

Medical Benefits	Cigna PPO Plan
<b>Preventive Care Services</b>	<b>Note:</b> Plan pays for 100% of preventive appointments and preventive services provided by Network provider, as required under the Affordable Care Act, including the services listed in this section. Charges for additional tests and procedures subject to Plan coinsurance and deductible if covered under the Plan.
<b>Mammogram</b>	<p><b>Network:</b></p> <ul style="list-style-type: none"> <li>Coverage includes the associated Preventive Outpatient Professional Services</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> <li>Plan pays 100% for preventive appointments and services provided by a Network provider as required under the Affordable Care Act. Charges for additional tests and procedures are subject to Plan coinsurance and deductible if covered under the Plan</li> </ul> <p><b>Non-Network:</b> Plan pays 55% after deductible is met for the following:</p> <ul style="list-style-type: none"> <li><i>Age 50 and over:</i> Plan covers one screening per year</li> <li><i>Age 40 through age 49:</i> Plan covers one screening every two years or one screening each year for women with identified risk factors</li> <li><i>Age 35 through age 39:</i> Plan covers one baseline mammogram</li> <li><i>Under age 35:</i> Not covered</li> </ul>
<b>Immunization</b> (There are special rules for flu shots. See your Enrollment Guide for more information.)	<p><b>Network:</b> Plan pays 100% as required under the Affordable Care Act</p> <p><b>Non-Network:</b> Not covered</p>
<b>Bone Mass Measurement Test</b>	<p><b>Network:</b> Plan pays 100% as required under the Affordable Care Act</p> <p><b>Non-Network:</b> Not covered</p>
<b>Routine Annual Physical Exam and Pelvic Examination</b>	<p><b>Network:</b></p> <ul style="list-style-type: none"> <li><i>Ages 3 and above:</i> Plan pays 100% for one exam per year</li> </ul> <p>For diagnostic lab tests and procedures performed and/or ordered during or as a result of the Routine Annual Physical Exam, Plan pays 75% after deductible is met</p> <p><b>Non-Network:</b> Not covered</p> <p>For diagnostic lab tests and procedures performed and/or ordered during or as a result of the Routine Annual Physical Exam, Plan pays 55% after deductible is met</p>
<b>Papanicolaou (Pap) Smear</b>	<p><b>Network:</b> Plan pays 100% for one exam per year</p> <p><b>Non-Network:</b> Plan pays 55% after deductible is met</p>
<b>Prostate Specific Antigen (PSA) Testing, including Digital Rectal Exam (DRE)</b>	<p><b>Network:</b></p> <ul style="list-style-type: none"> <li><i>Age 40 and over:</i> Plan pays 100% for baseline exam; One exam per year after that</li> <li><i>Age 39 and under:</i> Plan pays 75% after deductible is met</li> </ul> <p><b>Non-Network:</b> Plan pays 55% after deductible is met</p>
<b>Preventive Colonoscopy</b>	<p><b>Network:</b> Plan pays 100% for exam as required under the Affordable Care Act</p> <p><b>Non-Network:</b> Plan pays 55% after deductible is met</p>
<b>Well-Baby Care</b> (from birth up to the age of three) Includes routine physical exams	<p><b>Network:</b> Plan pays 100%</p> <p>For diagnostic lab tests and procedures performed and/or ordered during or as a result of the Routine Annual Physical Exam, Plan pays 75% after deductible is met</p> <p><b>Non-Network:</b> Not covered</p> <p>For diagnostic lab tests and procedures performed and/or ordered during or as a result of the Routine Annual Physical Exam, Plan pays 55% after deductible is met</p>

*This is only a brief summary of certain features of the Rocky Mountain UFCW Unions & Employers Health Benefit Plan. Full details are contained in the documents that establish the Plan provisions. If there is a discrepancy between the wording here and the documents that establish the Plan provisions, the document language will govern. The Trustees reserve the right to amend, modify, or discontinue all or part of the Plan at any time.*

## BENEFITS SUMMARY FOR PLAN B—EFFECTIVE JANUARY 1, 2018

The following table provides only a summary of the benefits available under Plan B, effective January 1, 2018. Not all exclusions and limitations are shown. Please refer to your Summary Plan Description (SPD) and any Plan change notices for a complete description of your benefits. Also, refer to your Collective Bargaining Agreement (CBA) for more specific information as to how and when you and your dependents are eligible for coverage and what that coverage will be. Please note that the information about dependents in this chart only applies if your dependents are eligible for coverage. **You are only eligible to enroll in the Kaiser Permanente HMO Plan if you live or work in the Kaiser Permanente HMO service area.**

