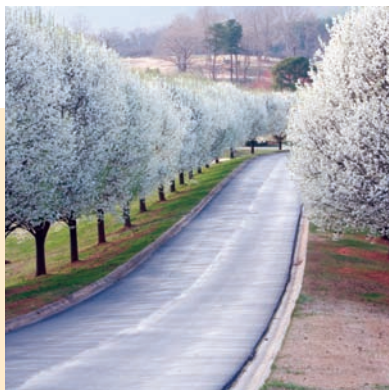


GEORGIA INDIVIDUAL & FAMILY PLANS

CIGNA HEALTH SAVINGS PLANS®



**Health
and
Pharmacy
Benefits**



PLAN COMPARISON





CIGNA HealthCare plans, offered through Connecticut General Life Insurance Company, provide coverage you and your family can count on, along with a full range of options and award-winning service to help you protect your health and secure your future.

CIGNA Health Savings Plans®

Economical. Our comprehensive high deductible Health Savings Plans allow you to use a tax-advantaged Health Savings Account (HSA) to help pay for your current medical expenses or save for future medical expenses.

Preventive care. Covered at 100% for most services.

True choice. You can choose an in-network provider or choose to receive care from a provider who isn't part of the CIGNA network. It's up to you.

Primary care. You can choose a Primary Care Physician (PCP) as your personal doctor. With a PCP, you have a valuable resource—one who serves as your personal health advocate. But, if you prefer, you also have the option of not choosing a PCP.

Specialists. You have direct access to participating specialists. You do not need a referral to see an in-network or out-of-network specialist.

Please check the Summary of Benefits for more specific details about the CIGNA Health Savings Plans.

A CIGNA Health Savings Plan is right for you if:

- ✓ You want comprehensive, high quality coverage.
- ✓ You want the ability to save money tax-free to pay for medical expenses.
- ✓ You want preventive care covered at 100% for most services.
- ✓ You want a national network of doctors and hospitals.

Your national network.

As a CIGNA HealthCare member, you have access to a network of more than 500,000 quality health care professionals and facilities throughout the country. But if you want to see a provider who doesn't participate in the CIGNA network, you can. Keep in mind that out-of-pocket costs vary, but your out-of-pocket costs are generally lower when you see in-network providers.

In Georgia, CIGNA offers you:

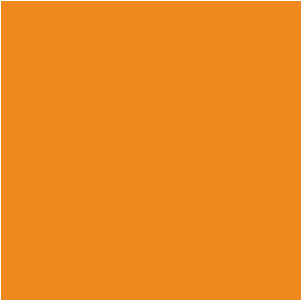
- A network of over 29,719 doctors
- Over 171 participating hospitals
- Excellent accreditation from the National Committee for Quality Assurance (NCQA)

To apply, call your CIGNA authorized broker or agent today.

Or, you can call CIGNA at 1-866-GET-CIGNA (1-866-438-2446)

(8:00 a.m. – 8:00 p.m. ET, Monday – Friday)

or visit www.CIGNAforYou.com.



