Illinois Consumer Coverage Disclosure Act

The Consumer Coverage Disclosure Act requires employers to notify Illinois employees which of the Essential Health Benefits listed below are and are not covered by their employer-provided group health insurance coverage. Refer to the <u>Access to Care</u> <u>and Treatment Benchmark Plan</u> and the <u>Pediatric Dental Plan</u> to reference the pages listed below.

Employer Name:		Affirm, Inc.								
Employer State of Situs: C		California								
Plan Marketing Name: Cigna		Cigna Cigna OAP 250 2025								
						Ten (1	0) Essential Health Benefit (EHB) Categories:			
							mbulatory patient services (outpatient care yo	u get without being admitted to	a hosnital)	
	nergency services	d get without being admitted to	a nospital)							
	ospitalization (like surgery and overnight stays)								
	aboratory services	1								
	lental health and substance use disorder (MH/	SUD) services, including behavio	ral health treatment (this	includes						
	punseling and psychotherapy)	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,								
	ediatric services, including oral and vision care	(but adult dental and vision cove	erage aren't essential heal	lth benefits)						
	regnancy, maternity, and newborn care (both l									
• Pr	rescription drugs									
• Pr	reventive and wellness services and chronic dis	sease management								
• Re	ehabilitative and habilitative services and devi	ces (services and devices to help	people with injuries, disal	bilities, or						
ch	pronic conditions gain or recover mental and p	hysical skills)								
				Employer						
2020-2	2022 Illinois Essential Health Benefit (EHB) Lis									
ltom	FUR Report		Benchmark Page	Plan Covered Benefit?						
Item	EHB Benefit	EHB Category	# Reference	-						
1 2	Accidental Injury Dental Allergy Injections and Testing	Ambulatory Ambulatory	Pgs. 10 & 17 Pg. 11	Yes						
3	Bone anchored hearing aids	Ambulatory	Pgs. 17 & 35	No						
4	Durable Medical Equipment	Ambulatory	Pg. 13	Yes						
5	Hospice	Ambulatory	Pg. 28	Yes						
6	Infertility (Fertility) Treatment	Ambulatory	Pgs. 23 - 24	Yes						
7	Outpatient Facility Fee (e.g., Ambulatory Sur		Pg. 21	Yes						
,	Center)		1 8. 21	105						
8	Outpatient Surgery Physician/Surgical Servic	es Ambulatory	Pgs. 15 - 16	Yes						
-	(Ambulatory Patient Services)	,	0							
9	Private-Duty Nursing	Ambulatory	Pgs. 17 & 34	Yes						
9 10	Prosthetics/Orthotics	Ambulatory Ambulatory	Pgs. 17 & 34 Pg. 13	Yes Yes						
			Pgs. 17 & 34 Pg. 13 Pg. 10							
10	Prosthetics/Orthotics	Ambulatory	Pg. 13	Yes						
10 11	Prosthetics/Orthotics Sterilization (vasectomy men) Temporomandibular Joint Disorder (TMJ) Emergency Room Services	Ambulatory Ambulatory	Pg. 13 Pg. 10	Yes Yes						
10 11 12	Prosthetics/Orthotics Sterilization (vasectomy men) Temporomandibular Joint Disorder (TMJ) Emergency Room Services (Includes MH/SUD Emergency)	Ambulatory Ambulatory Ambulatory	Pg. 13 Pg. 10 Pgs. 13 & 24 Pg. 7	Yes Yes Yes Yes						
10 11 12 13 14	Prosthetics/Orthotics Sterilization (vasectomy men) Temporomandibular Joint Disorder (TMJ) Emergency Room Services (Includes MH/SUD Emergency) Emergency Transportation/ Ambulance	Ambulatory Ambulatory Ambulatory Emergency services Emergency services	Pg. 13 Pg. 10 Pgs. 13 & 24 Pg. 7 Pgs. 4 & 17	Yes Yes Yes Yes Yes						
