



Corpsmember Health Care Insurance Plan

September 1, 2016 – August 31, 2017

Medical Underwritten by CIGNA

AD&D Underwritten by Gerber

Medical Group Number: 3338030

	CIGNA "Open Access Plus" Network Preferred Provider	Out-of- Network
Deductible	\$100 per plan year*	
Out-of-Pocket Maximum	\$2,500 (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 60%
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 (Includes Physical, Speech, Occupational, Cardiac Therapies and Chiropractic Care)	20 visits per plan year	
	80%	60%
Mental Health		
Inpatient	80%	60%
Outpatient	80%	60%
Chemical Dependency		
Detoxification		
Inpatient	80%	60%
Outpatient	80%	60%
Injury to Teeth	80%	60%
Ambulance	80%	80%
Prescription Drugs	Prior Authorization Required for Some Prescriptions	
	Co-insurance is paid at the pharmacy	
(including oral contraceptives)	80%	60%
Durable Medical Equipment	80%	60%
AD&D (Gerber)	\$10,000	
Rate per Corpsmember per Month	\$244.62	

All benefits are subject to deductible and coinsurance unless otherwise noted.

*Plan Year means September 1st to August 31st

Note: If you meet deductible in June, July or August, that amount will carry forward to begin satisfying deductible that re-sets on September 1st.

CIGNA requires prior authorization for all inpatient hospital admissions, some outpatient procedures and certain prescription drugs.