Medical Benefits	Cigna PPO Plan
<b>Network</b>	Cigna HealthCare Open Access Plus
<b>Calendar Year Maximum</b>	No maximum
<b>Calendar Year Deductible</b>	\$600 per person; 3 individual deductibles per family
<b>Calendar Year Out-of-Pocket Limit</b> (includes deductibles, coinsurance and co-payments for medical and prescription drug benefits)	<b>Network:</b> \$6,350 per person; up to \$12,700 per family <b>Non-Network:</b> No per person limit; no family limit
<b>Calendar Year Coinsurance Limit</b> (deductible and co-pays not included)	<b>Network:</b> \$3,000 per person; up to \$5,000 per family <b>Non-network:</b> \$9,000 per person; no family limit
<b>Coinsurance</b> (unless stated otherwise)	<b>Network:</b> Plan pays 75% after deductible is met <b>Non-Network:</b> Plan pays 55% after deductible is met
<b>Primary Care Physician (PCP) Office Visit and Telehealth* Visit Co-Payment</b> (applies to office visits for outpatient mental health and substance abuse treatment)	<b>Network:</b> Plan pays 100% after \$30 per visit co-pay; no deductible For procedures received during the office visit, Plan pays 75% after deductible is met <b>Non-Network:</b> Plan pays 55% after deductible is met; Non-Network telehealth visits are not covered
<b>High Performance Specialist Office Visit Co-Payment</b> (generally applies in the Denver, Colorado Springs, Boulder, Pueblo and Fort Collins metropolitan areas**) <b>Specialist Office Visit Co-Payment</b> (generally applies outside of the Denver, Colorado Springs, Boulder, Pueblo and Fort Collins metropolitan areas**)	<b>Network:</b> Plan pays 100% after \$40 per visit co-pay; no deductible For procedures received during the office visit, Plan pays 75% after deductible is met <b>Non-Network:</b> Plan pays 55% after deductible is met
<b>Non-High Performance Specialist Office Visit Co-Payment</b> (generally applies in the Denver, Colorado Springs, Boulder, Pueblo and Fort Collins metropolitan areas**)	<b>Network:</b> Plan pays 100% after \$50 per visit co-pay; no deductible For procedures received during the office visit, Plan pays 75% after deductible is met <b>Non-Network:</b> Plan pays 55% after deductible is met

\*Telehealth visits for mental health and substance abuse treatment are not covered.

\*\*Go to [www.myCigna.com](http://www.myCigna.com) to find High Performance Providers in the Cigna Care Network.

Medical Benefits	Cigna PPO Plan
<b>Emergency Room Services</b>	<b>Network:</b> Plan pays 75% after deductible is met <b>Non-Network:</b> Plan pays 75% after deductible is met For non-emergency services provided in a Non-Network emergency room setting, Plan pays 55% after deductible is met
<b>Outpatient Advanced Radiology Procedures (MRIs, X-rays, CAT and PET scans)***</b>	<b>Network:</b> Plan pays 75% after deductible is met and \$75 co-pay is made per scan per day <b>Non-Network:</b> Plan pays 55% after deductible is met and \$75 co-pay is made per scan per day
<b>Inpatient Hospital Services***</b>	<b>Network:</b> Plan pays 75% after deductible is met <b>Non-Network:</b> Plan pays 55% after deductible is met
<b>Outpatient Surgical Services***</b>	<b>Network:</b> Plan pays 75% after deductible is met <b>Non-Network:</b> Plan pays 55% after deductible is met
<b>Durable Medical Equipment***</b>	<b>Network:</b> Plan pays 75% after deductible is met <b>Non-Network:</b> Plan pays 55% after deductible is met Orthotics limited to \$120 maximum for one pair per lifetime
<b>Hospice</b>	Plan pays 75% after deductible is met
<b>Home Health Care***</b>	Plan pays 75% after deductible is met <b>Calendar Year Maximum:</b> 40 days
<b>Physical, Occupational and Speech Therapy***</b> (Special rules apply to Speech Therapy)	<b>Outpatient Network:</b> Plan pays 75% after deductible is met <b>Outpatient Non-Network:</b> Plan pays 55% after deductible is met <b>Speech Therapy:</b> <ul style="list-style-type: none"> <li>Hospital Speech Therapy: Same as above</li> <li>Speech Pathologist (Non-Hospital): Plan pays 50% after deductible is met</li> <li>Outpatient Calendar Year Limit: 50 days</li> </ul>
<b>Mental Health Treatment****</b>	
Inpatient	<b>Network:</b> Plan pays 75% after deductible is met <b>Non-Network:</b> Plan pays 55% after deductible is met
Outpatient	<b>Network:</b> <ul style="list-style-type: none"> <li>Office visits: Plan pays 100% after \$30 per visit co-pay; no deductible</li> <li>Outpatient Facility: Plan pays 75% after deductible is met.</li> </ul> <b>Non-Network:</b> Plan pays 55% after deductible is met Inpatient and certain other Mental Health Treatments are authorized and managed by Mines and Associates For diagnostic lab tests and procedures performed and/or ordered during or as a result of the Exam, Plan pays coinsurance after deductible is met
<b>Substance Abuse Treatment****</b>	
Inpatient	<b>Network:</b> Plan pays 75% after deductible is met <b>Non-Network:</b> Plan pays 55% after deductible is met
Outpatient	<b>Network:</b> <ul style="list-style-type: none"> <li>Office visits: Plan pays 100% after \$30 per visit co-pay; no deductible</li> <li>Outpatient Facility: Plan pays 75% after deductible is met</li> </ul> <b>Non-Network:</b> Plan pays 55% after deductible is met Inpatient and certain other Substance Abuse Treatments are authorized and managed by Mines and Associates For diagnostic lab tests and procedures performed and/or ordered during or as a result of the Exam, Plan pays coinsurance after deductible is met