10 11 12 13 14 15	Prosthetics/Orthotics Sterilization (vasectomy men) Temporomandibular Joint Disorder (TMJ) Emergency Room Services (Includes MH/SUD Emergency) Emergency Transportation/ Ambulance Bariatric Surgery (Obesity)	Ambulatory Ambulatory Ambulatory Emergency services Emergency services Hospitalization	Pg. 13 Pg. 10 Pgs. 13 & 24 Pg. 7 Pgs. 4 & 17 Pg. 21	Yes Yes Yes Yes						
10 11 12 13 14 15 16	Prosthetics/Orthotics Sterilization (vasectomy men) Temporomandibular Joint Disorder (TMJ) Emergency Room Services (Includes MH/SUD Emergency) Emergency Transportation/ Ambulance Bariatric Surgery (Obesity) Breast Reconstruction After Mastectomy	Ambulatory Ambulatory Ambulatory Emergency services Emergency services Hospitalization Hospitalization	Pg. 13 Pg. 10 Pgs. 13 & 24 Pg. 7 Pgs. 4 & 17 Pg. 21 Pgs. 24 - 25	Yes Yes Yes Yes Yes Yes Yes						
10 11 12 13 14 15 16 17	Prosthetics/OrthoticsSterilization (vasectomy men)Temporomandibular Joint Disorder (TMJ)Emergency Room Services(Includes MH/SUD Emergency)Emergency Transportation/ AmbulanceBariatric Surgery (Obesity)Breast Reconstruction After MastectomyReconstructive Surgery	Ambulatory Ambulatory Ambulatory Ambulatory Emergency services Emergency services Hospitalization Hospitalization Hospitalization	Pg. 13 Pg. 10 Pgs. 13 & 24 Pg. 7 Pgs. 4 & 17 Pg. 21 Pgs. 24 - 25 Pgs. 25 - 26, & 35	Yes Yes Yes Yes Yes Yes Yes Yes						
10 11 12 13 14 15 16 17 18	Prosthetics/OrthoticsSterilization (vasectomy men)Temporomandibular Joint Disorder (TMJ)Emergency Room Services(Includes MH/SUD Emergency)Emergency Transportation/ AmbulanceBariatric Surgery (Obesity)Breast Reconstruction After MastectomyReconstructive SurgeryInpatient Hospital Services (e.g., Hospital State	Ambulatory Ambulatory Ambulatory Ambulatory Emergency services Emergency services Hospitalization Hospitalization Hospitalization Hospitalization Hospitalization Hospitalization	Pg. 13 Pg. 10 Pgs. 13 & 24 Pg. 7 Pgs. 4 & 17 Pg. 21 Pgs. 24 - 25 Pgs. 25 - 26, & 35 Pg. 15	Yes Yes Yes Yes Yes Yes Yes Yes Yes						
10 11 12 13 14 15 16 17 18 19	Prosthetics/Orthotics Sterilization (vasectomy men) Temporomandibular Joint Disorder (TMJ) Emergency Room Services (Includes MH/SUD Emergency) Emergency Transportation/ Ambulance Bariatric Surgery (Obesity) Breast Reconstruction After Mastectomy Reconstructive Surgery Inpatient Hospital Services (e.g., Hospital Sta Skilled Nursing Facility	Ambulatory Ambulatory Ambulatory Ambulatory Emergency services Emergency services Hospitalization Hospitalization Hospitalization Hospitalization Hospitalization Hospitalization Hospitalization	Pg. 13 Pg. 10 Pgs. 13 & 24 Pg. 7 Pgs. 4 & 17 Pg. 21 Pgs. 24 - 25 Pgs. 25 - 26, & 35 Pg. 15 Pg. 21	Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes						
10 11 12 13 14 15 16 17 18	Prosthetics/OrthoticsSterilization (vasectomy men)Temporomandibular Joint Disorder (TMJ)Emergency Room Services(Includes MH/SUD Emergency)Emergency Transportation/ AmbulanceBariatric Surgery (Obesity)Breast Reconstruction After MastectomyReconstructive SurgeryInpatient Hospital Services (e.g., Hospital State	Ambulatory Ambulatory Ambulatory Ambulatory Emergency services Emergency services Hospitalization Hospitalization Hospitalization Hospitalization Hospitalization Hospitalization	Pg. 13 Pg. 10 Pgs. 13 & 24 Pg. 7 Pgs. 4 & 17 Pg. 21 Pgs. 24 - 25 Pgs. 25 - 26, & 35 Pg. 15	Yes Yes Yes Yes Yes Yes Yes Yes						

