2020 Cigna Health Plans





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+	Cigna Connect 6750	Cigna Connect 7000
MEDICAL	In-Network	In-Network
Annual Deductible ¹ individual/family	\$6,750/\$13,500	\$7,000/\$14,000
Coinsurance ²	You pay 40% after deductible	You pay 40% after deductible
Annual out-of-pocket max ³ individual/family	\$8,150/\$16,300	\$8,150/\$16,300
Physician services (primary care/specialist)	You pay \$30, deductible waived/You pay 40% after deductible	You pay 40% after deductible
Preventive Care	You pay 0%, deductible waived	You pay 0%, deductible waived
Inpatient facility and physician services	You pay 40% after deductible	You pay 40% after deductible
Lab, X-ray and Ultrasound	You pay 40% after deductible	You pay 40% after deductible
Emergency Room Services	You pay 50% after deductible	You pay 50% after deductible
Urgent Care	You pay \$40, deductible waived	You pay 40% after deductible
Telehealth	You pay \$0, deductible waived	You pay \$0, deductible waived

RX DRUGS - Tier 1, 2, 3 and 4: Up to a 30-day supply at participating pharmacy or up to a 90-day supply at 90-day retail pharmacy. Tier 5: Up to a 30-day supply at participating pharmacy or 90-day retail pharmacy.

Tier 1 - Retail pref. generic	You pay \$8, deductible waived for each 30 day supply	You pay 40% after deductible
Tier 2 - Retail non-pref. generic	You pay 40% after deductible	You pay 40% after deductible
Tier 3 - Retail pref. brands	You pay 40% after deductible	You pay 40% after deductible
Tier 4 - Retail non-pref. brands	You pay 50% after deductible	You pay 50% after deductible
Tier 5 - Retail specialty	You pay 50% after deductible	You pay 50% after deductible

This summary contains highlights only. See plan coverage documents for full benefit information

- 1. Annual Deductible (Individual/family deductible is satisfied when each member has reached their annual individual deductible or when the total annual family deductible amount has been reached by any combination of family members, includes medical and pharmacy)
- 2. Coinsurance (Amount you pay for covered medical services)
- 3. Annual Out-of-Pocket Maximum (Individual/family copays, deductibles, coinsurance and pharmacy charges apply to the out-of-pocket maximum)

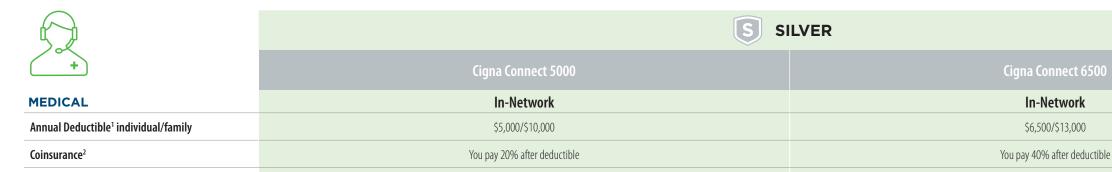


Annual out-of-pocket max³ individual/family

Inpatient facility and physician services

\$8,150/\$16,300

You pay 40% after deductible



\$8,150/\$16,300

You pay 20% after deductible

 Physician services (primary care/specialist)
 You pay \$15, deductible waived/You pay 20% after deductible

 You pay \$20, deductible waived/You pay 40% after deductible

Preventive CareYou pay 0%, deductible waivedYou pay 0%, deductible waived

Lab, X-ray and Ultrasound
You pay 20% after deductible
You pay 40% after deductible

Emergency Room ServicesYou pay 50% after deductible
You pay 50% after deductible

 Urgent Care
 You pay \$30, deductible waived

 You pay \$30, deductible waived

TelehealthYou pay \$0, deductible waivedYou pay \$0, deductible waived

RX DRUGS - Tier 1, 2, 3 and **4:** Up to a 30-day supply at participating pharmacy or up to a 90-day supply at 90-day retail pharmacy. **Tier 5:** Up to a 30-day supply at participating pharmacy or 90-day retail pharmacy.

Tier 1 - Retail pref. generic	You pay \$4, deductible waived for each 30 day supply	You pay \$4, deductible waived for each 30 day supply
Tier 2 - Retail non-pref. generic	You pay \$20, deductible waived for each 30 day supply	You pay \$20, deductible waived for each 30 day supply
Tier 3 - Retail pref. brands	You pay \$55, deductible waived for each 30 day supply	You pay \$60, deductible waived for each 30 day supply
Tier 4 - Retail non-pref. brands	You pay 50% after deductible	You pay 50% after deductible
Tier 5 - Retail specialty	You pay 40% after deductible	You pay 50% after deductible

This summary contains highlights only. See plan coverage documents for full benefit information

^{1.} Annual Deductible (Individual/family deductible is satisfied when each member has reached their annual individual deductible or when the total annual family deductible amount has been reached by any combination of family members, includes medical and pharmacy)

^{2.} Coinsurance (Amount you pay for covered medical services)

^{3.} Annual Out-of-Pocket Maximum (Individual/family copays, deductibles, coinsurance and pharmacy charges apply to the out-of-pocket maximum)

2020 Cigna Health Plans

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	Cigna Connect 1500	
MEDICAL	In-Network	
Annual Deductible ¹ individual/family	\$1,500/\$3,000	
Coinsurance ²	You pay 15% after deductible	
Annual out-of-pocket max ³ individual/family	\$8,150/\$16,300	
Physician services (primary care/specialist)	You pay \$25, deductible waived/You pay 15% after deductible	
Preventive Care	You pay 0%, deductible waived	
Inpatient facility and physician services	You pay 15% after deductible	
Lab, X-ray and Ultrasound	You pay 15% after deductible	
Emergency Room Services	You pay 15% after deductible	
Urgent Care	You pay \$50, deductible waived	
Telehealth	You pay \$0, deductible waived	

RX DRUGS - Tier 1, 2, 3 and **4:** Up to a 30-day supply at participating pharmacy or up to a 90-day supply at 90-day retail pharmacy. **Tier 5:** Up to a 30-day supply at participating pharmacy or 90-day retail pharmacy.

Tier 1 - Retail pref. generic	You pay 15% after deductible
Tier 2 - Retail non-pref. generic	You pay 15% after deductible
Tier 3 - Retail pref. brands	You pay 15% after deductible
Tier 4 - Retail non-pref. brands	You pay 50% after deductible
Tier 5 - Retail specialty	You pay 50% after deductible

This summary contains highlights only. See plan coverage documents for full benefit information

- 1. Annual Deductible (Individual/family deductible is satisfied when each member has reached their annual individual deductible or when the total annual family deductible amount has been reached by any combination of family members, includes medical and pharmacy)
- 2. Coinsurance (Amount you pay for covered medical services)
- 3. Annual Out-of-Pocket Maximum (Individual/family copays, deductibles, coinsurance and pharmacy charges apply to the out-of-pocket maximum)

