

**Enhance Therapies-Silver Plan: American Plan Administrators** Coverage for: Individual, Individual + Family | Plan Type: PPO



The Summary of Benefits and Coverage (SBC) document will help you choose a health [plan](#). The SBC shows you how you and the [plan](#) would share the cost for covered health care services. NOTE: Information about the cost of this [plan](#) (called the [premium](#)) will be provided separately. This is **only a summary**. For more information about your coverage, or to get a copy of the complete terms of coverage, contact 1-718-625-6300. For general definitions of common terms, such as [allowed amount](#), [balance billing](#), [coinsurance](#), [copayment](#), [deductible](#), [provider](#), or other underlined terms see the Glossary. You can view the Glossary at [www.cciio.cms.gov](http://www.cciio.cms.gov) or call 1-718-625-6300 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <a href="#">deductible</a> ?	For <a href="#">participating providers</a> \$2,500 <b>person</b> / \$5,000 <b>family</b> <a href="#">non-participating providers</a> \$10,000 <b>person</b> / \$20,000 <b>family</b>	Generally, you must pay all of the costs from providers up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay. If you have other family members on the <a href="#">plan</a> , each family member must meet their own individual <a href="#">deductible</a> until the total amount of <a href="#">deductible</a> expenses paid by all family members meets the overall family <a href="#">deductible</a> .
Are there services covered before you meet your <a href="#">deductible</a> ?	Yes. <a href="#">Preventive care</a> and primary care services are covered before you meet your <a href="#">deductible</a> .	This <a href="#">plan</a> covers some items and services even if you haven't yet met the <a href="#">deductible</a> amount. But a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply. For example, this <a href="#">plan</a> covers certain <a href="#">preventive services</a> without <a href="#">cost-sharing</a> and before you meet your <a href="#">deductible</a> . See a list of covered <a href="#">preventive services</a> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a>
Are there other <a href="#">deductibles</a> for specific services?	No	You don't have to meet <a href="#">deductibles</a> for specific services, but see the chart starting on page 2 for other costs for services this <a href="#">plan</a> covers.
What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ?	For <a href="#">participating providers</a> \$6,000 <b>person</b> / \$12,000 <b>family</b> <a href="#">non-participating providers</a> \$20,000 <b>person</b> / \$40,000 <b>family</b>	The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services. If you have other family members in this <a href="#">plan</a> , they have to meet their own <a href="#">out-of-pocket limits</a> until the overall family <a href="#">out-of-pocket limit</a> has been met.
What is not included in the <a href="#">out-of-pocket limit</a> ?	<a href="#">Premiums</a> , <a href="#">balance billing</a> charges (unless balance-billing is prohibited), and health care this <a href="#">plan</a> doesn't cover.	Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a> .
Will you pay less if you use a <a href="#">network provider</a> ?	Yes. See <a href="http://www.cigna.com">www.cigna.com</a>	This <a href="#">plan</a> uses a provider <a href="#">network</a> . You will pay less if you use a <a href="#">provider</a> in the plan's <a href="#">network</a> . You will pay the most if you use an <a href="#">out-of-network provider</a> , and you might receive a bill from a <a href="#">provider</a> for the difference between the provider's charge and what your <a href="#">plan</a> pays ( <a href="#">balance billing</a> ). Be aware, your <a href="#">network provider</a> might use an <a href="#">out-of-network provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> before you get services.
Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ?	No.	You can see the <a href="#">specialist</a> you choose without a <a href="#">referral</a> .

