

# Corpsmember Health Plan — Medical, Prescription & AD&D



September 1, 2020 to August 31, 2021  
 Medical by Cigna, AD&D by Gerber  
 Medical Group Number: 3338030



Benefit / Provision	Cigna Open Access Plus Provider	Out-of-Network
<b>Deductible Per Plan Year (September 1 – August 31)</b> <b>(Applies to all services except in-network Preventive)</b>	\$175	\$350
<b>Out-of-Pocket Maximum</b> (Includes Deductible)	\$2,750	\$5,500
<b>Lifetime Maximum</b>	Unlimited	
<b>Preventive (Routine) Care</b>	100% (no deductible)	50%
<b>Prescription Drugs (Express Scripts Value List)</b>	80%	50%
<b>Professional Services</b> (Office, Surgery, Lab & X-Ray, Allergy Injections)	80%	50%
<b>Telehealth (includes Behavioral Health)</b>	80%	50%
<b>Urgent Care</b>	\$20 co-pay, then covered at 80%	
<b>Ambulance</b>	80%	
<b>Emergency Room</b>	\$100 co-pay, then covered at 80%	
<b>Hospital (Inpatient pre-authorization required)</b>	80%	50%
<b>Mental Health (Inpatient and Outpatient)</b>	80%	50%
<b>Chemical Dependency (Inpatient and Outpatient)</b>	80%	50%
<b>Outpatient Rehabilitation (20 visits per Plan Year)</b> (Physical, Speech, Occupational, Cardiac therapies and Chiropractic)	80%	50%
<b>Employee Assistance Program (EAP)</b>	24/7 telephonic support, 3 free face-to-face visits for life events <b>Call 877-231-1492</b>	
<b>AD&amp;D</b>	\$10,000	
<b>Rate (Per Corpsmember, Per Month)</b>	\$363.98*	

**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.**