



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

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

\* Plan Year means September 1<sup>st</sup> 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 1<sup>st</sup>.

\*\*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.**