 All [copayment](#) and [coinsurance](#) costs shown in this chart are after your [deductible](#) has been met, if a [deductible](#) applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care <a href="#">provider's</a> office or clinic	Primary care visit to treat an injury or illness	\$35 <a href="#">copay</a> /office visit <a href="#">deductible</a> does not apply	50% <a href="#">coinsurance</a>	-----None-----
	<a href="#">Specialist</a> visit	\$60 <a href="#">copay</a> /office visit <a href="#">deductible</a> does not apply	50% <a href="#">coinsurance</a>	-----None-----
	<a href="#">Preventive care/screening/immunization</a>	No charge	50% <a href="#">coinsurance</a>	You may have to pay for services that aren't preventive. Ask your <a href="#">provider</a> if the services needed are preventive. Then check what your <a href="#">plan</a> will pay for.
If you have a test	<a href="#">Diagnostic test</a> (x-ray, blood work)	No charge/office based \$150 <a href="#">copay</a> /lab hospital \$300 <a href="#">copay</a> /x-ray hospital <a href="#">deductible</a> does not apply	50% <a href="#">coinsurance</a>	
	Imaging (CT/PET scans, MRIs)	\$100 <a href="#">copay</a> /office based \$500 <a href="#">copay</a> /hospital <a href="#">deductible</a> does not apply	50% <a href="#">coinsurance</a>	<a href="#">Preauthorization</a> is required. If you don't get <a href="#">preauthorization</a> , services will not be covered.*
If you need drugs to treat your illness or condition More information about <a href="#">prescription drug coverage</a> is available at <a href="#">www.proactrx.com</a>	Generic drugs	\$20 <a href="#">copay</a> / Retail prescription \$40 <a href="#">copay</a> / Mail Order	Not Covered	Covers up to a 3 retail 30 days fill (retail subscription); 90 day supply (mail order prescription).
	Preferred brand drugs	\$40 <a href="#">copay</a> / Retail prescription \$80 <a href="#">copay</a> / Mail Order	Not Covered	
	Non-preferred brand drugs	\$60 <a href="#">copay</a> / Retail prescription \$120 <a href="#">copay</a> / Mail Order	Not Covered	
	<a href="#">Specialty drugs</a>	Not Covered	Not Covered	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	25% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	<a href="#">Preauthorization</a> is required. If you don't get <a href="#">preauthorization</a> , services will not be covered.*
	Physician/surgeon fees	25% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	
If you need immediate medical attention	<a href="#">Emergency room care</a>	\$450 <a href="#">copay</a> <a href="#">deductible</a> does not apply	\$450 <a href="#">copay</a> <a href="#">deductible</a> does not apply	Copay Waived if admitted Coverage is limited to Urgent Emergency Room visits only
	<a href="#">Emergency medical transportation</a>	25% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	Coverage is limited to Emergency Ground Transportation only
	<a href="#">Urgent care</a>	\$75 <a href="#">copay</a> <a href="#">deductible</a> does not apply	50% <a href="#">coinsurance</a>	-----None-----
If you have a hospital	Facility fee (e.g., hospital room)	25% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	<a href="#">Preauthorization</a> is required. If you don't get

\* For more information about limitations and exceptions, or to request the SPD contact us at 1-718-625-6300.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
stay	Physician/surgeon fees	25% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	<a href="#">preauthorization</a> , services will not be covered.*
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$60 <a href="#">copay</a> / visit <a href="#">deductible</a> does not apply	50% <a href="#">coinsurance</a>	-----None-----
	Inpatient services	25% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	<a href="#">Preauthorization</a> is required. If you don't get <a href="#">preauthorization</a> , services will not be covered.*
If you are pregnant	Office visits	\$35 <a href="#">copay</a> / visit <a href="#">deductible</a> does not apply	50% <a href="#">coinsurance</a>	-----None-----
	Childbirth/delivery professional services	25% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	-----None-----
	Childbirth/delivery facility services	25% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	<a href="#">Preauthorization</a> is required. If you don't get <a href="#">preauthorization</a> , services will not be covered.*
If you need help recovering or have other special health needs	<a href="#">Home health care</a>	25% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	Coverage is limited to 40 days per year. <a href="#">Preauthorization</a> is required. If you don't get <a href="#">preauthorization</a> , services will not be covered.*
	<a href="#">Rehabilitation services</a>	\$60 <a href="#">copay</a> / visit <a href="#">deductible</a> does not apply	50% <a href="#">coinsurance</a>	Coverage is limited to 30 combined visits per year
	<a href="#">Habilitation services</a>	Not Covered	Not Covered	-----None-----
	<a href="#">Skilled nursing care</a>	25% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	Coverage is limited to 60 days per year. <a href="#">Preauthorization</a> is required. If you don't get <a href="#">preauthorization</a> , services will not be covered.*
	<a href="#">Durable medical equipment</a>	25% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	<a href="#">Preauthorization</a> is required when the amount is > \$500
	<a href="#">Hospice services</a>	25% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	Coverage is limited to 30 days per year <a href="#">Preauthorization</a> is required. If you don't get <a href="#">preauthorization</a> , services will not be covered.*
If your child needs dental or eye care	Children's eye exam	No Charge	50% <a href="#">coinsurance</a>	Coverage is limited to 1 exam per 24 months
	Children's glasses	No Charge	No Charge	Coverage is limited to \$100 per 24 months
	Children's dental check-up	Not Covered	Not Covered	-----None-----

