

# TEXAS INDIVIDUAL & FAMILY PLANS

**CIGNA OPEN ACCESS PLANS®**



Health  
and  
Pharmacy  
Benefits



PLAN COMPARISON





CIGNA HealthCare plans provide coverage you and your family can count on, along with a broad range of options and award-winning service. That way, you can protect your health and secure your future. Now that's real value.

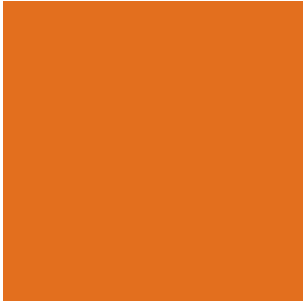
## **CIGNA Open Access Plans®**

**True choice.** You can choose an in-network health care professional or choose to receive care from one who isn't part of the network. It's up to you.

**Primary care.** You have the option of choosing a Primary Care Physician as your personal doctor. With a Primary Care Physician, you have a valuable resource who acts as a personal health advocate. But, if you prefer, you also have the option of not choosing a Primary Care Physician.

**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 HealthCare Open Access Plans.



## **A CIGNA Open Access Plan is right for you if:**

- ✓ You want extensive coverage and a good value.
- ✓ You want a flexible plan.
- ✓ You want a national network of doctors and hospitals.

## **Your national network.**

As a CIGNA HealthCare customer, you have access to a network of more than 500,000 quality health care professionals and centers throughout the country. But if you want to see a health care professional who is not in the 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 health care professionals.

In Texas, CIGNA offers you:

- A network of over 70,000 doctors
- Over 500 participating hospitals
- Excellent certification 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](http://www.CIGNAforYou.com).**

