



## 2015 Full-Time Davidson College Benefits at a Glance

*This benefits summary is provided for the convenience of Davidson College employees. In the event of any conflict between the information presented in this summary and the provisions of any legal plan document, the plan provisions as stated in the legal plan document will prevail. Copies of insurance contracts and other legal plan documents, as well as answers to any questions you may have, can be found on the Human Resources website.*

Benefit	Summary	Cost																								
<b>Medical Insurance</b>	<p>Coverage through <b>CIGNA</b> with two options:</p> <ul style="list-style-type: none"> <li>• <b>Open Access Plus--Traditional with Co-Pay</b></li> <li>• <b>Open Access Plus--High Deductible Health Plan (HDHP)</b> with a Health Savings Account  <i>The college contributes to a Health Savings Account on the employee's behalf:</i> <ul style="list-style-type: none"> <li>• Employee only = \$750/year</li> <li>• Employee + family = \$1,500/year</li> </ul> </li> </ul> <p><b>Eligibility:</b> All regular full-time employees, effective the first of the month after 30 days of continuous service</p>	<p><b><u>Traditional Plan</u></b></p> <table> <tr> <td>Employee Only:</td> <td>Monthly \$140.13</td> <td>Bi-Weekly \$64.68</td> </tr> <tr> <td>Employee + Spouse:</td> <td>Monthly \$627.76</td> <td>Bi-Weekly \$289.74</td> </tr> <tr> <td>Employee + Children:</td> <td>Monthly \$511.40</td> <td>Bi-Weekly \$236.03</td> </tr> <tr> <td>Family:</td> <td>Monthly \$935.22</td> <td>Bi-Weekly \$431.64</td> </tr> </table> <p><b><u>High Deductible Plan</u></b></p> <table> <tr> <td>Employee Only:</td> <td>Monthly \$30.60</td> <td>Bi-Weekly \$14.12</td> </tr> <tr> <td>Employee + Spouse:</td> <td>Monthly \$297.24</td> <td>Bi-Weekly \$137.19</td> </tr> <tr> <td>Employee + Children:</td> <td>Monthly \$229.59</td> <td>Bi-Weekly \$105.96</td> </tr> <tr> <td>Family:</td> <td>Monthly \$483.29</td> <td>Bi-Weekly \$223.06</td> </tr> </table>	Employee Only:	Monthly \$140.13	Bi-Weekly \$64.68	Employee + Spouse:	Monthly \$627.76	Bi-Weekly \$289.74	Employee + Children:	Monthly \$511.40	Bi-Weekly \$236.03	Family:	Monthly \$935.22	Bi-Weekly \$431.64	Employee Only:	Monthly \$30.60	Bi-Weekly \$14.12	Employee + Spouse:	Monthly \$297.24	Bi-Weekly \$137.19	Employee + Children:	Monthly \$229.59	Bi-Weekly \$105.96	Family:	Monthly \$483.29	Bi-Weekly \$223.06
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<b>Vision Insurance</b>	<p>Coverage through <b>EyeMed</b></p> <ul style="list-style-type: none"> <li>• Exam with dilation (once every 12 months)</li> <li>• Frames (once every 24 months): \$140 allowance</li> <li>• Single Vision Lenses: (once every 12 months) or</li> <li>• Contacts (once every 12 months) \$140 allowance</li> </ul> <p><b>Eligibility:</b> All regular full-time employees, effective the first of the month after 30 days of continuous service</p>	<table> <tr> <td>Employee Only:</td> <td>Monthly \$5.79</td> <td>Bi-Weekly \$2.67</td> </tr> <tr> <td>Employee + Spouse:</td> <td>Monthly \$10.99</td> <td>Bi-Weekly \$5.07</td> </tr> <tr> <td>Employee + Children:</td> <td>Monthly \$11.57</td> <td>Bi-Weekly \$5.34</td> </tr> <tr> <td>Family:</td> <td>Monthly \$17.00</td> <td>Bi-Weekly \$7.85</td> </tr> </table>	Employee Only:	Monthly \$5.79	Bi-Weekly \$2.67	Employee + Spouse:	Monthly \$10.99	Bi-Weekly \$5.07	Employee + Children:	Monthly \$11.57	Bi-Weekly \$5.34	Family:	Monthly \$17.00	Bi-Weekly \$7.85												
