

Medical Insurance Plan Options and Costs

Cigna	The Preserver	The Protector	The Protector Plus	
	Employee Cost Per Paycheck			
	<i>If you have a spouse that is also an employee, speak to HR for discounted contributions</i>			
Employee	\$3.50	\$72.00	\$82.50	
Employee & Spouse	\$77.50	\$193.00	\$258.50	
Employee & Child(ren)	\$59.50	\$161.50	\$216.50	
Employee & Family	\$122.00	\$303.50	\$406.00	
	In-Network	In-Network	In-Network	Out-of-Network
Company Contribution to HSA	\$500 / \$1,000 for 2021	N/A	N/A	
Deductible Individual / Family	\$2,000 / \$4,000	\$500 / \$1,000	\$500 / \$1,000	\$1,000 / \$2,000
Out-of-Pocket Maximum Individual / Family <i>(includes deductible, coinsurance & copays)</i>	\$2,500 / \$4,500	\$3,000 / \$6,000	\$3,000 / \$6,000	\$3,000 / \$6,000
Office Visit Primary Care Physician / Specialist	Deductible, then no charge	\$25 copay/ \$35 copay	\$25 copay / \$35 copay	Deductible, then 30%
Preventive Care	Plan Pays 100%	Plan Pays 100%	Plan Pays 100%	Deductible, then 30%
Diagnostics Lab and X-ray Major Diagnostics (MRI, CT, PET...)	Deductible, then no charge	Deductible, then 10%	Deductible, then 10%	Deductible, then 30%
Urgent Care	Ded, then no charge	\$50 copay	\$50 copay	Deductible, then 30%
Emergency Room	Ded, then no charge	\$100 copay, waived if admitted	\$100 copay, waived if admitted	
Outpatient Surgery	Ded, then no charge	Deductible, then 10%	Deductible, then 10%	Deductible, then 30%
Inpatient Hospital Services	Ded, then no charge	Deductible, then 10% & \$250 copay	Deductible, then 10% & \$250 copay	Deductible, then 30% & \$250 copay
Prescription Drug Deductible	Integrated with Medical Deductible	N/A	N/A	
Prescription Drug Retail (at participating pharmacies) Mail Order (90-day supply)	\$10 copay/\$35 copay/ \$60 copay \$20 copay/\$70 copay/ \$120 copay	\$10 copay/\$35 copay/ \$60 copay \$20 copay/\$70 copay/ \$120 copay	\$10 copay/\$35 copay/ \$60 copay \$20 copay/\$70 copay/ \$120 copay	Deductible, then 30%

All plans are detailed in Cigna's 2021 Certificate of Coverage (COC). This is a brief summary only. For exact terms and conditions, please refer to your certificate.

In-network services are based on negotiated charges; out-of-network services are based on reasonable and customary (R&C) charges.

Your election can only be changed during the plan year if you experience a qualifying life status change. You must notify Human Resources within 30 days of the event.