CIGNA Health Savings Plans® – GEORGIA

INDIVIDUAL & FAMILY PLANS	Health Savings 2500		Health Savings 3500		Health Savings 5000	
PLAN FEATURES – Percentage shown in-network is the percentage CIGNA pays of the negotiated rate.	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
Annual Deductible Individual/Family	\$2,500/\$5,000	\$5,000/\$10,000	\$3,500/\$7,000	\$7,000/\$14,000	\$5,000/\$10,000	\$10,000/\$20,000
Annual Out-of-Pocket Maximum – Individual/Family deductibles do apply to the out-of-pocket maximum	\$2,500/\$5,000	\$7,500/\$15,000	\$3,500/\$7,000	\$10,500/\$21,000	\$5,000/\$10,000	\$15,000/\$30,000
Lifetime Maximum Benefit	\$5,000,000		\$5,000,000		\$5,000,000	
Physician Services	CIGNA pays 100%	CIGNA pays 70%	CIGNA pays 100%	CIGNA pays 70%	CIGNA pays 100%	CIGNA pays 70%
Preventive Care (age 6 and older) – All routine physicals to include immunizations, flu shots and lab work	CIGNA pays 100% ¹ with a \$300 maximum payment per insured person, per calendar year	CIGNA pays 70% with a \$300 maximum payment per insured person, per calendar year	CIGNA pays 100% ¹ with a \$300 maximum payment per insured person, per calendar year	CIGNA pays 70% with a \$300 maximum payment per insured person, per calendar year	CIGNA pays 100% ¹ with a \$300 maximum payment per insured person, per calendar year	CIGNA pays 70% with a \$300 maximum payment per insured person, per calendar year
Mammogram, Pap Smear, PSA, Colorectal Cancer Screening and Associated Office Visit	CIGNA pays 100% ¹	CIGNA pays 70%	CIGNA pays 100% ¹	CIGNA pays 70%	CIGNA pays 100% ¹	CIGNA pays 70%
Preventive Care Office Visits for Children (through Age 5)	CIGNA pays 100% ¹	CIGNA pays 70% ¹	CIGNA pays 100% ¹	CIGNA pays 70% ¹	CIGNA pays 100% ¹	CIGNA pays 70% ¹
Immunizations/Lab Work for Children (through Age 5 ²)	CIGNA pays 100% ¹	CIGNA pays 70% ¹	CIGNA pays 100% ¹	CIGNA pays 70% ¹	CIGNA pays 100% ¹	CIGNA pays 70% ¹
Ambulance	CIGNA pays 100%	CIGNA pays 70%	CIGNA pays 100%	CIGNA pays 70%	CIGNA pays 100%	CIGNA pays 70%
Emergency Room	CIGNA pays 100%	CIGNA pays 100% for a true emergency, otherwise 70%	CIGNA pays 100%	CIGNA pays 100% for a true emergency, otherwise 70%	CIGNA pays 100%	CIGNA pays 100% for a true emergency, otherwise 70%
Urgent Care Services	CIGNA pays 100%	CIGNA pays 100% for a true emergency, otherwise 70%	CIGNA pays 100%	CIGNA pays 100% for a true emergency, otherwise 70%	CIGNA pays 100%	CIGNA pays 100% for a true emergency, otherwise 70%
Inpatient Hospital Services	CIGNA pays 100%	CIGNA pays 70%	CIGNA pays 100%	CIGNA pays 70%	CIGNA pays 100%	CIGNA pays 70%
Surgery in an Outpatient Hospital or Surgical Center	CIGNA pays 100%	CIGNA pays 70%	CIGNA pays 100%	CIGNA pays 70%	CIGNA pays 100%	CIGNA pays 70%
Lab, X-Ray, Ultra Sound, CT Scan and MRI	CIGNA pays 100%	CIGNA pays 70%	CIGNA pays 100%	CIGNA pays 70%	CIGNA pays 100%	CIGNA pays 70%
Physical/Occupational and Speech Therapy – 24 visit maximum per calendar year, combined in- and out-of-network	CIGNA pays 100%	CIGNA pays 70%	CIGNA pays 100%	CIGNA pays 70%	CIGNA pays 100%	CIGNA pays 70%
Durable Medical Equipment	CIGNA pays 100%	CIGNA pays 70%	CIGNA pays 100%	CIGNA pays 70%	CIGNA pays 100%	CIGNA pays 70%
Mental Health Inpatient – 30 days per person, per calendar year combined in- and out-of-network	CIGNA pays 100%	CIGNA pays 70%	CIGNA pays 100%	CIGNA pays 70%	CIGNA pays 100%	CIGNA pays 70%
Mental Health Outpatient – 48 visits per person, per calendar year combined in- and out-of-network	CIGNA pays 100%	CIGNA pays 70%	CIGNA pays 100%	CIGNA pays 70%	CIGNA pays 100%	CIGNA pays 70%
RETAIL PHARMACY (per 30 day supply)	Subject to integrated medical/pharmacy deductible					
Brand Name Deductible	Subject to integrated medical/pharmacy deductible					
Generic/Brand Name/Non-Preferred Brand Name	CIGNA pays 100%	CIGNA pays 100%	CIGNA pays 100%	CIGNA pays 100%	CIGNA pays 100%	CIGNA pays 100%
Self Injectables	CIGNA pays 100%	CIGNA pays 100%	CIGNA pays 100%	CIGNA pays 100%	CIGNA pays 100%	CIGNA pays 100%
MAIL ORDER PHARMACY (per 90 day supply)	Subject to integrated medical/pharmacy deductible					
Generic/Brand Name/Non-Preferred Brand Name	CIGNA pays 100%	CIGNA pays 100%	CIGNA pays 100%	CIGNA pays 100%	CIGNA pays 100%	CIGNA pays 100%
Self Injectables	CIGNA pays 100%	CIGNA pays 100%	CIGNA pays 100%	CIGNA pays 100%	CIGNA pays 100%	CIGNA pays 100%

¹ Annual deductible waived
² For children age 6 and older refer to the Preventive Care benefits.
 NOTE: Annual deductible applies unless otherwise noted

COMMONLY USED HEALTH CARE WORDS

Here are some basic terms that you should know regarding your health care plan.

Coinsurance: A percentage of the CIGNA contracted rate to an in-network provider or a percentage of the cost from an out-of-network provider that the member is responsible for.

Copayment (copay): A flat per service charge that plan members are responsible to pay for services such as doctor visits or prescriptions.

Deductible: The dollar amount that plan members must pay each year for eligible health expenses before the plan begins to pay benefits for covered services.

In-network provider: Any health care provider (physician, hospital, etc.) that participates in the CIGNA network.

Out-of-network provider: Any health care provider (physician, hospital, etc.) that does not participate in a CIGNA network.

Inpatient care: Care given to a plan member admitted to a hospital, hospice, skilled nursing facility or rehabilitation facility.

Outpatient care: Any health care service provided to a plan member who is not admitted to a facility.

Out-of-pocket costs: Copayments, deductibles, coinsurance or fees paid by plan members for health services or prescriptions.

Out-of-pocket maximum: The most plan members will pay per year for covered health expenses before the plan pays 100% for the rest of that year.

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or visit www.CIGNAforYou.com.





If, after reviewing the contract, you find that you're not satisfied for any reason, simply return the contract to us within 10 days. We will refund any premium you've paid (including any contract fees or other charges), less the cost of any services paid on behalf of you or any covered dependent.

This Plan Comparison highlights some of the benefits available under these plans. A complete description regarding the terms of coverage, exclusions and limitations including legislated benefits will be provided in your Summary of Benefits and Policy Booklet.

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