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<b>Dental Insurance</b>	<p>Coverage through <b>CIGNA</b> with two options:</p> <ul style="list-style-type: none"> <li>• <b>Low Option - Value Source Plan</b> – covers preventative care and a percentage of other services. Excludes major services and orthodontia.</li> <li>• <b>High Option - Value Source Plan</b> – covers preventative care and other major services, including orthodontia.</li> </ul> <p><b>Eligibility:</b> All regular full-time employees, effective the first of the month after 30 days of continuous service</p>	<p><b><u>Low Coverage Plan</u></b></p> <table> <tr> <td>Employee Only:</td> <td>Monthly \$20.11</td> <td>Bi-Weekly \$9.28</td> </tr> <tr> <td>Employee + Spouse:</td> <td>Monthly \$44.27</td> <td>Bi-Weekly \$20.43</td> </tr> <tr> <td>Employee + Children:</td> <td>Monthly \$56.17</td> <td>Bi-Weekly \$25.92</td> </tr> <tr> <td>Family:</td> <td>Monthly \$82.21</td> <td>Bi-Weekly \$37.94</td> </tr> </table> <p><b><u>High Coverage Plan</u></b></p> <table> <tr> <td>Employee Only:</td> <td>Monthly \$34.63</td> <td>Bi-Weekly \$15.98</td> </tr> <tr> <td>Employee + Spouse:</td> <td>Monthly \$72.54</td> <td>Bi-Weekly \$33.48</td> </tr> <tr> <td>Employee + Children:</td> <td>Monthly \$85.46</td> <td>Bi-Weekly \$39.44</td> </tr> <tr> <td>Family:</td> <td>Monthly \$127.94</td> <td>Bi-Weekly \$59.04</td> </tr> </table>	Employee Only:	Monthly \$20.11	Bi-Weekly \$9.28	Employee + Spouse:	Monthly \$44.27	Bi-Weekly \$20.43	Employee + Children:	Monthly \$56.17	Bi-Weekly \$25.92	Family:	Monthly \$82.21	Bi-Weekly \$37.94	Employee Only:	Monthly \$34.63	Bi-Weekly \$15.98	Employee + Spouse:	Monthly \$72.54	Bi-Weekly \$33.48	Employee + Children:	Monthly \$85.46	Bi-Weekly \$39.44	Family:	Monthly \$127.94	Bi-Weekly \$59.04
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<b>Cancer Insurance</b>	<p>Coverage through <b>Colonial Life</b></p> <ul style="list-style-type: none"> <li>• Covers indirect costs associated with a diagnosis of cancer and some other major illnesses.</li> </ul> <p><b>Eligibility:</b> All regular full-time employees, effective the first of the month after 30 days of continuous service</p>	<table> <tr> <td>Employee Only:</td> <td>Monthly \$13.50</td> <td>Bi-Weekly \$6.23</td> </tr> <tr> <td>Family:</td> <td>Monthly \$22.45</td> <td>Bi-Weekly \$10.45</td> </tr> </table>	Employee Only:	Monthly \$13.50	Bi-Weekly \$6.23	Family:	Monthly \$22.45	Bi-Weekly \$10.45																		
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<b>Flexible Spending Accounts</b> <i>(Medical &amp; Dependent Care)</i>	<p>Coverage through <b>Flores</b> for two types:</p> <ul style="list-style-type: none"> <li>• <b>Medical Spending Accounts</b> (NOT for HDHP Plans)</li> <li>• <b>Dependent Care Spending Accounts</b></li> </ul> <p><b>Eligibility:</b> All regular full-time employees, effective the first of the month after 30 days of continuous service</p>	<p>Employees set aside the amount they choose in pretax dollars and are refunded for qualified expenses with their own pretax money. \$500 of Medical can roll over each year. (no Dependent Care rollover)</p> <p>Deduction Maximums (per IRS rules):  <b>Medical:</b> \$2,550      <b>Dependent Care:</b> \$5,000</p>																								

## SUMMARY OF BENEFITS

**Cigna Health and Life Insurance Co.**  
**For - Davidson College**  
**Open Access Plus Plan**



**Selection of a Primary Care Provider** - Your plan may require or allow the designation of a primary care provider. You have the right to designate any primary care provider who participates in the network and who is available to accept you or your family members. If your plan requires designation of a primary care provider, Cigna may designate one for you until you make this designation. For information on how to select a primary care provider, and for a list of the participating primary care providers, visit [www.mycigna.com](http://www.mycigna.com) or contact customer service at the phone number listed on the back of your ID card. For children, you may designate a pediatrician as the primary care provider.

