

Individual & Family Plans
Insured by Connecticut General Life Insurance Company

Cigna Health Savings Plans for
TEXAS



**MEDICAL &
PHARMACY
INSURANCE
FOR A**

**VERY UNIQUE
INDIVIDUAL.
YOU.**

GO YOUSM



SERVICES WITH YOU IN MIND

Choose Cigna and you get more than just coverage to help with your health care expenses. You also get access to valuable tools and services to help you reach your health goals.

- **24/7/365 Health Information Line.** Staffed by nurses who can help you find information about common health concerns.
- **Cigna Healthy Rewards® Program.*** Special offers, and health and wellness discounts on weight management and nutrition, vision care, fitness clubs, tobacco cessation and more.
- **Home Delivery Pharmacy.** Order a 90-day supply of prescription medications and have it delivered right to your door at no extra cost.
- **Health Assessment Tool.** You can gain a better knowledge of your health status and set goals to improve it with our confidential online questionnaire.
- **myCigna.com.** This personalized website assists with managing your health and health care expenses. Search for claims, find a doctor and calculate costs. You can even pay your monthly premium online and look up health and wellness information.

**APPLY FOR MEDICAL AND
DENTAL COVERAGE TODAY.**

**Call 1.866.Get.Cigna
(1.866.438.2446)**



* Some Healthy Rewards Programs are not available in all states. If your Cigna Plan includes coverage for any of these services, this program is in addition to, not instead of, your plan benefits. **A discount program is NOT insurance**, and you must pay the entire discounted charge.

You are unique. So are your health insurance needs. That's why Cigna offers several different policies, making it easier to find the one that best fits your needs and those of your family. Review the details of these Cigna Health Savings Plans® and see which one is right for you. If you want to review other types of plans, just ask your licensed Cigna insurance agent or broker.

The benefit of health insurance

Health insurance gives you a healthy advantage. How? By giving you 100% coverage on in-network preventive care. This covers some screenings that can help detect heart disease, cancers, diabetes and other chronic diseases. It also includes immunizations that can help protect you from getting infections which can lead to health problems. So even if you're already in good health, health insurance can help you stay that way.

Health Savings Plans

A Cigna Health Savings Plan helps you take control of your health care by combining *medical coverage with the freedom to choose your own doctor and the tax advantages of a Health Savings Account (HSA)*. A Cigna medical plan offers 100% coverage for in-network preventive care. There's also coverage for urgent care, hospital stays and prescription drugs. And you get 24/7 customer support, plus programs and services to help you manage your health.

Choose your plan

Cigna offers a range of Health Savings Plans to choose from, with individual annual deductibles ranging from \$3,000 to \$5,000. Plus, you can add a dental insurance policy with any of our medical insurance plans. Just ask your licensed Cigna insurance agent or broker to help you choose the plan that's right for you.

Tip: To make your health care dollars go further, contact the bank of your choice or J.P. Morgan (chase.com/hsa) to set up a Health Savings Account to pair with a Cigna Health Savings Plan.

Choose your doctor

We have a national network of more than 800,000 participating medical health care providers and more than 80,000 dental providers. In Texas, Cigna has a network of more than 49,000 doctors and specialists, 5,900 dentists and more than 600 participating hospitals. You can also choose to see a doctor outside of the Cigna network.* And you don't need a referral to see a specialist. We make it easy to get the care you need from the doctor you choose.

Tip: Find the latest list of doctors, dentists, hospitals or pharmacies: Cigna.com/isghcp

HSAs allow you to:

- Contribute tax-free dollars to a Health Savings Account¹ – up to the federal limit.²
- Use tax-free funds for out-of-pocket medical, dental, vision and other IRS approved expenses. You can even use your HSA funds for various premiums (Long-term Care and Medicare A, B & D) or save them for supplemental income in retirement.
- Earn tax-free interest in an HSA, and you can even invest your HSA dollars in mutual funds, with tax-free earnings.
- Roll over unused funds from year to year and use them for any IRS approved health expenses incurred after the date your HSA was opened, at any time you choose (now or in the future).

1 HSA contributions and earnings are not subject to federal taxes and not subject to state taxes in most states. If HSA funds are used for anything other than IRS "Qualified Medical Expenses," the amount will be subject to income tax and will be subject to a 20% penalty prior to your reaching age 65.