\*\*\* Pre-certification is required for these and other services such as outpatient surgery, imaging and dialysis. Services that require pre-authorization are determined by Cigna and are subject to change from time to time. Please call Cigna for the current list of services requiring pre-authorization.

\*\*\*\* Mines and Associates is the Network (PPO) Provider for these treatments and performs any required pre-certification on such services.

Medical Benefits	Cigna PPO Plan
<b>Chiropractic Benefits</b>	<b>Network:</b> Plan pays 75% after deductible is met <b>Non-Network:</b> Plan pays 55% after deductible is met Chiropractic benefits limited to 15 visits per year
<b>Transplant Benefits</b>	<b>LifeSOURCE:</b> Plan pays 100% after deductible is met <b>Network:</b> Plan pays 75% after deductible is met <b>Non-Network:</b> Plan pays 55% after deductible is met <b>Per Transplant Maximums:</b> Organ Procurement (inclusive of provider contract): \$10,000 per donor (Does not apply to LifeSOURCE transplant) Transportation/Lodging: \$7,500 (costs incurred if transplant is performed within 100 miles of home will be excluded)
Prescription Drug Benefits	Cigna PPO Plan
<b>Mandatory Generic Program</b>	You must use generic drugs whenever they are available. If you do not, you must pay the generic drug co-pay plus the difference in cost between the generic medication and the brand name medication. See page 28 of the Summary Plan Description for more information.
<b>Participating Retail Pharmacy</b> Generic Preferred Brand Non-Preferred Brand Specialty	Per 34-day supply or 100-unit dose, you pay: \$5 co-payment per prescription 20% up to \$50 per prescription 30% up to \$75 per prescription 20% up to \$100 per prescription
<b>Maintenance Medications (90-day supply)</b> Generic Preferred Brand Non-Preferred Brand	\$10 co-payment per prescription 20% up to \$100 per prescription 30% up to \$150 per prescription Call Cigna for more information about covered maintenance medications No Mail-Order Program available
Prescription medications required to be covered at 100% by the Affordable Care Act are covered 100% by the Plan	
<b>Non-Participating Pharmacy</b>	Not covered, except in emergency
<b>Maximum Supply</b>	<b>Maintenance Medications:</b> Greater of 90-day supply or 100-unit dose <b>All Other Covered Medications:</b> Greater of 34-day supply or 100-unit dose
Age Limit for Dependent Children	Cigna PPO Plan
<b>Dependent Children</b>	Last day of the month in which the dependent child turns age 26 (or, if a stepchild or a child for whom the eligible employee has been awarded custody, December 31 of the year the child attains age 19 or age 23 if a full-time student)
Vision Benefits	Cigna PPO Plan
<b>Exam, Frames and</b> Single Lenses Bifocal Lenses Trifocal Lenses Contact Lenses	Once every 2 years \$240 \$260 \$290 \$240

Dental Benefits	For All Eligible, Covered Participants and Dependents
<b>Calendar Year Deductible</b> (does not apply to preventive and diagnostic)	Not applicable
<b>Preventive and Diagnostic</b>	<b>DPO Provider:</b> Plan pays 100% <b>Non-DPO Provider:</b> Plan pays 80%
<b>Restorative, Oral Surgery, Endodontics, Periodontics</b>	Not covered
<b>Prosthetic</b>	Not covered
<b>TMJ Benefits</b>	Not covered
<b>Calendar Year Maximum</b> (non-orthodontic)	\$1,000 per employee or dependent age 18 and over; no maximum for dependents under age 18
<b>Orthodontic Benefits</b>	Not covered
Weekly Disability Benefits	For All Eligible, Covered Participants
<b>Benefit Amount</b>	70% of average weekly earnings
<b>Weekly Maximum</b>	\$300 unless your current CBA provides for \$200
<b>Benefits Begin</b>	8th consecutive day of disability or day after employer's benefits end
<b>Maximum Duration</b>	26 weeks
Death Benefits	For All Eligible, Covered Participants
<b>Benefit Amount</b>	\$10,000
AD&D Benefits	For All Eligible, Covered Participants
<b>Full Amount</b>	\$10,000
<b>Life or Combination of Any Below</b>	\$10,000
<b>One Hand, One Foot, One Eye</b>	\$5,000
Contact the Plan Office for other covered losses	