**Direct Access to Obstetricians and Gynecologists** - You do not need prior authorization from the plan or from any other person (including a primary care provider) in order to obtain access to obstetrical or gynecological care from a health care professional in our network who specializes in obstetrics or gynecology. The health care professional, however, may be required to comply with certain procedures, including obtaining prior authorization for certain services, following a pre-approved treatment plan, or procedures for making referrals. For a list of participating health care professionals who specialize in obstetrics or gynecology, visit [www.mycigna.com](http://www.mycigna.com) or contact customer service at the phone number listed on the back of your ID card.

Plan Highlights		In-Network	Out-of-Network
Lifetime Maximum		Unlimited	Unlimited
Coinsurance		Your plan pays 80%	Your plan pays 60%
Maximum Reimbursable Charge		Not Applicable	110%
Calendar Year Deductible		Individual: \$500 Family: \$1,500	Individual: \$1,500 Family: \$4,500
<ul style="list-style-type: none"> <li>Only the amount you pay for in-network covered expenses counts toward your in-network deductible. The amount you pay for out-of-network covered expenses counts toward both your in-network and out-of-network deductibles.</li> <li>After each eligible family member meets his or her individual deductible, covered expenses for that family member will be paid based on the coinsurance level specified by the plan. Or, after the family deductible has been met, covered expenses for each eligible family member will be paid based on the coinsurance level specified by the plan.</li> <li>This plan includes a combined Medical/Pharmacy plan deductible.</li> <li>Retail and home delivery Pharmacy costs contribute to the combined Medical/Pharmacy deductible.</li> <li>Only \$50 from In-Network Pharmacy costs contribute towards the Medical plan deductible. Once that Pharmacy deductible cap amount or the In-Network combined Medical/Pharmacy plan deductible has been met, then covered expenses for Pharmacy costs will be paid at the defined Pharmacy benefit levels.</li> </ul> <p>Note: Services where plan deductible applies are noted with a caret (^)</p>			

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Plan Highlights		
In-Network		Out-of-Network
<b>Calendar Year Out-of-Pocket Maximum</b>		Individual: \$2,500 Family: \$5,000
<ul style="list-style-type: none"> <li>Only the amount you pay for in-network covered expenses counts toward your in-network out-of-pocket maximum. The amount you pay for out-of-network covered expenses counts toward both your in-network and out-of-network out-of-pocket maximums.</li> <li>Plan deductible contributes towards your out-of-pocket maximum.</li> <li>All copays and benefit deductibles contribute towards your out-of-pocket maximum.</li> <li>Mental Health and Substance Abuse covered expenses contribute towards your out-of-pocket maximum.</li> <li>After each eligible family member meets his or her individual out-of-pocket maximum, the plan will pay 100% of their covered expenses. Or, after the family out-of-pocket maximum has been met, the plan will pay 100% of each eligible family member's covered expenses.</li> <li>This plan includes a combined Medical/Pharmacy out-of-pocket maximum.</li> <li>Retail and home delivery Pharmacy costs contribute to the combined Medical/Pharmacy out-of-pocket.</li> </ul>		
Benefit		In-Network <span>Out-of-Network</span>
<b>Note: Services where plan deductible applies are noted with a caret (^)</b>		
<b>Physician Services</b>		
<b>Physician Office Visit</b>	\$30 Primary Care Physician (PCP) copay or \$45 Specialist copay	Your plan pays 60% ^
<ul style="list-style-type: none"> <li>All services including Lab &amp; X-ray</li> <li>Plan pays 100% after you pay copay</li> </ul>		
<b>Surgery Performed in Physician's Office</b>	\$30 PCP or \$45 Specialist copay	Your plan pays 60% ^
<b>Allergy Treatment/Injections</b>	\$30 PCP or \$45 Specialist copay or actual charge (if less)	Your plan pays 60% ^
<b>Allergy Serum</b>	Your plan pays 100%	Your plan pays 60% ^
Dispensed by the physician in the office		
<b>Preventive Care</b>		
<b>Routine Preventive Care - All Ages</b>	Your plan pays 100%	Not covered
<ul style="list-style-type: none"> <li>Includes well-baby, well-child, well-woman and adult preventive care</li> <li>Includes coverage of additional services, such as urinalysis, EKG and other laboratory tests, supplementing the standard Preventive Care benefit</li> </ul>		
<b>Immunizations - All Ages</b>	Your plan pays 100%	Not covered
	Your plan pays 100%	Your plan pays 60% ^
<b>Mammogram, PAP, and PSA Tests</b>		
<ul style="list-style-type: none"> <li>Coverage includes the associated Preventive Outpatient Professional Services.</li> <li>Associated wellness exam is covered in-network only.</li> <li>Diagnostic-related services are covered at the same level of benefits as other x-ray and lab services, based on place of service.</li> </ul>		
<b>Inpatient</b>		