# CIGNA Open Access Plans® – TEXAS

INDIVIDUAL & FAMILY PLANS	CIGNA OPEN ACCESS PLANS®											
	Open Access 1000		Open Access 2000		Open Access 3000		Open Access 5000		Open Access 7500/100%		Open Access 10000/100%	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
<b>PLAN FEATURES</b> – Coinsurance percentage shown is what CIGNA pays of the negotiated rate. Annual deductible applies unless otherwise noted.												
<b>Annual Deductible</b> – Individual/Family	\$1,000/\$2,000	\$2,000/\$4,000	\$2,000/\$4,000	\$4,000/\$8,000	\$3,000/\$6,000	\$6,000/\$12,000	\$5,000/\$10,000	\$10,000/\$20,000	\$7,500/\$15,000	\$15,000/\$30,000	\$10,000/\$20,000	\$15,000/\$30,000
<b>Annual Out-of-Pocket Maximum</b> – Individual/Family deductible, copays, and pharmacy charges DO NOT apply to the out-of-pocket maximum	\$3,000/\$6,000	\$6,000/\$12,000	\$3,000/\$6,000	\$6,000/\$12,000	\$5,000/\$10,000	\$10,000/\$20,000	\$5,000/\$10,000	\$10,000/\$20,000	\$0/\$10,000	\$0/\$20,000	\$0/\$10,000	\$0/\$20,000
<b>Lifetime Maximum Benefit</b>	\$5,000,000											
<b>Physician Services</b> – Primary Care Physician/Specialist – Office Visits	You pay \$25/\$50 <sup>1</sup>	CIGNA pays 60%	You pay \$25/\$50 <sup>1</sup>	CIGNA pays 60%	You pay \$30/\$60 <sup>1</sup>	CIGNA pays 60%	You pay \$30/\$60 <sup>1</sup>	CIGNA pays 60%	You pay \$30/\$60	CIGNA pays 70%	You pay \$30/\$60	CIGNA pays 70%
<b>Preventive Care</b> – Primary Care Physician/Specialist – Calendar year maximum of \$300	You pay \$25/\$50 <sup>1</sup>	CIGNA pays 60% <sup>1</sup>	You pay \$25/\$50 <sup>1</sup>	CIGNA pays 60% <sup>1</sup>	You pay \$30/\$60 <sup>1</sup>	CIGNA pays 60% <sup>1</sup>	You pay \$30/\$60 <sup>1</sup>	CIGNA pays 60% <sup>1</sup>	You pay \$30/\$60 <sup>1</sup>	CIGNA pays 70%	You pay \$30/\$60 <sup>1</sup>	CIGNA pays 70%
<b>Mammograms, Pap Smears, PSA and Colorectal Cancer Screenings</b>	CIGNA pays 100% <sup>1</sup>	CIGNA pays 60%	CIGNA pays 100% <sup>1</sup>	CIGNA pays 60%	CIGNA pays 100% <sup>1</sup>	CIGNA pays 60%	CIGNA pays 100% <sup>1</sup>	CIGNA pays 60%	CIGNA pays 100% <sup>1</sup>	CIGNA pays 70%	CIGNA pays 100% <sup>1</sup>	CIGNA pays 70%
<b>Preventive Care Office Visits for Children (through Age 6<sup>2</sup>)</b>	You pay \$25/\$50 <sup>1</sup>	CIGNA pays 60% <sup>1</sup>	You pay \$25/\$50 <sup>1</sup>	CIGNA pays 60% <sup>1</sup>	You pay \$30/\$60 <sup>1</sup>	CIGNA pays 60% <sup>1</sup>	You pay \$30/\$60 <sup>1</sup>	CIGNA pays 60% <sup>1</sup>	You pay \$30/\$60 <sup>1</sup>	CIGNA pays 70%	You pay \$30/\$60 <sup>1</sup>	CIGNA pays 70%
<b>Immunizations for Children (through Age 6<sup>2</sup>)</b>	CIGNA pays 100% <sup>1</sup>											
<b>All Other Routine Services for Children (through Age 6<sup>2</sup>)</b> – Calendar year maximum of \$300	CIGNA pays 100% <sup>1</sup>	CIGNA pays 60% <sup>1</sup>	CIGNA pays 100% <sup>1</sup>	CIGNA pays 60% <sup>1</sup>	CIGNA pays 100% <sup>1</sup>	CIGNA pays 60% <sup>1</sup>	CIGNA pays 100% <sup>1</sup>	CIGNA pays 60% <sup>1</sup>	CIGNA pays 100% <sup>1</sup>	CIGNA pays 70%	CIGNA pays 100% <sup>1</sup>	CIGNA pays 70%
<b>Ambulance</b> – Calendar year maximum of \$3,000	CIGNA pays 80%	CIGNA pays 80% for true emergency; otherwise 60%	CIGNA pays 80%	CIGNA pays 80% for true emergency; otherwise 60%	CIGNA pays 80%	CIGNA pays 80% for true emergency; otherwise 60%	CIGNA pays 80%	CIGNA pays 80% for true emergency; otherwise 60%	CIGNA pays 100%	CIGNA pays 100% for true emergency; otherwise 70%	CIGNA pays 100%	CIGNA pays 100% for true emergency; otherwise 70%
