr>
<tr>
<td>In-hospital accommodation for pregnancy &amp; birth services</td>
<td>Partner private or public hospitals</td>
</tr>
<tr>
<td>In-hospital pharmaceuticals in a partner private or public hospital excluding experimental and high-cost non-Pharmaceutical Benefits Scheme drugs</td>
<td><em>covered</em></td>
</tr>
<tr>
<td>Surgically-implanted prostheses for admitted services in a partner private or public hospital</td>
<td>Minimum cost of government approved appliances</td>
</tr>
<tr>
<td>Ambulance transport by a recognised state ambulance provider Australia-wide</td>
<td>Emergency Transport only</td>
</tr>
</tbody>
</table>

### AMBULANCE COVER

You’re covered for emergency ambulance transport by a recognised state ambulance provider Australia-wide.

Residents in some states such as Tasmania and Queensland have State schemes that cover ambulance services for residents of those states.

### RESTRICTED SERVICES

For treatments listed as “restricted”, GU Health will only pay a minimum (default) benefit as listed in the Private Health Insurance Act. This means that admission to a private hospital or public hospital for a service listed as restricted can result in significant out-of-pocket expenses.

### EXCLUDED SERVICES

Exclusions are procedures or services that aren’t covered under your level of cover and which benefits will not be payable. Services not recognised by Medicare aren’t covered unless otherwise stated.

### OTHER EXCLUSIONS

Not all exclusions are displayed. These may include private hospital emergency facility fees, robotic surgery consumables and outpatient medical costs.

Benefits are not payable where you may be able to claim compensation or damages from a third party, such as a workers’ compensation claim, motor vehicle accident or public liability claim. This is regardless of whether you choose to pursue the claim and includes future costs of treatment.

continued over page ▶
PODIASTRIC SURGERY

If you’re being admitted as a private patient for podiatric surgery, please consider the following.

Coverage for treatment for investigations and treatment of conditions affecting the foot and/or ankle, provided by a registered podiatric surgeon, is limited to cover for:

- accommodation;
- the cost of a prosthesis as listed in the prostheses list set out in the Private Health Insurance (Prostheses) Rules.

No benefits are payable for:
- podiatric surgeon’s fees or other participating doctors, such as anaesthetists or radiologists
- hospital theatre fees
- outpatient podiatric surgery performed in the podiatrist’s room.

Please notify Cigna when your circumstances change e.g. changes to family, spouse and dependents.

This is a summary of your hospital and extras cover. Information is current from 1 April 2019 and may change at any time.

---

<table>
<thead>
<tr>
<th>SERVICES &amp; TREATMENTS</th>
<th>COVER</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bone, joint &amp; muscle</td>
<td>✓</td>
</tr>
<tr>
<td>Joint reconstructions</td>
<td>✓</td>
</tr>
<tr>
<td>Joint replacements</td>
<td>✓</td>
</tr>
<tr>
<td>Pain management</td>
<td>✓</td>
</tr>
<tr>
<td>Pain management with device</td>
<td>✓</td>
</tr>
<tr>
<td>Chemotherapy, radiotherapy &amp; immunotherapy for cancer</td>
<td>✓</td>
</tr>
<tr>
<td>Diabetes management (excluding insulin pumps)</td>
<td>✓</td>
</tr>
<tr>
<td>Insulin pumps</td>
<td>✓</td>
</tr>
<tr>
<td>Sleep studies</td>
<td>✓</td>
</tr>
<tr>
<td>Plastic &amp; reconstructive surgery (medically necessary)</td>
<td>✓</td>
</tr>
<tr>
<td>Rehabilitation</td>
<td>✓</td>
</tr>
<tr>
<td>Hospital psychiatric services</td>
<td>✓</td>
</tr>
<tr>
<td>Palliative care</td>
<td>✓</td>
</tr>
<tr>
<td>GU Health Medical Gap Network</td>
<td>✓</td>
</tr>
<tr>
<td>Podiatric surgery (Hospital accommodation costs when provided by a registered podiatric surgeon)</td>
<td>✓</td>
</tr>
<tr>
<td>Elective plastic &amp; cosmetic surgery (Hospital only benefits)</td>
<td>«</td>
</tr>
<tr>
<td>Midwifery</td>
<td>Up to $800</td>
</tr>
<tr>
<td>Special nursing in hospital (when provided by a registered nurse in private practice)</td>
<td>$20 per hour up to $1,000 per person</td>
</tr>
<tr>
<td>Ambulance</td>
<td>Emergency transport only</td>
</tr>
<tr>
<td>Television &amp; telephone (where not included as part of a contract arrangement)</td>
<td>Up to $10 per day</td>
</tr>
<tr>
<td>Home support services &amp; programs (short term support in home following early discharge from hospital)</td>
<td>✓</td>
</tr>
<tr>
<td>Items not covered by the Medicare Benefits Scheme (MBS)</td>
<td>✗</td>
</tr>
</tbody>
</table>