Benefit		In-Network		Out-of-Network	
Note: Services where plan deductible applies are noted with a caret (^)					
Inpatient Hospital Facility		Your plan pays 80% ^		Your plan pays 60% ^	
Semi-Private Room: In-Network: Limited to the semi-private negotiated rate / Out-of-Network: Limited to semi-private rate					
Private Room: In-Network: Limited to the semi-private negotiated rate / Out-of-Network: Limited to semi-private rate					
Special Care Units (Intensive Care Unit (ICU), Critical Care Unit (CCU)): In-Network: Limited to the negotiated rate / Out-of-Network: Limited to ICU/CCU daily room rate					
Inpatient Hospital Physician's Visit/Consultation		Your plan pays 80% ^		Your plan pays 60% ^	
Inpatient Professional Services <ul style="list-style-type: none"><li>For services performed by Surgeons, Radiologists, Pathologists and Anesthesiologists</li></ul>		Your plan pays 80% ^		Your plan pays 60% ^	
Outpatient					
Outpatient Facility Services		Your plan pays 80% ^		Your plan pays 60% ^	
Outpatient Professional Services <ul style="list-style-type: none"><li>For services performed by Surgeons, Radiologists, Pathologists and Anesthesiologists</li></ul>		Your plan pays 80% ^		Your plan pays 60% ^	
Short-Term Rehabilitation		\$30 PCP or \$45 Specialist copay		Your plan pays 60% ^	
Per Calendar Year Maximums: <ul style="list-style-type: none"><li>Pulmonary Rehabilitation, Cognitive Therapy, Physical Therapy, Speech Therapy and Occupational Therapy – 60 days</li><li>Cardiac Rehabilitation - 36 days</li><li>Chiropractic Care - 25 days</li></ul>					
Note: Therapy days, provided as part of an approved Home Health Care plan, accumulate to the applicable outpatient short term rehab therapy maximum.					
Other Health Care Facilities/Services					
Home Health Care (includes outpatient private duty nursing subject to medical necessity) <ul style="list-style-type: none"><li>120 days maximum per Calendar Year</li><li>16 hour maximum per day</li></ul>		Your plan pays 80% ^		Your plan pays 60% ^	
Skilled Nursing Facility, Rehabilitation Hospital, Sub-Acute Facility <ul style="list-style-type: none"><li>120 days maximum per Calendar Year</li></ul>		Your plan pays 80% ^		Your plan pays 60% ^	
Durable Medical Equipment <ul style="list-style-type: none"><li>Unlimited maximum per Calendar Year</li><li>Orthotics - custom foot orthotics including shoe inserts when medically necessary</li></ul>		Your plan pays 100%		Your plan pays 60% ^	
Breast Feeding Equipment and Supplies <ul style="list-style-type: none"><li>Limited to the rental of one breast pump per birth as ordered or prescribed by a physician.</li><li>Includes related supplies</li></ul>		Your plan pays 100%		Not covered	

