



Corpsmember Health Care Insurance Plan

September 1, 2018 to August 31, 2019

Medical Underwritten by Cigna
AD&D Underwritten by Gerber



Medical Group Number: 3338030

| | Cigna "Open Access Plus" Preferred Provider | Out-of-Network |
|--|--|--|
| Deductible | \$175 per Plan Year* | |
| Out of Pocket Maximum | \$2,750 (including deductible) | |
| Benefit Maximum | Unlimited | |
| Hospital | Prior Authorization Required for All Inpatient Admissions | |
| Room & Board | 80% | 60% |
| Other Hospital Services | 80% | 60% |
| Emergency Room | \$100 co-pay per visit, deductible applies, then covered at 80% | |
| Professional Services | | |
| Office | 80% | 60% |
| Urgent Care | \$20 co-pay; deductible applies, then covered at 80% | \$20 co-pay; deductible applies, then covered at 80% |
| Surgery | 80% | 60% |
| Diagnostic Lab & X-ray | 80% | 60% |
| Allergy Injections | 80% | 60% |
| Preventive Care | | |
| Routine Care (including Preventive screenings) | 100% (deductible waived) | 60% |
| Mammogram/Pap Smear | 100% (deductible waived) | 60% |
| Outpatient Rehabilitation (Includes Physical, Speech, Occupational, Cardiac Therapies and Chiropractic Care) | 80% | 60% |
| | 20 visits per Plan Year | |
| Mental Health | | |
| Inpatient | 80% | 60% |
| Outpatient | 80% | 60% |
| Chemical Dependency | | |
| Detoxification | | |
| Inpatient | 80% | 60% |
| Outpatient | 80% | 60% |
| Ambulance | 80% | 80% |
| Prescription Drugs (including oral contraceptives) | Prior Authorization Required for Some Prescriptions | |
| | Co-insurance is paid at the pharmacy | |
| | 80% | 60% |
| Durable Medical Equipment | 80% | 60% |
| AD&D (Gerber) | \$10,000 | |
| Rate (Per Corpsmember Per Month) | \$304.25** | |

All benefits are subject to deductible and coinsurance unless otherwise specified.

* Plan Year means September 1st to August 31. Note: If you meet your deductible in June, July or August, that amount will carry forward to begin satisfying the deductible that resets on September 1st.

**The health plan premium is paid in full for corpsmembers by their program.

CIGNA requires prior authorization for all inpatient hospital admissions, some outpatient procedures and certain prescription drugs.