

TENNESSEE INDIVIDUAL & FAMILY PLANS

CIGNA HEALTH SAVINGS PLANSSM



**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 PlansSM

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 Tennessee, CIGNA offers you:

- A network of over 21,000 doctors
- Over 150 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)

(7:00 a.m. – 7:00 p.m. CT, Monday – Friday)

or visit www.CIGNAforYou.com.



CIGNA Health Savings PlansSM – TENNESSEE

| INDIVIDUAL & FAMILY PLANS | Health Savings 1500 | | Health Savings 3000 | | Health Savings 5000 | |
|---|--|--|---|---|---|---|
| | IN-NETWORK | OUT-OF-NETWORK | IN-NETWORK | OUT-OF-NETWORK | IN-NETWORK | OUT-OF-NETWORK |
| PLAN FEATURES – Percentage shown in-network is the percentage CIGNA pays of the negotiated rate. | | | | | | |
| Annual Deductible Individual/Family | \$1,500/\$3,000 | \$3,000/\$6,000 | \$3,000/\$6,000 | \$6,000/\$12,000 | \$5,000/\$10,000 | \$10,000/\$20,000 |
| Annual Out-of-Pocket Maximum – Individual/Family copays, deductibles and pharmacy charges apply to the out-of-pocket maximum | \$3,000/\$6,000 | \$9,000/\$18,000 | \$3,000/\$6,000 | \$9,000/\$18,000 | \$5,000/\$10,000 | \$15,000/\$30,000 |
| Lifetime Maximum Benefit | \$5,000,000 | | \$5,000,000 | | \$5,000,000 | |
| Physician Services | CIGNA pays 80% ¹ | CIGNA pays 60% ¹ | CIGNA pays 100% ¹ | CIGNA pays 70% ¹ | CIGNA pays 100% ¹ | CIGNA pays 70% ¹ |
| Preventive Care (ages 7 and up) – All routine physicals to include immunizations, flu shot and lab work | CIGNA pays 80% ¹ 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 100% ¹ with a \$300 maximum payment per insured person, per calendar year | |
| Mammogram, Pap Smears and PSA – Deductible waived in-network | CIGNA pays 100% | CIGNA pays 60% ¹ | CIGNA pays 100% | CIGNA pays 70% ¹ | CIGNA pays 100% | CIGNA pays 70% ¹ |
| Preventive Care for Children Through Age 6² – All routine physicals | CIGNA pays 80% ¹ | CIGNA pays 60% ¹ | CIGNA pays 100% ¹ | CIGNA pays 70% ¹ | CIGNA pays 100% ¹ | CIGNA pays 70% ¹ |
| Immunizations for Children Through Age 6² – Deductible waived in-network | CIGNA pays 100% | CIGNA pays 60% ¹ | CIGNA pays 100% | CIGNA pays 70% ¹ | CIGNA pays 100% | CIGNA pays 70% ¹ |
| Ambulance – Calendar year maximum of \$5,000 | CIGNA pays 80% ¹ | CIGNA pays 60% ¹ | CIGNA pays 100% ¹ | CIGNA pays 70% ¹ | CIGNA pays 100% ¹ | CIGNA pays 70% ¹ |
| Emergency Room | CIGNA pays 80% ¹ | CIGNA pays 80% ¹ for true emergency; otherwise 60% ¹ | CIGNA pays 100% ¹ | CIGNA pays 100% ¹ for true emergency; otherwise 70% ¹ | CIGNA pays 100% ¹ | CIGNA pays 100% ¹ for true emergency; otherwise 70% ¹ |
| Urgent Care Services | CIGNA pays 80% ¹ | CIGNA pays 80% ¹ for true emergency; otherwise 60% ¹ | CIGNA pays 100% ¹ | CIGNA pays 100% ¹ for true emergency; otherwise 70% ¹ | CIGNA pays 100% ¹ | CIGNA pays 100% ¹ for true emergency; otherwise 70% ¹ |
| Inpatient Hospital Services | CIGNA pays 80% ¹ | CIGNA pays 60% ¹ | CIGNA pays 100% ¹ | CIGNA pays 70% ¹ | CIGNA pays 100% ¹ | CIGNA pays 70% ¹ |
| Surgery in an Outpatient Hospital or Surgical Center | CIGNA pays 80% ¹ | CIGNA pays 60% ¹ | CIGNA pays 100% ¹ | CIGNA pays 70% ¹ | CIGNA pays 100% ¹ | CIGNA pays 70% ¹ |
| Outpatient Lab, X-Ray, Ultrasound, CT Scan and MRI | CIGNA pays 80% ¹ | CIGNA pays 60% ¹ | CIGNA pays 100% ¹ | CIGNA pays 70% ¹ | CIGNA pays 100% ¹ | CIGNA pays 70% ¹ |
| Physical, Occupational and Speech Therapy – 24 visit maximum per calendar year, combined in- and out-of-network | CIGNA pays 80% ¹ | CIGNA pays 60% ¹ | CIGNA pays 100% ¹ | CIGNA pays 70% ¹ | CIGNA pays 100% ¹ | CIGNA pays 70% ¹ |
| Durable Medical Equipment | CIGNA pays 80% ¹ | CIGNA pays 60% ¹ | CIGNA pays 100% ¹ | CIGNA pays 70% ¹ | CIGNA pays 100% ¹ | CIGNA pays 70% ¹ |
| Mental Health and Substance Abuse – Inpatient – \$2,500 maximum payment, per person, per year, combined in- and out-of-network | CIGNA pays 80% ¹ | CIGNA pays 60% ¹ | CIGNA pays 100% ¹ | CIGNA pays 70% ¹ | CIGNA pays 100% ¹ | CIGNA pays 70% ¹ |
| Mental Health – Outpatient – 20 visits per person, per calendar, combined in- and out-of-network | CIGNA pays 80% ¹ | CIGNA pays 60% ¹ | CIGNA pays 100% ¹ | CIGNA pays 70% ¹ | CIGNA pays 100% ¹ | CIGNA pays 70% ¹ |
| RETAIL PHARMACY | | | | | | |
| Generic/Brand Name/Non-preferred Brand Name (per 30 day supply) | \$10/\$35/\$60 ¹ | CIGNA pays 50% ¹ | CIGNA pays 100% ¹ | CIGNA pays 50% ¹ | CIGNA pays 100% ¹ | CIGNA pays 50% ¹ |
| Self Injectables | CIGNA pays 70% ¹ | CIGNA pays 50% ¹ | CIGNA pays 100% ¹ | CIGNA pays 50% ¹ | CIGNA pays 100% ¹ | CIGNA pays 50% ¹ |
| MAIL ORDER PHARMACY (per 90 day supply) | | | | | | |
| Generic/Brand Name/Non-preferred Brand Name | \$25/\$85/\$150 ¹ | Not covered | CIGNA pays 100% ¹ | Not covered | CIGNA pays 100% ¹ | Not covered |

¹ The percentage associated with this plan feature represents what CIGNA pays, or what you pay for copayments, once the annual deductible amount is fulfilled by the member.

² For children age 7 and up refer to the Preventive Care benefits.

For specific costs and further details of the coverage, including exclusions, and reductions or limitations and the terms under which the policy may be continued in force, please refer to the Policy Booklet, ask your agent for a Summary of Benefits or write to the company. Depending on you or your family member's coverage history and applicable law, CIGNA may exclude coverage for certain pre-existing conditions for a period of time, as described in your Policy Booklet.

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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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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