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Benefit		In-Network				Out-of-Network		
Note: Services where plan deductible applies are noted with a caret (^)								
External Prosthetic Appliances (EPA)						Your plan pays 100%	Your plan pays 60% ^	
• Unlimited maximum per Calendar Year								
Routine Foot Disorders						Not covered	Not covered	
Note: Services associated with foot care for diabetes and peripheral vascular disease are covered when medically necessary.								
Place of Service - your plan pays based on where you receive services								
Note: Services where plan deductible applies are noted with a caret (^)								
Benefit	Physician's Office		Independent Lab		Emergency Room/ Urgent Care Facility		Outpatient Facility	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Lab and X-ray	\$30 PCP or \$45 Specialist copay	Plan pays 60% ^	Plan pays 80% ^	Plan pays 60% ^	Plan pays 100%		Plan pays 80% ^	Plan pays 60% ^
Advanced Radiology Imaging	Plan pays 100%	Plan pays 60% ^	Not Applicable	Not Applicable	Plan pays 100%		Plan pays 100%	Plan pays 60% ^
Advanced Radiology Imaging (ARI) includes MRI, MRA, CAT Scan, PET Scan, etc...								
Note: All lab and x-ray services, including ARI, provided at Inpatient Hospital are covered under Inpatient Hospital benefit								
Benefit	Emergency Room / Urgent Care Facility		Outpatient Professional Services		*Ambulance			
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	Out-of-Network	
Emergency Care	\$150 per visit (copay waived if admitted)		Plan pays 100%		Plan pays 100%			
Urgent Care	\$50 per visit (copay waived if admitted)		Plan pays 100%		Not Applicable			
* Ambulance services used as non-emergency transportation (e.g., transportation from hospital back home) generally are not covered.								
Benefit	Inpatient Hospital and Other Health Care Facilities				Outpatient Services			
	In-Network		Out-of-Network		In-Network	Out-of-Network		
Hospice	Plan pays 80% ^		Plan pays 60% ^		Plan pays 80% ^	Plan pays 60% ^		
Bereavement Counseling	Plan pays 80% ^		Plan pays 60% ^		Plan pays 80% ^	Plan pays 60% ^		
Note: Services provided as part of Hospice Care Program								
Note: Services where plan deductible applies are noted with a caret (^)								

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Benefit	Initial Visit to Confirm Pregnancy		Global Maternity Fee (All Subsequent Prenatal Visits, Postnatal Visits and Physician's Delivery Charges)		Office Visits in Addition to Global Maternity Fee (Performed by OB/GYN or Specialist)		Delivery - Facility (Inpatient Hospital, Birthing Center)	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Maternity	\$30 PCP or \$45 Specialist copay	Plan pays 60% ^	Plan pays 80% ^	Plan pays 60% ^	\$30 PCP or \$45 Specialist copay	Plan pays 60% ^	Covered same as plan's Inpatient Hospital benefit	Covered same as plan's Inpatient Hospital benefit

Note: Services where plan deductible applies are noted with a caret (^)

Benefit	Physician's Office		Inpatient Facility		Outpatient Facility		Inpatient Professional Services		Outpatient Professional Services	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Abortion</b> (Elective and non-elective procedures)	\$30 PCP or \$45 Specialist copay	Plan pays 60% ^	Plan pays 80% ^	Plan pays 60% ^	Plan pays 80% ^	Plan pays 60% ^	Plan pays 80% ^	Plan pays 60% ^	Plan pays 80% ^	Plan pays 60% ^
<b>Family Planning - Men's Services</b>	\$30 PCP or \$45 Specialist copay	Plan pays 60% ^	Plan pays 80% ^	Plan pays 60% ^	Plan pays 80% ^	Plan pays 60% ^	Plan pays 80% ^	Plan pays 60% ^	Plan pays 80% ^	Plan pays 60% ^
Includes surgical services, such as vasectomy (excludes reversals)										
<b>Family Planning - Women's Services</b>	Plan pays 100%	Plan pays 60% ^	Plan pays 100%	Plan pays 60% ^	Plan pays 100%	Plan pays 60% ^	Plan pays 100%	Plan pays 60% ^	Plan pays 100%	Plan pays 60% ^
Includes surgical services, such as tubal ligation (excludes reversals). Contraceptive devices as ordered or prescribed by a physician.										
<b>Infertility</b>	Not covered	Not covered	Not covered	Not covered	Not covered	Not covered	Not covered	Not covered	Not covered	Not covered
<b>Note:</b> Coverage will be provided for the treatment of an underlying medical condition up to the point an infertility condition is diagnosed. Services will be covered as any other illness.										

