

Who we are



CIGNA HealthCare of Arizona, Inc. is one of the largest health care organizations in Arizona. We have been providing quality health care coverage for over 35 years.

At CIGNA HealthCare, caring about the things that affect our customers' health is our business. We help you deal with the unpredictable — if it happens — and to manage the predictable as well.



Programs & Services

The CIGNA HealthCare of Arizona Individual Plan offers the same programs and services available to large employer groups, including:

- CIGNA HealthCare 24-Hour Health Information LineSM
- CIGNA Healthy Rewards[®], our value-added discount program*
- CIGNA HealthCare Healthy Babies[®] program
- CIGNA Tel-Drug[®], our mail order prescription drug program
- EasyPay, an optional automatic premium deduction tool

* CIGNA Healthy Rewards[®] is a discount program. Some Healthy Rewards programs are not available in all states. A discount program is not insurance, and the member must pay the entire discounted charge.

The following services are excluded under this plan: Any services, except emergency services, obstetrical and gynecological services and chiropractic care services which are provided without prior written approval of the CIGNA HealthCare of Arizona Medical Director or Member's Primary Care Physician and any services except emergency services which are not rendered by Participating Providers. Any services which are not medically necessary, as determined by the health plan Medical Director, or are not otherwise a covered benefit under this agreement.

The CIGNA HealthCare of Arizona Individual Plan is subject to medical underwriting guidelines established by the health plan. "CIGNA HealthCare" refers to various operating subsidiaries of CIGNA Corporation. Products and services are provided by these subsidiaries and not by CIGNA Corporation. These subsidiaries include Connecticut General Life Insurance Company, Tel-Drug, Inc. and its affiliates, CIGNA Behavioral Health, Inc., Intracorp, and HMO or service company subsidiaries of CIGNA Health Corporation and CIGNA Dental Health, Inc. In Arizona, HMO plans are offered by CIGNA HealthCare of Arizona, Inc. CIGNA Medical Group is an operating division of CIGNA HealthCare of Arizona, Inc.

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CIGNA HealthCare of Arizona

2008 Individual Plan



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Enjoy **peace of mind** with **quality coverage.**

If you're not eligible for medical coverage through an employer, you still need access to quality health care and affordable benefits. The CIGNA HealthCare of Arizona Individual Plan is dedicated to your needs and those of your family so you can truly enjoy peace of mind with quality health care coverage.

Who's Eligible To Enroll?

- Individuals 18 years of age or older
- Families with children up to 19 years of age, or 23 if a full-time student
- Children without an adult subscriber who are at least three months of age
- You must reside in one of the defined Service Areas for at least nine months per Plan Year

Plan Benefit Highlights

- Primary Care Visits: \$25 copayment
- Specialty Care Visits: \$50 copayment
- Prescription Drugs:
 - \$15 copayment for generic drugs
 - \$40 copayment for brand-name drugs
 - \$60 copayment for non-preferred brand-name drugs
- Lab and X-ray Services: No Charge
- No referral for network OB/GYN Services
- Pre-Post-Maternity Care: Coverage provided if delivery occurs after the contract has been in force for 21 consecutive months



Maricopa County Service Area

Covering Maricopa County and the City of Apache Junction. Members who reside in this area can choose from two networks:

- **CIGNA Medical Group**;* or
- A broader **Arizona Provider** network.

Benefit coverage and copayment amounts are the same for both networks, however, the monthly premium rates for the **CIGNA Medical Group** network are significantly lower.

Tucson/Southern Arizona Service Area

Covering Pima, Pinal, Graham, Greenlee, Cochise and Santa Cruz Counties. Members who reside in this area will choose a PCP from the **Arizona Provider** network.

**For more information,
please call your insurance broker.**

2008 Plan Year Rates

Monthly Rates by Age Category

for Plan Year February 1, 2008 through December 31, 2008*

Individual Plan				
	CIGNA Medical Group (CIGNA Health Care Centers') and other CIGNA facilities Available in the Maricopa County Service Area only		Arizona Provider Network Available in both the Maricopa County and Tucson/Southern Arizona Service Areas	
Age	Male	Female	Male	Female
**Infant to 2	\$275	\$275	\$399	\$399
2-17	\$83	\$83	\$108	\$108
***18-24	\$84	\$214	\$117	\$296
25-29	\$81	\$257	\$106	\$356
30-34	\$94	\$260	\$128	\$361
35-39	\$120	\$259	\$158	\$361
40-44	\$174	\$262	\$217	\$366
45-49	\$228	\$281	\$298	\$405
50-54	\$317	\$325	\$450	\$451
55-59	\$408	\$404	\$560	\$573
60-64	\$491	\$432	\$673	\$594
****65+	\$1,014	\$885	\$1,467	\$1,284

† By choosing the CIGNA Medical Group network, you'll select your primary care physician from the providers located at one of the CIGNA Health Care Centers or other CIGNA facilities.

* Rates are subject to change upon 60 days prior notice. Monthly premium rates will also change during the year should a member have a birthday that places them in a higher Age Category.

** A child enrolled in the child-only version of the Individual Plan, called the Dependent Plan, without an adult subscriber (parent or guardian) must be three months of age or older. A dependent child enrolled in the Individual Plan with an adult subscriber is covered from birth. Refer to the Eligibility section of your Service Agreement for further details.

*** A dependent child enrolling on a parent's policy who is 19 through 23 years of age, and is a full-time student, receives a rate of \$83 as a CIGNA Medical Group member or \$108 as an Arizona Provider network member. Full-time student status must be maintained.

**** Must not be eligible for Medicare.

Once enrolled, you may change your PCP or provider network at any time and your monthly premium rate will be adjusted based on your new provider network.

* The CIGNA Medical Group (CMG) network consists of primary and specialty care providers located at CIGNA Health Care Centers and other CIGNA facilities across the Valley. Most centers offer lab, X-ray and pharmacy services. Access to OB/GYN and specialty care services are available through a large private practice network.