<b>Emergency Room</b> – Additional \$100 deductible (waived if admitted)	CIGNA pays 80%	CIGNA pays 80% for true emergency; otherwise 60%	CIGNA pays 80%	CIGNA pays 80% for true emergency; otherwise 60%	CIGNA pays 80%	CIGNA pays 80% for true emergency; otherwise 60%	CIGNA pays 80%	CIGNA pays 80% for true emergency; otherwise 60%	CIGNA pays 100%	CIGNA pays 100% for true emergency; otherwise 70%	CIGNA pays 100%	CIGNA pays 100% for true emergency; otherwise 70%
<b>Urgent Care Services</b>	CIGNA pays 80%	CIGNA pays 60%	CIGNA pays 80%	CIGNA pays 60%	CIGNA pays 80%	CIGNA pays 60%	CIGNA pays 80%	CIGNA pays 60%	CIGNA pays 100%	CIGNA pays 100% for true emergency; otherwise 70%	CIGNA pays 100%	CIGNA pays 100% for true emergency; otherwise 70%
<b>Inpatient Hospital Services</b>	CIGNA pays 80%	CIGNA pays 60%	CIGNA pays 80%	CIGNA pays 60%	CIGNA pays 80%	CIGNA pays 60%	CIGNA pays 80%	CIGNA pays 60%	CIGNA pays 100%	CIGNA pays 70%	CIGNA pays 100%	CIGNA pays 70%
<b>Surgery in an Outpatient Hospital or Surgical Center</b>	CIGNA pays 80%	CIGNA pays 60%	CIGNA pays 80%	CIGNA pays 60%	CIGNA pays 80%	CIGNA pays 60%	CIGNA pays 80%	CIGNA pays 60%	CIGNA pays 100%	CIGNA pays 70%	CIGNA pays 100%	CIGNA pays 70%
<b>Lab, X-Ray, Ultra Sound, CT/PET Scans, and MRI</b>	CIGNA pays 80%	CIGNA pays 60%	CIGNA pays 80%	CIGNA pays 60%	CIGNA pays 80%	CIGNA pays 60%	CIGNA pays 80%	CIGNA pays 60%	CIGNA pays 100%	CIGNA pays 70%	CIGNA pays 100%	CIGNA pays 70%
<b>Short Term Rehabilitative Therapy (including Physical and Occupational Therapy)</b> – Calendar year maximum of 24 visits	After deductible, CIGNA pays a maximum of \$40 per visit, per person											
<b>Durable Medical Equipment</b> – Calendar year maximum of \$5,000	CIGNA pays 80%	CIGNA pays 60%	CIGNA pays 80%	CIGNA pays 60%	CIGNA pays 80%	CIGNA pays 60%	CIGNA pays 80%	CIGNA pays 60%	CIGNA pays 100%	CIGNA pays 70%	CIGNA pays 100%	CIGNA pays 70%
<b>Mental Health Inpatient</b> – Calendar year maximum of \$3,000	After deductible, CIGNA pays a maximum of \$200 per day/per person											
<b>Mental Health Outpatient</b> – Calendar year maximum of 24 visits	After deductible, CIGNA pays \$30 per visit, one visit per day/per person											
<b>RETAIL PHARMACY</b> (per 30 day supply)												
<b>Brand Name Drug Deductible</b> (Combined retail and home delivery) – Calendar year maximum of \$5,000	\$250 per person/per calendar year						\$500 per person/per calendar year					
<b>Generic/Brand Name/Non-Preferred Brand Name</b>	You pay \$10/\$35/\$60	CIGNA pays 50%	You pay \$10/\$35/\$60	CIGNA pays 50%	You pay \$10/\$35/\$60	CIGNA pays 50%	You pay \$10/\$35/\$60	CIGNA pays 50%	You pay \$10/\$35/\$60	CIGNA pays 50%	You pay \$10/\$35/\$60	CIGNA pays 50%
<b>Self-Administered Injectable Drugs</b>	CIGNA pays 70%	CIGNA pays 50%	CIGNA pays 70%	CIGNA pays 50%	CIGNA pays 70%	CIGNA pays 50%	CIGNA pays 70%	CIGNA pays 50%	CIGNA pays 70%	CIGNA pays 50%	CIGNA pays 70%	CIGNA pays 50%
<b>HOME DELIVERY PHARMACY</b> (per 90 day supply)												
<b>Generic/Brand Name/Non-Preferred Brand Name</b>	You pay \$25/\$85/\$150	Not Available	You pay \$25/\$85/\$150	Not Available	You pay \$25/\$85/\$150	Not Available	You pay \$25/\$85/\$150	Not Available	You pay \$25/\$85/\$150	Not Available	You pay \$25/\$85/\$150	Not Available
<b>Self-Administered Injectable Drugs</b>	CIGNA pays 70%	Not Available	CIGNA pays 70%	Not Available	CIGNA pays 70%	Not Available	CIGNA pays 70%	Not Available	CIGNA pays 70%	Not Available	CIGNA pays 70%	Not Available