21	Diagnostic Services	Laboratory services	Pgs. 6 & 12	Yes
22	Intranasal opioid reversal agent associated with opioid prescriptions	MH/SUD	Pg. 32	Yes
23	Mental (Behavioral) Health Treatment (Including Inpatient Treatment)	MH/SUD	Pgs. 8 -9, 21	Yes
24	Opioid Medically Assisted Treatment (MAT)	MH/SUD	Pg. 21	Yes
25	Substance Use Disorders (Including Inpatient Treatment)	MH/SUD	Pgs. 9 & 21	Yes
26	Tele-Psychiatry	MH/SUD	Pg. 11	Yes
27	Topical Anti-Inflammatory acute and chronic pain medication	MH/SUD	Pg. 32	Yes
28	Pediatric Dental Care	Pediatric Oral and Vision Care	See AllKids Pediatric Dental Document	No
29	Pediatric Vision Coverage	Pediatric Oral and Vision Care	Pgs. 26 - 27	No
30	Maternity Service	Pregnancy, Maternity, and Newborn Care	Pgs. 8 & 22	Yes
31	Outpatient Prescription Drugs	Prescription drugs	Pgs. 29 - 34	Yes
32	Colorectal Cancer Examination and Screening	Preventive and Wellness Services	Pgs. 12 & 16	Yes
33	Contraceptive/Birth Control Services	Preventive and Wellness Services	Pgs. 13 & 16	Yes
34	Diabetes Self-Management Training and Education	Preventive and Wellness Services	Pgs. 11 & 35	Yes
35	Diabetic Supplies for Treatment of Diabetes	Preventive and Wellness Services	Pgs. 31 - 32	Yes
36	Mammography - Screening	Preventive and Wellness Services	Pgs. 12, 15, & 24	Yes
37	Osteoporosis - Bone Mass Measurement	Preventive and Wellness Services	Pgs. 12 & 16	Yes
38	Pap Tests/ Prostate- Specific Antigen Tests/ Ovarian Cancer Surveillance Test	Preventive and Wellness Services	Pg. 16	Yes
39	Preventive Care Services	Preventive and Wellness Services	Pg. 18	Yes
40	Sterilization (women)	Preventive and Wellness Services	Pgs. 10 & 19	Yes
41	Chiropractic & Osteopathic Manipulation	Rehabilitative and Habilitative Services and Devices	Pgs. 12 - 13	Yes
42	Habilitative and Rehabilitative Services	Rehabilitative and Habilitative Services and Devices	Pgs. 8, 9, 11, 12, 22, & 35	Yes

Employ	yer Name:	Affirm, Inc	2.			
Employer State of Situs: Califo		California				
		Cigna				
Plan Marketing Name: Cigna C		Cigna OAP	AP IN			
Plan Year: 2025						
	0) Essential Health Benefit (EHB) Categor					
	nbulatory patient services (outpatient car					
 En Ho La Mo co 	nergency services ospitalization (like surgery and overnight s boratory services ental health and substance use disorder (unseling and psychotherapy) diatric services, including oral and vision	stays) MH/SUD) s	services, including behavio	oral health treatment (this		
 Pro Pro Re ch 	egnancy, maternity, and newborn care (b escription drugs eventive and wellness services and chron habilitative and habilitative services and ronic conditions gain or recover mental a	ic disease i devices (se nd physica	management ervices and devices to help Il skills)	people with injuries, disal		
2020-2	2022 Illinois Essential Health Benefit (EHB	B) Listing (F	P.A. 102-0630)	Davida Maria	Employer Plan Covered	
Item	EHB Benefit		EHB Category	Benchmark Page # Reference	Benefit?	