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Benefit	Physician's Office		Inpatient Facility		Outpatient Facility		Inpatient Professional Services		Outpatient Professional Services	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
TMJ, Surgical and Non-Surgical	\$30 PCP or \$45 Specialist copay	Plan pays 60% <sup>^</sup>	Plan pays 80% <sup>^</sup>	Plan pays 60% <sup>^</sup>	Plan pays 80% <sup>^</sup>	Plan pays 60% <sup>^</sup>	Plan pays 80% <sup>^</sup>	Plan pays 60% <sup>^</sup>	Plan pays 80% <sup>^</sup>	Plan pays 60% <sup>^</sup>
case-by-case basis. Always excludes appliances & orthodontic treatment. Subject to medical necessity.										
Non-Surgical: Unlimited maximum per lifetime										
Bariatric Surgery	\$30 PCP or \$45 Specialist copay	Not covered	Plan pays 80% <sup>^</sup>	Not covered	Plan pays 80% <sup>^</sup>	Not covered	Plan pays 80% <sup>^</sup>	Not covered	Plan pays 80% <sup>^</sup>	Not covered
Surgeon Charges Lifetime Maximum: \$10,000										
Treatment of clinically severe obesity, as defined by the body mass index (BMI) is covered.										
The following are excluded:										
<ul style="list-style-type: none"><li>medical and surgical services to alter appearances or physical changes that are the result of any surgery performed for the management of obesity or clinically severe (morbid) obesity.</li><li>weight loss programs or treatments, whether prescribed or recommended by a physician or under medical supervision</li></ul>										
Note: Services where plan deductible applies are noted with a caret ( <sup>^</sup> )										
Benefit	Inpatient Hospital Facility				Inpatient Professional Services					
	Lifesource Facility In-Network	Non-Lifesource Facility In-Network	Out-of-Network	Lifesource Facility In-Network	Non-Lifesource Facility In-Network	Out-of-Network	Lifesource Facility In-Network	Non-Lifesource Facility In-Network	Out-of-Network	Lifesource Facility In-Network
Organ Transplants	Plan pays 100%	Plan pays 80% <sup>^</sup>	Not covered	Plan pays 100%	Plan pays 80% <sup>^</sup>	Not covered	Plan pays 100%	Plan pays 80% <sup>^</sup>	Not covered	Plan pays 100%
Travel Lifetime Maximum - Lifesource Facility: In-Network: \$10,000 maximum per Transplant per Lifetime										
Note: Services where plan deductible applies are noted with a caret ( <sup>^</sup> )										
Benefit	Inpatient				Outpatient - Physician's Office					
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Mental Health	Plan pays 80% <sup>^</sup>	Plan pays 60% <sup>^</sup>	Plan pays 60% <sup>^</sup>	\$30 copay	Plan pays 60% <sup>^</sup>	Plan pays 60% <sup>^</sup>	Plan pays 80% <sup>^</sup>	Plan pays 80% <sup>^</sup>	Plan pays 60% <sup>^</sup>	Plan pays 60% <sup>^</sup>
Substance Abuse	Plan pays 80% <sup>^</sup>	Plan pays 60% <sup>^</sup>	Plan pays 60% <sup>^</sup>	\$30 copay	Plan pays 60% <sup>^</sup>	Plan pays 60% <sup>^</sup>	Plan pays 80% <sup>^</sup>	Plan pays 80% <sup>^</sup>	Plan pays 60% <sup>^</sup>	Plan pays 60% <sup>^</sup>
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**Note:** Detox is covered under medical

- Unlimited maximum per Calendar Year
- Services are paid at 100% after you reach your out-of-pocket maximum.
- Inpatient includes Partial Hospitalization and Residential Treatment.
- Outpatient includes individual, intensive outpatient and group therapy.
- Note - Group Therapy applies to Mental Health only.

