

# NORTH CAROLINA INDIVIDUAL & FAMILY PLANS

**CIGNA HEALTH SAVINGS PLANS<sup>®</sup>**



**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 broad 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 health care professional 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 as your personal doctor. With a Primary Care Physician, you have a valuable resource—one who serves as your personal health coach. 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 Health Savings Plans.

## A CIGNA Health Savings Plan is right for you if:

- ✓ You want extensive, 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

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 health care professional 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 health care professionals.

In North Carolina, CIGNA offers you:

- A network of nearly 39,000 doctors
- Over 150 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)**

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

**or visit [www.CIGNAforYou.com](http://www.CIGNAforYou.com).**



# CIGNA Health Savings Plans® – NORTH CAROLINA

INDIVIDUAL & FAMILY PLANS	Health Savings 2500		Health Savings 3500		Health Savings 5000	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
<b>PLAN FEATURES</b> – Percentage shown in-network is the percentage CIGNA pays of the negotiated rate.						
<b>Annual Deductible Individual/Family</b>	\$2,500/\$5,000	\$5,000/\$10,000	\$3,500/\$7,000	\$7,000/\$14,000	\$5,000/\$10,000	\$10,000/\$20,000
<b>Annual Out-of-Pocket Maximum Individual/Family</b>	\$2,500/\$5,000	\$5,000/\$10,000	\$3,500/\$7,000	\$7,000/\$14,000	\$5,000/\$10,000	\$10,000/\$20,000
<b>Lifetime Maximum Benefit</b>	\$5,000,000		\$5,000,000		\$5,000,000	
<b>Office Visits</b>	CIGNA pays 100%	CIGNA pays 70%	CIGNA pays 100%	CIGNA pays 70%	CIGNA pays 100%	CIGNA pays 70%
<b>Preventive Care (age 7 and older)</b> – All routine physicals to include immunizations, flu shots, and routine lab work. Annual maximum of \$300 per person, per year	CIGNA pays 100% <sup>1</sup>	CIGNA pays 70% <sup>1</sup>	CIGNA pays 100% <sup>1</sup>	CIGNA pays 70% <sup>1</sup>	CIGNA pays 100% <sup>1</sup>	CIGNA pays 70% <sup>1</sup>
<b>Mammograms, Pap Smears, PSA, Colorectal Cancer Screening, Bone Density Screening</b>	CIGNA pays 100% <sup>1</sup>	CIGNA pays 70% <sup>1</sup>	CIGNA pays 100% <sup>1</sup>	CIGNA pays 70% <sup>1</sup>	CIGNA pays 100% <sup>1</sup>	CIGNA pays 70% <sup>1</sup>
<b>Preventive Care for Children (through age 6<sup>2</sup>)</b> – All routine physicals to include immunizations, flu shots, and routine lab work	CIGNA pays 100% <sup>1</sup>	CIGNA pays 70% <sup>1</sup>	CIGNA pays 100% <sup>1</sup>	CIGNA pays 70% <sup>1</sup>	CIGNA pays 100% <sup>1</sup>	CIGNA pays 70% <sup>1</sup>
<b>Ambulance</b>	CIGNA pays 100%	CIGNA pays 100%	CIGNA pays 100%	CIGNA pays 100%	CIGNA pays 100%	CIGNA pays 100%
<b>Emergency Room</b>	CIGNA pays 100%	CIGNA pays 100%	CIGNA pays 100%	CIGNA pays 100%	CIGNA pays 100%	CIGNA pays 100%
<b>Urgent Care Services</b>	CIGNA pays 100%	CIGNA pays 70%	CIGNA pays 100%	CIGNA pays 70%	CIGNA pays 100%	CIGNA pays 70%
<b>Inpatient Hospital Services</b> – Facility charges, physician services, and all in-hospital care	CIGNA pays 100%	CIGNA pays 70%	CIGNA pays 100%	CIGNA pays 70%	CIGNA pays 100%	CIGNA pays 70%
<b>Surgery in an Outpatient Hospital or Ambulatory Surgical Center</b>	CIGNA pays 100%	CIGNA pays 70%	CIGNA pays 100%	CIGNA pays 70%	CIGNA pays 100%	CIGNA pays 70%
<b>Outpatient Lab, X-Ray, Ultrasound, CT Scan, and MRI</b>	CIGNA pays 100%	CIGNA pays 70%	CIGNA pays 100%	CIGNA pays 70%	CIGNA pays 100%	CIGNA pays 70%
<b>Physical &amp; Occupational Therapy</b> – Combined services and combined in- and out-of-network	CIGNA pays \$40 maximum per visit/per person, up to 24 visits per year		CIGNA pays \$40 maximum per visit/per person, up to 24 visits per year		CIGNA pays \$40 maximum per visit/per person, up to 24 visits per year	
<b>Durable Medical Equipment</b> – Calendar year maximum of \$5,000	CIGNA pays 100%	CIGNA pays 70%	CIGNA pays 100%	CIGNA pays 70%	CIGNA pays 100%	CIGNA pays 70%
<b>Mental Health – Inpatient</b> – Combined services and combined in- and out-of-network	CIGNA pays \$200 maximum per day/per person, up to \$3,000 per year		CIGNA pays \$200 maximum per day/per person, up to \$3,000 per year		CIGNA pays \$200 maximum per day/per person, up to \$3,000 per year	
<b>Mental Health – Outpatient</b> – Combined services and combined in- and out-of-network	CIGNA pays \$30 maximum per visit/per person, up to 24 visits per year		CIGNA pays \$30 maximum per visit/per person, up to 24 visits per year		CIGNA pays \$30 maximum per visit/per person, up to 24 visits per year	
<b>RETAIL PHARMACY</b> (per 30 day supply)						
<b>Prescription Drug Deductible</b> – Per person, per year	Combined in- and out-of-network (including mail order), subject to integrated medical/pharmacy deductible					
<b>Brand Name Calendar Year Maximum</b> – Combined in- and out-of-network	\$5,000 per person, per year					
<b>Generic/Brand Name/Non-preferred Brand Name</b>	CIGNA pays 100%	CIGNA pays 70%	CIGNA pays 100%	CIGNA pays 70%	CIGNA pays 100%	CIGNA pays 70%
<b>Self Injectable Drugs</b>	CIGNA pays 100%	CIGNA pays 70%	CIGNA pays 100%	CIGNA pays 70%	CIGNA pays 100%	CIGNA pays 70%
<b>HOME DELIVERY PHARMACY</b> (per 90 day supply)						
<b>Generic/Brand Name/Non-preferred Brand Name</b>	CIGNA pays 100%	CIGNA pays 70%	CIGNA pays 100%	CIGNA pays 70%	CIGNA pays 100%	CIGNA pays 70%
<b>Self Injectable Drugs</b>	CIGNA pays 100%	CIGNA pays 70%	CIGNA pays 100%	CIGNA pays 70%	CIGNA pays 100%	CIGNA pays 70%

<sup>1</sup> Annual deductible waived

<sup>2</sup> For children age 7 and older refer to the Preventive Care (age 7 and older) coverage.

NOTE: Annual deductible applies unless otherwise noted

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 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 individual is responsible for.

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

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

**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 an individual admitted to a hospital, hospice, skilled nursing center, or rehabilitation center.

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

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

**Out-of-pocket maximum:** The most individuals 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](http://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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