



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
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.

