



Dear Massachusetts Resident:

Cigna is providing this notice, as required by the Massachusetts Division of Insurance, to advise you of the status of your health plan. This health plan alone **does not meet Minimum Creditable Coverage standards** that are effective **January 1, 2025**, as part of the Massachusetts Health Care Reform Law because:

- The in-network deductible is more than **\$2,950** for an individual and/or **\$5,900** for a family.
- The total combined medical and other deductible dollar amounts exceed **\$2,950/\$5,900**.
- A broad range of medical benefits, as defined by the Connector, are not covered.
- Coverage for all core services and all of the benefits included in the broad range of medical benefits are not provided for all covered persons under the health benefit plan.
- Prescription drugs are not covered.
- The deductible for prescription drug coverage is more than **\$360** for an individual and/or **\$720** for a family.
- The health plan does not include an out-of-pocket maximum.
- The out-of-pocket maximum for in-network services or the sum of all out-of-pocket maximums for all in-network services is more than **\$9,200** for an individual and/or **\$18,400** for family.
- The out-of-pocket maximum does not include one or more of the following for in-network services: all copayments of any size, coinsurance, deductibles or similar charges for Essential Health Benefits.
- The health plan imposes an overall annual maximum benefit or a per illness annual maximum benefit for covered core services or for Essential Health Benefit services.
- A fee schedule is imposed on indemnity benefits for in-network covered services.
- The deductible for in-network benefits includes required preventive care services.
- Preventive care services are not covered by your plan.
- The prescription drug coverage has an annual dollar limit on the amount of drug coverage provided in your plan.

If you purchase this health plan only, you will not satisfy the statutory requirement that you have health insurance, meeting the Massachusetts Creditable Coverage standards that are effective as of January 1, 2025.

The Massachusetts Health Care Reform Law requires that Massachusetts residents, eighteen (18) years of age and older, must have health coverage that meets the Minimum Creditable Coverage standards set by the Commonwealth Health Insurance Connector, unless waived from the health insurance requirement based on affordability or individual hardship.

If this health plan is offered to you through your place of employment, contact your employer or other plan sponsor to determine if it offers other health plan options that meet Minimum Creditable Coverage standards. Your employer or other plan sponsor also may offer supplemental plans you can add to this health plan in order to meet Minimum Creditable Coverage.

If this health plan is not offered to you through your place of employment and you want to learn about other health plan options available to individuals, you may contact the Division of Insurance by calling (617) 521-7794 or visiting its website at www.mass.gov/doi or the Connector by calling 1-877-MA-ENROLL or visiting its website at www.mahealthconnector.org.

Please note: This disclosure is for Minimum Creditable Coverage standards as of **January 1, 2025**. Because standards may change annually, you should review health plan materials each year to be sure that your plan continues to meet the current standards.



This health plan, alone, does not meet **Minimum Creditable Coverage standards** and **will not satisfy** the individual mandate that you have health insurance.