**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**

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| --- | --- | --- |
|  | 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** | **20 visits per Plan Year** |
| (Includes Physical, Speech, Occupational, Cardiac Therapies and Chiropractic Care) | 80% | 60% |
| **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.***