2 If you're considering pairing a Health Savings Plan with a Health Savings Account, you can contribute pretax dollars to build your balance, up to a calendar year maximum of \$3,100 for an individual and \$6,250 for a family in 2012. Limits are set by the IRS. HSA account holders age 55 and older may make an additional catch-up contribution of \$1,000, annually. The maximum contribution allowed is determined by the number of months you are enrolled in the plan during the year.

* Out-of-pocket costs will vary, and you'll pay less when you see an in-network health care provider.

TEXAS

Percentage shown in- and out-of-network is the percentage of covered services you pay. Combined annual medical/pharmacy deductible unless otherwise noted.

Health Savings Plans

MEDICAL

	Health Savings 3000		Health Savings 5000	
	In-Network	Out-of-Network ¹	In-Network	Out-of-Network ¹
Annual Individual Deductible – Individual deductible is applicable when only one person is enrolled in the plan, and is satisfied when that individual meets the annual individual deductible amount	\$3,000	\$6,000	\$5,000	\$10,000
Annual Family Deductible – Family deductible is applicable when there are two or more family members enrolled in the plan, and is satisfied when one, or any combination of enrolled family members, meet the annual family deductible amount (For a family of two or more, the annual individual deductible is not applicable)	\$6,000	\$12,000	\$10,000	\$20,000
Annual Out-of-Pocket Maximum – Individual/family deductible and pharmacy charges are included in the out-of-pocket maximum	\$3,000/\$6,000	\$9,000/\$18,000	\$5,000/\$10,000	\$15,000/\$30,000
Lifetime Maximum Benefit	Unlimited		Unlimited	
Physician Services – Primary care physician and specialist office visits	You pay 0%	You pay 40%	You pay 0%	You pay 40%
Preventive Care (All Ages) – Routine physicals and other routine preventive services	You pay 0% ²	You pay 30%	You pay 0% ²	You pay 30%
Immunizations for All Ages	You pay 0% ²		You pay 0% ²	
Ambulance	You pay 0%	You pay the same level as In-Network if it is an emergency as defined in your plan, otherwise you pay 40%	You pay 0%	You pay the same level as In-Network if it is an emergency as defined in your plan, otherwise you pay 40%
Emergency Room	You pay 0%		You pay 0%	
Urgent Care Services	You pay 0%		You pay 0%	
Inpatient Hospital Services – Facility charges, physician services and all in-hospital care	You pay 0%	You pay 40%	You pay 0%	You pay 40%
Surgery in an Outpatient Hospital or Freestanding Surgical Center	You pay 0%	You pay 40%	You pay 0%	You pay 40%
Lab, X-Ray, Ultrasound, CT/PET Scan and MRI	You pay 0%	You pay 40%	You pay 0%	You pay 40%
Short-Term Rehabilitative Therapy – Including physical and occupational therapy. Calendar year maximum of 24 visits, combined in- and out-of-network	You pay 0%	You pay 40%	You pay 0%	You pay 40%
Durable Medical Equipment	You pay 0%	You pay 40%	You pay 0%	You pay 40%
Mental Health Inpatient – Calendar year maximum of 24 days, combined in- and out-of-network	You pay 0%	You pay 40%	You pay 0%	You pay 40%
Mental Health Outpatient – Calendar year maximum of 24 visits, combined in- and out-of-network	You pay 0%	You pay 40%	You pay 0%	You pay 40%

RETAIL PHARMACY (per 30-day supply)

	Subject to combined medical and pharmacy deductible		Subject to combined medical and pharmacy deductible	
Brand Name Drug Deductible – Combined retail and home delivery				
Generic/Brand Name/Non-Preferred Brand Name	You pay 0%	You pay 50%	You pay 0%	You pay 50%
Self-Administered Injectable Drugs	You pay 0%	You pay 50%	You pay 0%	You pay 50%

HOME DELIVERY PHARMACY (per 90-day supply)

Generic/Brand Name/Non-Preferred Brand Name	You pay 0%	Not available	You pay 0%	Not available
Self-Administered Injectable Drugs	You pay 0%	Not available	You pay 0%	Not available

1 When you go out-of-network, you may pay more if the provider's charges exceed the amount Cigna reimburses for billed services

2 Annual deductible waived

For specific costs and further details of the coverage, including exclusions, reductions or limitations and the terms under which the policy may be continued in force, please refer to the Policy or 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 preexisting conditions for a period of time.

