

Corpsmember Health Plan — Medical, Prescription & AD&D



September 1, 2024 to August 31, 2025
 Medical by Cigna, AD&D by Everest
 Medical Group Number: 3338030



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

***Cigna requires pre-authorization for all inpatient hospital, some outpatient procedures and certain drugs.**

Benefits end at the close of the month in which active service concludes. Members may get free assistance in finding individual health coverage (and potentially qualifying for credits) through **Via Benefits** (see separate flyer).

This is a summary of benefit 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.