



# Medical insurance

All plan coverage is in-network only. Go to website below to find an in-network provider.

Our Cigna plan utilizes the national Cigna network. The plans are **in-network only**, meaning there is no coverage for out of network providers. The network is national, across the U.S. Go to [mycigna.com](http://mycigna.com) to view claims, find care and costs, print an ID card, and more!



For the 2024 plan year, Cigna Healthcare will automatically transition to digital ID cards. You can access the digital ID cards from [myCigna.com](http://myCigna.com) and the myCigna app. Employees can also request physical ID cards on [myCigna.com](http://myCigna.com).

In-network care	Medical Plan
Medical Network Name:	Open Access Plus
Deductible (DED) and Out of Pocket Maximum	\$3,200 Employee Only \$6,400 Family
Deductible Type	Aggregate
Pre-tax account availability	Company-provided HRA: \$1,000 Employee Only \$1,500 Family <i>Available once you meet the first \$2,200 of the deductible for an employee only plan, and \$4,900 for a family plan.</i>
Preventive care	100% covered (No Cost)
Primary / Specialist visits	DED then you pay \$0
Urgent care / Emergency room	DED then you pay \$0
Outpatient & Inpatient hospital care	DED then you pay \$0
Pharmacy Network Name:	Advantage
Prescription Deductible (DED)	Integrated with Medical Deductible (DED)
Prescription drugs	(30 days)
Prescriptions (all tiers)	DED then you pay \$0
Wellness Drugs (no DED applies)	100% covered (no cost)
Out-of-network care available?	No
Your cost for coverage	[Weekly]
Employee only	\$9.40
Employee + Spouse	\$23.22
Employee + Child(ren)	\$18.11
Employee + Family	\$46.53

The information shown in this presentation is an illustrative summary only. The underlying plan contract or document governs all aspects of the plan. Final rates are dependent on actual enrollment, insurance carrier or plan rules, plan selection, and eligibility criteria. Please refer to the plan document, contract, and other notices contained in this document, applications, and other corresponding communications for additional information.