MEDICAL COVERAGE

Cigna Medical – Choosing A Plan

You will see that the three medical plans work a little differently.

- **For the HDHP (HSA)**, all services are subject to the $3,500 per person in-network deductible. After you reach the deductible, the plan will pay 90% of expenses up to a maximum of $5,500 per person. There are no copays on this plan until after you reach the deductible.
- **For the OAP IN & Open Access Plus**, most hospital-based services are subject to the per person in-network deductible, after that you will pay 20% of the cost of care, up to the out-of-pocket maximum. You have copays for office visits and Rx.

Please note – not all brands of medications are covered in full, and limitations do apply. Please contact Cigna for additional details on what is covered under the plan.



A closer look at the HDHP

The high deductible health plan (HDHP) costs you less from your paycheck, so you keep more of your money. This plan rewards you for taking an active role as a health care consumer and making smart decisions about your health care spending. As a result, you could pay less for your annual medical costs.



Money-saving tip

If you enroll in the HDHP, put the money you save through lower paycheck deductions into your tax-free HSA so you'll have money available when you need to pay out-of-pocket costs.

Choosing the Right Plan That Makes Sense (and Cents)

Picking a health plan that is right for your health needs and your budget can be overwhelming trying to decide. Let's break down the potential cost to provide you a better perspective in choosing the plan that is right for you and your family in the upcoming year. Reviewing the total cost of annual premium combined with the out-of-pocket maximum (OOPM) can you provide a sense of the worst-case scenario in a plan year.

Annual Deductible amounts accumulate towards the out-of-pocket but are provided in the below chart for additional comparison.

	OAP In		Open Access Plus		Open Access Plus HDHP	
	Individual	Family	Individual	Family	Individual	Family
Deductible	$1,500	$3,000	$2,500	$5,000	$3,500	$7,000
OOPM	$5,000	$10,000	$6,000	$12,000	$5,500	$11,000
Premium	$294/month $3,524/year	$1,368/month $16,416/year	$214/month $2,568/year	$1,227/month $14,724/year	$55/month $660/year	$703/month $8,436/year
Total Potential of Cost in a Worst-Case Scenario (OOP Max + Annual Premium)	$8,524	$26,416	$8,568	$26,724	$6,160	$19,436