**Mental Health and Substance Abuse Services****Mental Health/Substance Abuse Utilization Review, Case Management and Programs****Inpatient Management Only**

- Inpatient utilization review and case management
- Partial Hospitalization

<b>Pharmacy</b>		<b>In-Network</b>	<b>Out-of-Network</b>
<b>Cigna Pharmacy four-tier copay plan</b> <ul style="list-style-type: none"><li>• Patient is responsible for the applicable copay based upon the tier of the dispensed medication.</li><li>• Self Administered injectable and optional injectable drugs - excludes infertility drugs</li><li>• Oral contraceptives included</li><li>• Includes oral contraceptives - with specific products covered 100%</li><li>• Insulin, glucose test strips, lancets, insulin needles &amp; syringes, insulin pens and cartridges included</li></ul>		<b>Retail</b> - 30 day supply Generic: You pay \$10 Preferred Brand: You pay \$25 Non-Preferred Brand: You pay \$50 Self administered injectables: You pay \$100  <b>Home delivery</b> - 90 day supply Generic: You pay \$30 Preferred Brand: You pay \$75 Non-Preferred Brand: You pay \$150 Self administered injectables: You pay \$300	Not covered
<b>Pharmacy Deductible</b> <ul style="list-style-type: none"><li>• Applies to in-network pharmacy costs</li></ul>		<b>Individual</b> - \$50 <b>Family</b> - N/A	<b>Individual</b> - N/A <b>Family</b> - N/A
<b>Pharmacy Program Information</b>			
<b>Pharmacy Clinical Management and Prior Authorization</b> <ul style="list-style-type: none"><li>• Your plan is subject to refill-too-soon and other clinical edits as well as prior authorization requirements.</li><li>• Plan exclusion edits are always included.</li><li>• Additional clinical management - Enhanced package - a group of clinical medication management options that focus on various drug use management philosophies to help actively manage the pharmacy benefit include:<ul style="list-style-type: none"><li>o Benefits Exclusion - prior authorization, age edits and quantity over time edits.</li><li>o Intensive Appropriateness of Use - duration of therapy edits, step therapy on new market entrants, and dose optimization edits.</li><li>o Utilization and Unit Cost Management - prior authorization, quantity limits, maximum daily dose, and step therapy for limited class(es) of specific medications.</li></ul></li></ul>			

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## Pharmacy Program Information

### Prescription Drug List:

- Cigna Standard Prescription Drug List

### Specialty Pharmacy Management:

- Clinical Programs
  - o Prior authorization is required on specialty medications but quantity limits may apply.
  - o Theracare® Program
- Medication Access Option
  - o Retail and/or Home Delivery

## Additional Information

### Case Management

Coordinated by Cigna HealthCare. This is a service designated to provide assistance to a patient who is at risk of developing medical complexities or for whom a health incident has precipitated a need for rehabilitation or additional health care support. The program strives to attain a balance between quality and cost effective care while maximizing the patient's quality of life.

### eVisits

Provides an online consultation service, or "eVisit," with doctors. The eVisit guides patients through an interactive interview that delivers to doctors the information they need to respond to non-urgent conditions. Individuals pay a predetermined copay or coinsurance based on their benefit plan design. After the eVisit is completed, a claim is automatically submitted to Cigna for reimbursement.

### Maximum Reimbursable Charge

Out-of-Network services are subject to a Calendar Year deductible and maximum reimbursable charge limitations. Payments made to health care professionals not participating in Cigna's network are determined based on the lesser of: the health care professional's normal charge for a similar service or supply, or a percentage (110%) of a fee schedule developed by Cigna that is based on a methodology similar to one used by Medicare to determine the allowable fee for the same or similar service in a geographic area. In some cases, the Medicare based fee schedule is not used, and the maximum reimbursable charge for covered services is determined based on the lesser of: the health care professional's normal charge for a similar service or supply, or the amount charged for that service by 80% of the health care professionals in the geographic area where it is received. The health care professional may bill the customer the difference between the health care professional's normal charge and the Maximum Reimbursable Charge as determined by the benefit plan, in addition to applicable deductibles, co-payments and coinsurance.

