

CIGNA HealthCare Plan Designs
New Jersey Small Group Plan Design Comparison
Open Access Plus Product Suite

	1	2	3	4
PLAN Option	OA Plus Plan A	OA Plus Plan A-1	OA Plus Plan C	OA Plus Plan D
IN NETWORK				
<i>Deductible</i>	N/A	N/A	N/A	\$500
<i>Coinsurance</i>	100%	100%	100%	90%
<i>Individual OOP Max</i>	\$1,500	\$1,500	\$2,000	\$2,000
<i>PCP Copay</i>	\$20	\$20	\$20	\$20
<i>Specialist Copay</i>	\$40	\$40	\$40	\$30
<i>IP Hosp. Per Adm</i>	N/A	N/A	N/A	N/A
OUT OF NETWORK				
<i>Deductible</i>	\$1,000	\$1,000	\$3,000	\$1,500
<i>Coinsurance</i>	70%	70%	60%	60%
<i>Individual OOP Max</i>	\$4,500	\$4,500	\$6,000	\$6,000
<i>IP Hosp. Per Admissior</i>	\$1,000	\$1,000	\$1,000	\$1,000
<i>Rx.</i>	\$15/\$30/\$50	\$7/\$20/\$40	\$15/\$30/\$50	\$15/\$30/\$50
	8	9	10	11
PLAN Option	OA Plus Plan J	OA Plus Plan K	OA Plus Plan L	OA Plus Plan M
IN NETWORK				
<i>Deductible</i>	\$1,000	\$1,250	\$1,500	\$1,500
<i>Coinsurance</i>	80%	80%	80%	80%
<i>Individual OOP Max</i>	\$3,500	\$4,000	\$4,500	\$5,000
<i>PCP Copay</i>	\$30	\$20	\$25	\$20
<i>Specialist Copay</i>	\$50	\$40	\$40	\$40
<i>IP Hosp. Per Adm</i>	N/A	N/A	N/A	N/A
OUT OF NETWORK				
<i>Deductible</i>	\$3,000	\$3,500	\$4,500	\$4,500
<i>Coinsurance</i>	60%	60%	60%	50%
<i>Individual OOP Max</i>	\$10,000	\$12,000	\$13,500	\$15,000
<i>IP Hosp. Per Admissior</i>	\$1,000	\$1,000	\$1,000	\$1,000
<i>Rx.</i>	\$15/\$30/\$50	\$15/\$30/\$50	\$15/\$30/\$50	\$15/\$30/\$50

All Plans

OOP Max Includes Deductible & Copays MRI/CAT Copay = \$100 ER Copay = \$100

Family OOP Max = 2x Individual Mail Order Perscriptions = 2x Copay

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OA Plus Plan E	OA Plus Plan F		
	\$1,000	\$1,500	\$1,000
	90%	80%	80%
	\$2,000	\$3,000	\$3,500
	\$20	\$15	\$25
	\$40	\$30	\$40
	500	N/A	N/A
	\$3,000	\$4,500	\$3,000
	70%	60%	60%
	\$6,000	\$9,000	\$8,000
	\$1,000	\$1,000	\$1,000
	\$15/\$30/\$50	\$15/\$30/\$50	\$15/\$30/\$50
	12	13	
OA Plus Plan N	OA Plus Plan O		
	\$1,500	\$2,000	
	80%	60%	
	\$4,000	\$5,000	
	\$25	\$25	
	\$50	\$50	
	N/A	N/A	
	\$4,500	\$6,000	
	50%	50%	
	\$12,000	\$15,000	
	\$1,000	\$1,000	
	\$15/\$30/\$50	\$15/\$30/\$50	

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