<sup>1</sup> Annual Deductible waived.

<sup>2</sup> For children age 7 and older 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 or Service Agreement, ask your agent for an Outline of Coverage or write to the company.

Depending on your 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.

INDIVIDUAL & FAMILY PLANS	CIGNA OPEN ACCESS VALUE PLANS®									
	Open Access Value 1500		Open Access Value 2500		Open Access Value 5000		Open Access Value 7500		Open Access Value 10000	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
<b>PLAN FEATURES</b> — Coinsurance percentage shown is what CIGNA pays of the negotiated rate. Annual deductible applies unless otherwise noted.										
<b>Annual Deductible</b> — Individual/Family	\$1,500/\$3,000	\$3,000/\$6,000	\$2,500/\$5,000	\$5,000/\$10,000	\$5,000/\$10,000	\$10,000/\$20,000	\$7,500/\$15,000	\$15,000/\$30,000	\$10,000/\$20,000	\$15,000/\$40,000
<b>Annual Out-of-Pocket Maximum</b> — Individual/Family deductible, copays, and pharmacy charges DO NOT apply to the out-of-pocket maximum	\$5,000/\$10,000	\$10,000/\$20,000	5,000/\$10,000	\$10,000/\$20,000	\$10,000/\$20,000	\$20,000/\$40,000	\$10,000/\$20,000	\$20,000/\$40,000	\$10,000/\$20,000	\$20,000/\$40,000
<b>Lifetime Maximum Benefit</b>	\$5,000,000									
<b>Physician Services</b> — Primary Care Physician/Specialist — Office Visits	You pay \$40/\$60	CIGNA pays 50%	You pay \$40/\$60	CIGNA pays 50%	You pay \$40/\$60	CIGNA pays 50%	You pay \$40/\$60	CIGNA pays 50%	CIGNA pays 70%	CIGNA pays 50%
<b>Preventive Care</b> — Primary Care Physician/Specialist — Calendar year maximum of \$200	You pay \$40/\$60, then CIGNA pays 70% <sup>1</sup>	CIGNA pays 50%	You pay \$40/\$60, then CIGNA pays 70% <sup>1</sup>	CIGNA pays 50%	You pay \$40/\$60, then CIGNA pays 70% <sup>1</sup>	CIGNA pays 50%	You pay \$40/\$60, then CIGNA pays 70% <sup>1</sup>	CIGNA pays 50%	CIGNA pays 70%	CIGNA pays 50%
<b>Mammograms, Pap Smears, PSA and Colorectal Cancer Screenings</b>	CIGNA pays 70% <sup>1</sup>	CIGNA pays 50%	CIGNA pays 70% <sup>1</sup>	CIGNA pays 50%	CIGNA pays 70% <sup>1</sup>	CIGNA pays 50%	CIGNA pays 70% <sup>1</sup>	CIGNA pays 50%	CIGNA pays 70% <sup>1</sup>	CIGNA pays 50%
<b>Preventive Care Office Visits for Children (through Age 6<sup>2</sup>)</b>	You pay \$40/\$60 <sup>1</sup>	CIGNA pays 50%	You pay \$40/\$60 <sup>1</sup>	CIGNA pays 50%	You pay \$40/\$60 <sup>1</sup>	CIGNA pays 50%	You pay \$40/\$60 <sup>1</sup>	CIGNA pays 50%	CIGNA pays 70%	CIGNA pays 50%
<b>Immunizations for Children (through Age 6<sup>2</sup>)</b>	CIGNA pays 100% <sup>1</sup>									
<b>All Other Routine Services for Children (through Age 6<sup>2</sup>)</b> — Calendar year maximum of \$200	CIGNA pays 70% <sup>1</sup>	CIGNA pays 50%	CIGNA pays 70% <sup>1</sup>	CIGNA pays 50%	CIGNA pays 70% <sup>1</sup>	CIGNA pays 50%	CIGNA pays 70% <sup>1</sup>	CIGNA pays 50%	CIGNA pays 70%	CIGNA pays 50%
<b>Ambulance</b> — Calendar year maximum of \$3,000	CIGNA pays 70%	CIGNA pays 70% for true emergency; otherwise 50%	CIGNA pays 70%	CIGNA pays 70% for true emergency; otherwise 50%	CIGNA pays 70%	CIGNA pays 70% for true emergency; otherwise 50%	CIGNA pays 70%	CIGNA pays 70% for true emergency; otherwise 50%	CIGNA pays 70%	CIGNA pays 70% for true emergency; otherwise 50%
<b>Emergency Room</b> — Additional \$200 deductible (waived if admitted)	CIGNA pays 70%	CIGNA pays 70% for true emergency; otherwise 50%	CIGNA pays 70%	CIGNA pays 70% for true emergency; otherwise 50%	CIGNA pays 70%	CIGNA pays 70% for true emergency; otherwise 50%	CIGNA pays 70%	CIGNA pays 70% for true emergency; otherwise 50%	CIGNA pays 70%	CIGNA pays 70% for true emergency; otherwise 50%
<b>Urgent Care Services</b>	CIGNA pays 70%	CIGNA pays 70% for true emergency; otherwise 50%	CIGNA pays 70%	CIGNA pays 70% for true emergency; otherwise 50%	CIGNA pays 70%	CIGNA pays 70% for true emergency; otherwise 50%	CIGNA pays 70%	CIGNA pays 70% for true emergency; otherwise 50%	CIGNA pays 70%	CIGNA pays 70% for true emergency; otherwise 50%
