

Corpsmember Health Plan — Medical and AD&D



September 1, 2019 to August 31, 2020
 Medical by Cigna, AD&D by Gerber
 Medical Group Number: 3338030



Benefit / Provision	Cigna Open Access Plus Provider	Out-of-Network
Deductible (Applies to all services except in-network Preventive)	\$175 per Plan Year (September 1 – August 31)	
Out-of-Pocket Maximum (Includes Deductible)	\$2,750	
Lifetime Maximum	Unlimited	
Preventive (Routine) Care	100% (no deductible)	60%
Prescription Drugs	80%	60%
Professional Services (Office, Surgery, Lab & X-Ray, Allergy Injections)	80%	60%
Telehealth (includes Behavioral Health)	80%	60%
Urgent Care	\$20 co-pay, then covered at 80%	
Ambulance	80%	
Emergency Room	\$100 co-pay, then covered at 80%	
Hospital (Inpatient pre-authorization required)	80%	60%
Mental Health (Inpatient and Outpatient)	80%	60%
Chemical Dependency (Inpatient and Outpatient)	80%	60%
Outpatient Rehabilitation (20 visits per Plan Year) (Physical, Speech, Occupational, Cardiac therapies and Chiropractic)	80%	60%
Employee Assistance Program (EAP)	24/7 telephonic support, 3 free face-to-face visits for life events Call 877-231-1492	
AD&D	\$10,000	
Rate (Per Corpsmember, Per Month)	\$321.62*	

Notes:

Cigna requires pre-authorization for all inpatient hospital, some outpatient procedures and certain drugs.

***100% of premium is paid by your program.**

This is a summary of your coverage. Further detail can be found by contacting Cigna.

Out-of-network coverage is based on Cigna's maximum allowable charge and may result in additional out-of-pocket expenses.