---

...continued over page
## EXECUTIVE BENEFITS

<table>
<thead>
<tr>
<th>SERVICES</th>
<th>BENEFIT</th>
<th>MAXIMUM LIMIT</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>General Dental</strong></td>
<td>100% of the cost</td>
<td>$1,200 per single membership, per year</td>
</tr>
<tr>
<td>General, Preventative, Diagnostic, Restorative Services</td>
<td></td>
<td>$2,400 per family membership, per year</td>
</tr>
<tr>
<td><strong>Major Dental</strong></td>
<td>80% of the cost</td>
<td>$1,200 per person during first year of membership, increasing by $175 for each year of continuous membership to a combined maximum limit of $2,000 per person per year</td>
</tr>
<tr>
<td>Orthodontics, Dentures, Prosthodontics, Periodontics, Endodontics, Crowns, Bridges</td>
<td></td>
<td>A maximum of $2,000 per person, per course of treatment applies</td>
</tr>
<tr>
<td><strong>Note:</strong> Orthodontic treatment commenced within 5 years of a previous course will be considered to be a continuation of the previous course of treatment.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Optical</strong></td>
<td>80% of the cost</td>
<td>$200 during first year of membership, increasing by $25 for each year of current continuous membership to a combined maximum limit of $350 per person per year</td>
</tr>
<tr>
<td>Prescription optical appliances (glasses and contact lenses) or repairs</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Physiotherapy, Speech Therapy, Eye Therapy, Occupational Therapy</strong></td>
<td>100% of the consultation cost</td>
<td>$1,200 per person, per year combined</td>
</tr>
<tr>
<td><strong>Chiropractic, Osteopathic, Dietetics, Clinical Psychology, Hypnotherapy, Therapies</strong></td>
<td>100% of the consultation cost</td>
<td>$1,200 per person, per year combined</td>
</tr>
<tr>
<td>Limit of two chiropractic x-rays per person per year.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Note:</strong> Therapies that attract a benefit are: Acupuncture, Chinese Herbal Medicine, Nutrition, Remedial Massage, Sports Therapy Massage, Myotherapy, Exercise Physiology.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Audiology</strong></td>
<td>100% of the consultation cost</td>
<td>$200 per person, per year</td>
</tr>
<tr>
<td><strong>Podiatry</strong></td>
<td>100% of the consultation cost</td>
<td>$300 per person, per year</td>
</tr>
<tr>
<td><strong>Note:</strong> Orthotic benefits are paid under aids and appliances.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Aids &amp; appliances</strong></td>
<td>80% of the individual cost</td>
<td>$500 per person, per year</td>
</tr>
<tr>
<td>For the purchase of approved aids and appliances.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Appliances must be purchased from a recognised health practitioner or organisation.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>A letter is required from your treating doctor or recognised health practitioner.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Contact your Member Relations Team for more information.</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Hearing Aids</strong></td>
<td>100% of the cost</td>
<td>$800 per person, per 5 years</td>
</tr>
<tr>
<td>Limit of one appliance per person each five years.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Pharmaceutical</strong></td>
<td>100% of the cost</td>
<td>$500 per person, per year</td>
</tr>
<tr>
<td>All pharmaceutical items with a pharmacy receipt after you have paid a sum equal to the current PBS Co-payment. Includes allergy vaccines, travel vaccines, diabetic syringes and hormone implants.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Contraceptives, hormones for IVF treatment, items normally available without a prescription, or items not related to a medical condition are not covered.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Travel &amp; accommodation</strong></td>
<td>$0.25 per km where travel exceeds 250 km, and $100 per night for an essential overnight stay</td>
<td>$500 per person, per year</td>
</tr>
<tr>
<td>Covers a patient &amp; attendant for essential medical travel, to the nearest treatment centre within Australia &amp; overnight accommodation. A letter from your treating doctor is required. Travel due to routine check ups, elective plastic surgery, elective fertility procedures are not covered.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Mammograms</strong></td>
<td>100% of the AMA recommended cost</td>
<td>One every two years</td>
</tr>
<tr>
<td>Benefits are only payable when the service does not attract a Medicare benefit.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Stress Management &amp; Quit Smoking Courses</strong></td>
<td>50% of the cost</td>
<td>$500 per person, per year</td>
</tr>
<tr>
<td>Benefits for Stress Management and Quit Smoking are payable on GU Health approved courses or programs conducted by accredited psychologists and counsellors registered in private practice and quit smoking programs recognised by GU Health.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
**Policy Number** | 01119D | **Date of Issue** | 1/1/2020
---|---|---|---
**Employer Name**  
(*Input same name that is on CLICE Application*) | MSD IDEA, Inc. | **Employer Address**  
(*Input same address that is on CLICE Application*) | Krenova 5 Praha 6 16200 Czech Republic
**Start Date** | 1/1/2020 | **Contract Period** | Calendar Year