<b>Inpatient Hospital Services</b>	CIGNA pays 70%	CIGNA pays 50%	CIGNA pays 70%	CIGNA pays 50%	CIGNA pays 70%	CIGNA pays 50%	CIGNA pays 70%	CIGNA pays 50%	CIGNA pays 70%	CIGNA pays 50%
<b>Surgery in an Outpatient Hospital or Surgical Center</b>	CIGNA pays 70%	CIGNA pays 50%	CIGNA pays 70%	CIGNA pays 50%	CIGNA pays 70%	CIGNA pays 50%	CIGNA pays 70%	CIGNA pays 50%	CIGNA pays 70%	CIGNA pays 50%
<b>Lab, X-Ray, Ultra Sound, CT/PET Scans, and MRI</b>	CIGNA pays 70%	CIGNA pays 50%	CIGNA pays 70%	CIGNA pays 50%	CIGNA pays 70%	CIGNA pays 50%	CIGNA pays 70%	CIGNA pays 50%	CIGNA pays 70%	CIGNA pays 50%
<b>Short Term Rehabilitative Therapy (including Physical and Occupational Therapy)</b> — Calendar year maximum of 24 visits	After deductible, CIGNA pays a maximum of \$25 per visit/per person									
<b>Durable Medical Equipment</b> — Calendar year maximum of \$2,000	CIGNA pays 70%	CIGNA pays 50%	CIGNA pays 70%	CIGNA pays 50%	CIGNA pays 70%	CIGNA pays 50%	CIGNA pays 70%	CIGNA pays 50%	CIGNA pays 70%	CIGNA pays 50%
<b>Mental Health Inpatient</b> — Lifetime maximum of \$3,000	After deductible, CIGNA pays a maximum of \$200 per day/per person									
<b>Mental Health Outpatient</b> — Calendar year maximum of 24 visits	After deductible, CIGNA pays \$30 per visit, one visit per day/per person									
<b>RETAIL PHARMACY</b> (per 30 day supply)										
<b>Brand Name Drug Deductible</b> (Combined retail and home delivery) — Calendar year maximum of \$3,000	\$500 per person/per calendar year									
<b>Generic/Brand Name/Non-Preferred Brand Name</b>	You pay \$20/\$40/\$75	CIGNA pays 50%	You pay \$20/\$40/\$75	CIGNA pays 50%	You pay \$20/\$40/\$75	CIGNA pays 50%	You pay \$20/\$40/\$75	CIGNA pays 50%	You pay \$20/\$40/30%	CIGNA pays 50%
<b>Self-Administered Injectable Drugs</b>	CIGNA pays 50%									
<b>HOME DELIVERY PHARMACY</b> (per 90 day supply)										
<b>Generic/Brand Name/Non-Preferred Brand Name</b>	You pay \$50/\$100/\$180	Not Available	You pay \$50/\$100/\$180	Not Available	You pay \$50/\$100/\$180	Not Available	You pay \$50/\$100/\$180	Not Available	You pay \$50/\$100/30%	Not Available
<b>Self-Administered Injectable Drugs</b>	CIGNA pays 50%	Not Available	CIGNA pays 50%	Not Available	CIGNA pays 50%	Not Available	CIGNA pays 50%	Not Available	CIGNA pays 50%	Not Available

<sup>1</sup> Annual Deductible waived.  
<sup>2</sup> For children age 7 and older 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 or Service Agreement, ask your agent for an Outline of Coverage or write to the company.  
Depending on your 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 about your health care plan.

**Coinsurance:** A percentage of the CIGNA contracted rate to an in-network health care professional or a percentage of the cost from an out-of-network health care professional that the customer is responsible for.

**Copayment (copay):** A flat per service charge that customers are responsible to pay for services such as doctor visits or prescription drugs.

**Deductible:** The dollar amount customers must pay before the plan begins to pay for covered services. The deductible is satisfied when each family member has paid their individual deductible or when the total family deductible amount has been reached by any combination of family members.

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

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

**Inpatient care:** Care given to a customer admitted to a hospital, hospice, skilled nursing center, or rehabilitation center.

**Outpatient care:** Any health care service provided to a customer who is not admitted to a center.

**Out-of-pocket costs:** Copays, deductibles, coinsurance, or fees paid by a customer for health services or prescription drugs.

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

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

**Or 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](http://www.CIGNAforYou.com).**



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.

In Texas, Open Access Plus plans are considered Preferred Provider plans with certain managed care features.

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