Commonly used health care words

Here are some basic terms that may be used in your health care plan and that you should know.

In-network coinsurance: Amount you pay for covered in-network medical services after you have satisfied the annual deductible.

Out-of-network coinsurance: Amount you pay for covered out-of-network medical services after you have satisfied the annual deductible. You may pay more if provider's charges exceed amount Cigna reimburses for billed services.

Copayment (copay): The amount you pay toward services such as doctor visits or prescriptions.

Deductible: The amount you pay each year before Cigna begins to pay for covered services.

In-network services: Services from any health care provider (physician, hospital, etc.) that participates in the Cigna network.

Out-of-network services: Services from any health care provider (physician, hospital, etc.) that does not participate in the Cigna network.

Inpatient care: Health services you receive in a hospital or other facility that require an overnight stay.

Outpatient care: Health services you receive in a hospital or other facility that do not require an overnight stay.

Annual out-of-pocket maximum: Maximum dollar amount you pay per calendar year for covered medical services. Copays, deductibles and pharmacy costs apply to the out-of-pocket maximum.



A DENTAL PLAN SURE TO MAKE YOU SMILE

Combining Cigna Dental with Cigna Medical helps you stay healthy head to toe. Cigna Dental provides a wide range of coverage – not just discounts – for preventive care, fillings, bridges, root canals and more.

With Cigna Dental Insurance you get:

- **Savings** – Preventive care paid at 100%* plus save even more with our negotiated rates.
- **Convenience** – One monthly bill for Medical and Dental Plans.
- **Choice** – Select one of 5,900 Texas in-network dentists (plus even more nationwide), or choose to go out-of-network.

	Dental Choice	
Individual deductible**	\$50	
Family deductible**	\$150	
Calendar year benefit** (maximum per person)	\$1,000	
	In-Network	Out-of-Network ¹
Preventive/diagnostic services (no waiting period)	You pay 0% ²	
Basic restorative services (6 month waiting period)	You pay 20%	
Major restorative services (12 month waiting period)	You pay 50%	



* When covered services are provided by an in-network dentist

** In- and out-of-network covered services combined apply toward dental deductible and benefit maximum

1 When you go out-of-network, you may pay more if the provider's charges exceed the amount Cigna reimburses for billed services

2 Annual deductible waived

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Medical rates will vary by plan design including the amount of plan deductibles, coinsurance, and out-of-pocket maximums. Rates may vary based on age, gender, geographic location and the plan deductible selected.

Rates for new medical policies with an effective date of 1/1/2013 and later are guaranteed through 12/31/2013 with the exception of any policy amendment activities, such as benefit changes, switching to a different plan, adding or dropping dependents and moving to a different rating area. After the initial rate guarantee, rates are subject to change upon 60 days notice. Eligibility for medical and dental rates is based upon residential zip code. Dental rates do not have an initial rate guarantee.

Enrollment in a Cigna Open Access, Open Access Value or Health Savings Plan is subject to medical underwriting guidelines established by the insurer, and your rate may vary based upon tobacco usage and the results of the medical underwriting risk assessment process. You may be declined coverage because of a health condition. If you are issued a policy, and are 19 years of age or older, certain medical conditions may not be covered for a specified length of time if those conditions are related to a medical condition that existed prior to the date of coverage. Waiting periods apply to basic (6 months) and major (12 months) covered dental care services.

This medical insurance policy (INDTX032012) and dental insurance policy (DENINDTX082010) have exclusions, limitations, reduction of benefits and terms under which the policy may be continued in force or discontinued. For costs and additional details about coverage, contact Connecticut General Life Insurance Company at 900 Cottage Grove Road, Hartford, CT 06152 or call 1-866-GET-Cigna.

These rates are representative.

- (a) the rates are illustrative only;
- (b) a person should not send money to the issuer of the health benefit plan in response to the advertisement;
- (c) a person cannot obtain coverage under the health benefit plan until the person completes an application for coverage; and
- (d) benefit exclusions and limitations may apply to the health benefit plan.

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