| **Type of Plan** | CLICE | **Plan Design** | Unlimited Lifetime Maximum, No Deductible, No Financial Limits (i.e. OOP Max) and No Co-insurance (Plan is 100% coverage); evacuation and repatriation are covered and not optional. |
### Group Dental Insurance

<table>
<thead>
<tr>
<th>Class</th>
<th>Lifetime Maximum</th>
<th>Calendar Year Maximum</th>
<th>Individual Family Maximum</th>
<th>Class Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Classes I, II, III, V</td>
<td>None.</td>
<td>$2,000 per person</td>
<td>(waived for Class I) $0 $0</td>
<td>Coast I – Preventive Care: 100% Coinsurance not subject to the deductible for Diagnostic and Preventive services including oral examination, diagnostic x-rays and periodontal maintenance.</td>
</tr>
<tr>
<td>Classes II, III, V</td>
<td></td>
<td>$2,000 per person</td>
<td></td>
<td>Class II – Basic Restorative: 100% Coinsurance subject to the deductible for Basic Restorations, Endodontics, Periodontics, Prosthodontic Maintenance and Oral Surgery including Fillings, Root Canal, Periodontal Scaling and Root Planning and repair to Bridgework and Dentures.</td>
</tr>
<tr>
<td>Class III</td>
<td></td>
<td>$0</td>
<td></td>
<td>Class III – Major Restorative: 50% Coinsurance subject to the deductible for Major Restorations, Dentures and bridgework including Crowns.</td>
</tr>
<tr>
<td>Class IV (Limited to dependent children under age 19)</td>
<td></td>
<td>$0</td>
<td>$1,500 lifetime maximum.</td>
<td>Class IV – Orthodontia: 50% Coinsurance subject to a $0 lifetime deductible subject to $1,500 lifetime maximum.</td>
</tr>
<tr>
<td>Class V - Implants</td>
<td></td>
<td>80%</td>
<td></td>
<td>Class V - Implants: 80%</td>
</tr>
</tbody>
</table>

The information herein is believed accurate as of the date of publication and is subject to change. This material is intended for informational purposes only and contains only a partial and general description of benefits. Please consult your policy/customer certificate for a complete description of coverage and exclusions. In the event of a conflict or discrepancy, the terms of the formal plan documents control. Please contact your Plan Administrator for a copy of the plan documents. Coverage and benefits are contingent upon the applicable policy terms and are available except where prohibited by applicable law. © Copyright 2019 (Cigna Corporation) Publication Date 10/04/18KJ
CLICE Policy Medical Benefits:

<table>
<thead>
<tr>
<th>In-Patient/Day Case Healthcare Benefits</th>
<th>Benefit Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Annual Benefit</strong> – Maximum per member or dependent</td>
<td>Unlimited</td>
</tr>
<tr>
<td><strong>Hospital Charges for:</strong></td>
<td>Paid in Full</td>
</tr>
<tr>
<td>• Nursing and accommodation for in-patient treatment</td>
<td></td>
</tr>
<tr>
<td>• Day case treatment</td>
<td></td>
</tr>
<tr>
<td>• Operating theatre and recovery room</td>
<td></td>
</tr>
<tr>
<td>• Prescribed medicines, drugs and dressings for in-patient or day case treatment</td>
<td></td>
</tr>
<tr>
<td><strong>Parental Accommodation</strong></td>
<td>Paid in Full</td>
</tr>
<tr>
<td>This applies to dependent children under the age of 18. CIGNA will pay for reasonable costs for a parent staying in the same hospital with the child</td>
<td></td>
</tr>
<tr>
<td><strong>Surgeons' and Anaesthetists' Fees</strong></td>
<td>Paid in Full</td>
</tr>
<tr>
<td><strong>Specialist Physician’s Fees</strong></td>
<td>Paid in Full</td>
</tr>
<tr>
<td>This benefit is paid in full for regular visits by a specialist physician during stays in hospital including intensive care by a specialist physician for as long as is required by medical necessity</td>
<td></td>
</tr>
<tr>
<td><strong>Surgical Procedures</strong></td>
<td>Paid in Full</td>
</tr>
<tr>
<td><strong>Radiotherapy, Chemotherapy, Oncology and Physiotherapy</strong></td>
<td>Paid in Full</td>
</tr>
<tr>
<td><strong>Radiology, Pathology</strong></td>
<td>Paid in Full</td>
</tr>
<tr>
<td><strong>Home nursing charges</strong></td>
<td>Paid in Full</td>
</tr>
<tr>
<td>This benefit will be paid:</td>
<td></td>
</tr>
<tr>
<td>• If recommended by a specialist immediately after hospital treatment for as long as is required by medical necessity;</td>
<td></td>
</tr>
<tr>
<td>• On a full time basis for as long as is required by medical necessity for treatment which would normally be provided in a hospital</td>
<td></td>
</tr>
<tr>
<td><strong>Psychiatric Care</strong></td>
<td>Paid in Full</td>
</tr>
<tr>
<td>This benefit will be paid in respect of psychiatric conditions, other mental disorders or addictive conditions</td>
<td></td>
</tr>
<tr>
<td><strong>Maternity Cover</strong></td>
<td>Paid in Full</td>
</tr>
<tr>
<td>This benefit is available to eligible females covered under the plan</td>
<td></td>
</tr>
<tr>
<td><strong>International Emergency Services</strong></td>
<td>Paid in Full</td>
</tr>
<tr>
<td><strong>Private Ambulance</strong></td>
<td>Paid in Full</td>
</tr>
<tr>
<td>This benefit is payable for transport to or from a hospital when ordered for medical reasons</td>
<td></td>
</tr>
</tbody>
</table>

Note: CIGNA will consider charges made for or in connection with approved organ transplant services, including immunosuppressive medications, organ procurement costs, and donor’s medical costs. The amount payable for donor’s medical costs is reduced by the amount payable for those costs from any other plan or source. Certain transplants will not be covered based on general limitations. (i.e. experimental procedures). The member/dependant must contact CIGNA before incurring costs relating to organ donation.
### Out-patient Healthcare Benefits

