



# Medical

## Cigna- High Deductible Health Plan OAP Buy Up Plan

Participating Network OAP	In-Network Your Cost	Out-of-Network Your Cost
<b>Deductible</b>	\$3,500/single \$7,000/family	\$5,000/single \$10,000/family
<b>Out-of-Pocket Maximum</b>	\$5,500/single \$11,000/family	\$10,000/single \$20,000/family
<b>Preventive Care</b>	Covered in Full	40% AD
<b>Office Visits</b>		
Primary Care	20% AD	40% AD
Specialist	20% AD	40% AD
Urgent Care	20% AD	40% AD
<b>Hospital Services</b>		
Inpatient	20% AD	40% AD
Outpatient	20% AD	40% AD
<b>Mental Health Services</b>		
Office Visit	20% AD	40% AD
<b>Emergency Room</b>		20% AD
<b>Pharmacy</b>	<b>Retail</b> 30 Day Supply	<b>Mail Order</b> 90 Day Supply
Generic	\$10 AD	\$25 AD
Preferred Brand	\$35 AD	\$88 AD
Non-Preferred Brand	\$60 AD	\$150 AD
Specialty	\$100 AD	NA

AD = After Deductible

Status	<u>Medical Premiums</u>		
	Monthly Contribution	Employee Cost Per Month	Employee Cost Per Pay Period
Employee Only	\$301.28	\$301.28	\$139.05
Employee + Spouse	\$632.65	\$632.65	\$291.99
Employee + Child	\$602.56	\$602.55	\$278.10
Employee + Children	\$602.56	\$602.55	\$278.10
Family	\$1,205.13	\$1,205.12	\$556.21