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### Excluded Services & Other Covered Services:

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

- |                     |  |                        |
|---------------------|--|------------------------|
| • Acupuncture       | • Habilitation Services                        | • Private Duty Nursing |
| • Bariatric Surgery | • Infertility treatment                        | • Routine Foot Care    |
| • Cosmetic Surgery  | • Long term care                               | • Weight loss programs |
| • Dental Care       | • Medical Care when traveling outside the U.S. |                        |

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

- |                     |            |
|---------------------|------------|
| • Chiropractic Care | • Eye Exam |
|---------------------|------------|

**Your Rights to Continue Coverage:** There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-EBSA or visit [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform); Department of Health and Human Services, Center for Consumer Information and Insurance Oversight at 1-877-267-2323 x61565 or visit [www.cciio.cms.gov](http://www.cciio.cms.gov); or please call APA at 1-718-625-6300 or visit [www.apatpa.com](http://www.apatpa.com) other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance [Marketplace](#). For more information about the [Marketplace](#), visit [www.HealthCare.gov](http://www.HealthCare.gov) or call 1-800-318-2596.

**Your Grievance and Appeals Rights:** There are agencies that can help if you have a complaint against your [plan](#) for a denial of a [claim](#). This complaint is called a [grievance](#) or [appeal](#). For more information about your rights, look at the explanation of benefits you will receive for that medical [claim](#). Your [plan](#) documents also provide complete information to submit a [claim](#), [appeal](#), or a [grievance](#) for any reason to your [plan](#). For more information about your rights, this notice, or assistance, contact: APA at 1-718-625-6300 or visit [www.apatpa.com](http://www.apatpa.com).

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

If you don't have [Minimum Essential Coverage](#) for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

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

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

### Language Access Services:

If you are in need of language assistance, please reference the multi-language taglines and nondiscrimination notification at the end of this document, or call us at 1-718-625-6300

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

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About these Coverage Examples:



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

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

- The [plan's](#) overall [deductible](#) \$2,500
- [Specialist copayment](#) \$60
- Hospital (facility) [coinsurance](#) 25%
- Other [coinsurance](#) 25%

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

<b>Total Example Cost</b>	<b>\$12,800</b>
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In this example, Peg would pay:

<i>Cost Sharing</i>	
Deductibles	\$2,500
Copayments	\$340
Coinsurance	\$2,490
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Peg would pay is</b>	<b>\$5,330</b>

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

- The [plan's](#) overall [deductible](#) \$2,500
- [Specialist copayment](#) 0\$60
- Hospital (facility) [coinsurance](#) 25%
- Other [coinsurance](#) 25%

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

<b>Total Example Cost</b>	<b>\$7,400</b>
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In this example, Joe would pay:

<i>Cost Sharing</i>	
Deductibles	\$2,500
Copayments	\$720
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Joe would pay is</b>	<b>\$3,220</b>

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

- The [plan's](#) overall [deductible](#) \$2,500
- [Specialist copayment](#) 0\$60
- Hospital (facility) [copayment](#) \$450
- Other [coinsurance](#) 25%

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

<b>Total Example Cost</b>	<b>\$1,900</b>
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In this example, Mia would pay:

<i>Cost Sharing</i>	
Deductibles	\$1,250
Copayments	\$1,050
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$1,300</b>