<table>
<thead>
<tr>
<th>Benefit Description</th>
<th>Benefit Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Consultations with Medical Practitioners and Specialists (this benefit includes treatment for physiotherapy, acupuncture, chiropody, osteopathy, homeopathy, pathology, radiography, radiology, chemotherapy)</td>
<td>Paid in Full</td>
</tr>
<tr>
<td>Maternity Cover</td>
<td>Paid in Full</td>
</tr>
<tr>
<td>This benefit is payable to eligible females covered under this plan</td>
<td></td>
</tr>
<tr>
<td>Non-surgical and Minor Surgical Procedures and Treatment</td>
<td>Paid in Full</td>
</tr>
<tr>
<td>Prescribed Medicines, Drugs and Dressings</td>
<td>Paid in Full</td>
</tr>
<tr>
<td>Annual Routine Tests</td>
<td>Paid in Full</td>
</tr>
<tr>
<td>One eye test and hearing test</td>
<td></td>
</tr>
<tr>
<td>Well Child Tests</td>
<td>Paid in Full</td>
</tr>
<tr>
<td>This benefit will be payable for dependent children aged 6 and under, with immunisation covered up to the age 18. For full details please contact CIGNA</td>
<td></td>
</tr>
<tr>
<td>Adult Travel Vaccinations</td>
<td>Paid in Full</td>
</tr>
<tr>
<td>This benefit will be payable for vaccinations related to travel</td>
<td></td>
</tr>
<tr>
<td>Emergency Dental Treatment</td>
<td>Paid in Full</td>
</tr>
<tr>
<td>This benefit is payable for treatment received during the emergency visit immediately after accidental damage to the natural teeth</td>
<td></td>
</tr>
<tr>
<td>Psychiatric Care</td>
<td>Paid in Full</td>
</tr>
</tbody>
</table>

### Wellness Benefits

<table>
<thead>
<tr>
<th>Benefit Description</th>
<th>Benefit Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Routine Adult Physical Exams</td>
<td>Paid in Full</td>
</tr>
<tr>
<td>This benefit will be paid for, or in connection with, routine physical examinations and immunizations for members/dependants over the age of 18 years old</td>
<td></td>
</tr>
<tr>
<td>Pap Smear</td>
<td>Paid in Full</td>
</tr>
<tr>
<td>CIGNA will pay charges for an annual Papanicolaou screening</td>
<td></td>
</tr>
<tr>
<td>Contraception</td>
<td>Paid in Full</td>
</tr>
<tr>
<td>Cigna will pay for any form of contraception;</td>
<td></td>
</tr>
<tr>
<td>Family Planning</td>
<td>Paid in Full</td>
</tr>
<tr>
<td>Cigna will pay charges made for Family Planning, including medical history, physical exam, related laboratory tests, medical supervision in accordance with generally accepted medical practices, other medical services, information and counseling on contraception, implanted/injected contraceptives, after appropriate counseling, medical services connected with surgical therapies (tubal ligations, vasectomies). Services include: Office visits and counseling, lab and radiology tests. Surgical sterilization procedures for and tubal ligation vasectomy (excludes reversals) are also covered and includes: medical practitioner or specialist office visit, inpatient facility, outpatient facility and medical practitioner’s or specialist’s services</td>
<td></td>
</tr>
</tbody>
</table>

The information herein is believed accurate as of the date of publication and is subject to change. This material is intended for informational purposes only and contains only a partial and general description of benefits. Please consult your policy/customer certificate for a complete description of coverage and exclusions. In the event of a conflict or discrepancy, the terms of the formal plan documents control. Please contact your Plan Administrator for a copy of the plan documents. Coverage and benefits are contingent upon the applicable policy terms and are available except where prohibited by applicable law. © Copyright 2019 (Cigna Corporation)
### Prostate Cancer Screening
CIGNA will pay charges for an annual prostate cancer screening for eligible males over 50 years old. **Paid in Full**

### Mammograms for Breast Cancer Screening or Diagnostic Purposes
This benefit will be paid in respect of:
- one baseline mammogram for asymptomatic women aged 35-39;
- a mammogram for asymptomatic women aged 40-49 every two years or more if medically necessary;
- a mammogram every year for women aged 50 and over. **Paid in Full**

### Vision Benefit

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Benefit Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>One eye examination per year of insurance by an Optometrist or an Ophthalmologist</td>
<td>Paid in Full</td>
</tr>
<tr>
<td>Expenses for: Lenses to correct vision; Eyeglass frames Prescription sunglasses</td>
<td>Paid in Full up to 200USD</td>
</tr>
</tbody>
</table>

### Evacuation Benefit

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Benefit Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Emergency Evacuation</td>
<td>100% of covered expenses which must be pre-authorized when possible prior to evacuation. If not possible, then must be authorized soon after.</td>
</tr>
<tr>
<td>Family Travel Arrangements</td>
<td>Economy round-trip airfare to the place of hospitalization for one family member for hospitalizations</td>
</tr>
<tr>
<td>Repatriation of Mortal Remains</td>
<td>100% of covered expenses</td>
</tr>
</tbody>
</table>