### 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.

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

In Network: Coordinated by your physician

Out-of-Network: Customer is responsible for contacting Cigna Healthcare. Subject to penalty/reduction or denial for non-compliance.

- 50% penalty applied to hospital inpatient charges for failure to contact Cigna Healthcare to precertify admission.
- Benefits are denied for any admission reviewed by Cigna Healthcare and not certified.
- Benefits are denied for any additional days not certified by Cigna Healthcare.

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

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## Definitions

**Coinsurance** - After you've reached your deductible, you and your plan share some of your medical costs. The portion of covered expenses you are responsible for is called Coinsurance.

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

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

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

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

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

## Exclusions

### What's Not Covered (not all-inclusive):

Your plan provides for most medically necessary services. The complete list of exclusions is provided in your Certificate or Summary Plan Description. To the extent there may be differences, the terms of the Certificate or Summary Plan Description control. Examples of things your plan does not cover, unless required by law or covered under the pharmacy benefit, include (but aren't limited to):

- Care for health conditions that are required by state or local law to be treated in a public facility.
- Care required by state or federal law to be supplied by a public school system or school district.
- Care for military service disabilities treatable through governmental services if you are legally entitled to such treatment and facilities are reasonably available.
- Treatment of an Injury or Sickness which is due to war, declared, or undeclared, riot or insurrection.
- 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.
- 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.
- Any services and supplies for or in connection with experimental, investigational or unproven services. Experimental, investigational and unproven services do not include routine patient care costs related to qualified clinical trials as described in your plan document. Experimental, investigational and unproven services are medical, surgical, diagnostic, psychiatric, substance abuse or other health care technologies, supplies, treatments, procedures, drug therapies or devices that are determined by the Healthplan Medical Director to be: not demonstrated, through existing peer-reviewed, evidence-based scientific literature to be safe and effective for treating or diagnosing the condition or illness for which its use is proposed; or not approved by the U.S. Food and Drug Administration (FDA) or other appropriate regulatory agency to be lawfully marketed for the proposed use; or the subject of review or approval by an Institutional Review Board for the proposed use.
- Cosmetic surgery or 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.
- The following services are excluded from coverage regardless of clinical indications: Rhinoplasty; Blepharoplasty; Acupressure; Dance therapy, Movement therapy; Applied kinesiology; Rolfing; and Extracorporeal shock wave lithotripsy (ESWL) for musculoskeletal and orthopedic conditions.
- Dental treatment of the teeth, gums or structures directly supporting the teeth, including dental X-rays, examinations, repairs, orthodontics, periodontics, casts, splints and services for dental malocclusion, for any condition. Charges made for services or supplies provided for or in connection with an accidental injury to sound natural teeth are covered provided a continuous course of dental treatment is started within six months of an accident. Sound natural teeth are defined as natural teeth that are free of active clinical decay, have at least 50% bony support and are functional in the arch.

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## Exclusions

- 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.
- 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 or female voluntary sterilization procedures.
- Transsexual surgery including medical or psychological counseling and hormonal therapy in preparation for, or subsequent to, any such surgery.
- Any medications, drugs, services or supplies for the treatment of male or female sexual dysfunction such as, but not limited to, treatment of erectile dysfunction (including penile implants), anorgasm, 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 for learning disabilities, developmental delays, autism or mental retardation.
- 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, dentures and wigs.
- Hearing aids, including but not limited to semi-implantable hearing devices, audiant bone conductors and Bone Anchored Hearing Aids (BAHAs). A hearing aid is any device that amplifies sound.
- Aids or devices that assist with 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.
- Eyeglass lenses and frames and contact lenses (except for the first pair of contact lenses for treatment of keratoconus or post cataract surgery).
- Routine refractions, eye exercises and surgical treatment for the correction of a refractive error, including radial keratotomy.
- Treatment by acupuncture.
- All non-injectable 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.

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## Exclusions

- 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.
- 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 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.
- Cost of biologicals that are immunizations or medications for the purpose of travel, or to protect against occupational hazards and risks.
- 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.
- Telephone, e-mail, and Internet consultations or other services which under normal circumstances are expected to be provided through face-to-face clinical encounters, unless provided via an approved internet-based intermediary.
- Massage therapy.

### These are only the highlights

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

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