1	Accidental Injury Dental		Ambulatory	Pgs. 10 & 17	Yes	
2	Allergy Injections and Testing		Ambulatory	Pg. 11	Yes	
3	Bone anchored hearing aids		Ambulatory	Pgs. 17 & 35	No	
4	Durable Medical Equipment		Ambulatory	Pg. 13	Yes	
5	Hospice		Ambulatory	Pg. 28	Yes	
6	Infertility (Fertility) Treatment		Ambulatory	Pgs. 23 - 24	Yes	
7	Outpatient Facility Fee (e.g., Ambulator Center)	y Surgery	Ambulatory	Pg. 21	Yes	
8	Outpatient Surgery Physician/Surgical So (Ambulatory Patient Services)	ervices	Ambulatory	Pgs. 15 - 16	Yes	
9	Private-Duty Nursing		Ambulatory	Pgs. 17 & 34	Yes	
10	Prosthetics/Orthotics		Ambulatory	Pg. 13	Yes	
11	Sterilization (vasectomy men)		Ambulatory	Pg. 10	Yes	
12 13	Temporomandibular Joint Disorder (TM Emergency Room Services (Includes MH/SUD Emergency)	1)	Ambulatory Emergency services	Pgs. 13 & 24 Pg. 7	Yes Yes	
14	Emergency Transportation/ Ambulance		Emergency services	Pgs. 4 & 17	Yes	
15	Bariatric Surgery (Obesity)		Hospitalization	Pg. 21	Yes	
16	Breast Reconstruction After Mastectom	у	Hospitalization	Pgs. 24 - 25	Yes	
17	Reconstructive Surgery		Hospitalization	Pgs. 25 - 26, & 35	Yes	
18	Inpatient Hospital Services (e.g., Hospita	al Stay)	Hospitalization	Pg. 15	Yes	
19	Skilled Nursing Facility		Hospitalization	Pg. 21	Yes	
20	Transplants - Human Organ Transplants (Including transportation & lodging)		Hospitalization	Pgs. 18 & 31	Yes	
21	Diagnostic Services		Laboratory services	Pgs. 6 & 12	Yes	
22	Intranasal opioid reversal agent associat opioid prescriptions		MH/SUD	Pg. 32	Yes	
23	Mental (Behavioral) Health Treatment (Inpatient Treatment)	Including	MH/SUD	Pgs. 8 -9, 21	Yes	
24	Opioid Medically Assisted Treatment (N	1AT)	MH/SUD	Pg. 21	Yes	

25	Substance Use Disorders (Including Inpatient Treatment)	MH/SUD	Pgs. 9 & 21	Yes
26	Tele-Psychiatry	MH/SUD	Pg. 11	Yes
27	Topical Anti-Inflammatory acute and chronic pain medication	MH/SUD	Pg. 32	Yes
28	Pediatric Dental Care	Pediatric Oral and Vision Care	See AllKids Pediatric Dental Document	No
29	Pediatric Vision Coverage	Pediatric Oral and Vision Care	Pgs. 26 - 27	No
30	Maternity Service	Pregnancy, Maternity, and Newborn Care	Pgs. 8 & 22	Yes
31	Outpatient Prescription Drugs	Prescription drugs	Pgs. 29 - 34	Yes
32	Colorectal Cancer Examination and Screening	Preventive and Wellness Services	Pgs. 12 & 16	Yes
33	Contraceptive/Birth Control Services	Preventive and Wellness Services	Pgs. 13 & 16	Yes
34	Diabetes Self-Management Training and Education	Preventive and Wellness Services	Pgs. 11 & 35	Yes
35	Diabetic Supplies for Treatment of Diabetes	Preventive and Wellness Services	Pgs. 31 - 32	Yes
36	Mammography - Screening	Preventive and Wellness Services	Pgs. 12, 15, & 24	Yes
37	Osteoporosis - Bone Mass Measurement	Preventive and Wellness Services	Pgs. 12 & 16	Yes
38	Pap Tests/ Prostate- Specific Antigen Tests/ Ovarian Cancer Surveillance Test	Preventive and Wellness Services	Pg. 16	Yes
39	Preventive Care Services	Preventive and Wellness Services	Pg. 18	Yes
40	Sterilization (women)	Preventive and Wellness Services	Pgs. 10 & 19	Yes
41	Chiropractic & Osteopathic Manipulation	Rehabilitative and Habilitative Services and Devices	Pgs. 12 - 13	Yes
42	Habilitative and Rehabilitative Services	Rehabilitative and Habilitative Services and Devices	Pgs. 8, 9, 11, 12, 22, & 35	Yes