



BENEFITS

## Summary of Benefits and Coverage Forms



A new requirement of the Affordable Care Act requires group health plans and Insurance companies to provide you with Summary of Benefits and Coverage (SBC) forms, using the same standard form to help you compare health plans.

To view SBC forms for CNO medical options, please click on the links below. CNO medical option SBC forms are specified based upon network access available. To know which plan option applies to you, please refer to your 2013 Benefit Confirmation.

- [Medical Option 1 with CCN access](#) – For participants enrolled in Medical Option 1 who have access to Cigna's Open Access Plus network and the Cigna CCN network for various medical specialties.
- [Medical Option 1 without CCN access](#) – For participants enrolled in Medical Option 1, who have access to Cigna's Open Access Plus network, but do not have access to the Cigna CCN network for various medical specialties.
- [Medical Option 2 with CCN access](#) – For participants enrolled in Medical Option 2, who have access to Cigna's Open Access Plus network and the Cigna CCN network for various medical specialties.
- [Medical Option 2 without CCN access](#) – For participants enrolled in Medical Option 2 who have access to Cigna's Open Access Plus network, but do not have access to the Cigna CCN network for various medical specialties.
- [Out-of-Area Medical Plan Option](#) – For participants who live in an area where there is no Cigna Open Access Network access available and no access to the Cigna CCN network for various medical specialties.

