

CALIFORNIA INDIVIDUAL & FAMILY PLANS

CIGNA HEALTH SAVINGS PLANS®



**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 one 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 centers 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 California, CIGNA offers you:

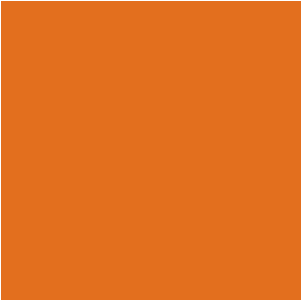
- A network of nearly 36,000 doctors
- Over 240 participating hospitals
- Commendable accreditation from the National Committee for Quality Assurance (NCQA)

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

Or, you can call CIGNA at 1-866-GET-CIGNA (1-866-438-2446)

(5:00 a.m. - 8:00 p.m. PT, Monday - Saturday)

or visit www.CIGNAforYou.com.



CIGNA Health Savings Plans® – CALIFORNIA

INDIVIDUAL & FAMILY PLANS	Health Savings 1900		Health Savings 3400		Health Savings 4900	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
PLAN FEATURES – Coinsurance percentage shown in- and out-of-network is the percentage CIGNA pays. ³ Combined annual medical/pharmacy deductible applies unless otherwise noted.						
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	\$1,900	\$3,800	\$3,400	\$6,800	\$4,900	\$9,800
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)	\$3,800	\$7,600	\$6,800	\$13,600	\$9,800	\$19,600
Annual Out-of-Pocket Maximum – Individual/Family deductible and pharmacy charges apply to the out-of-pocket maximum	\$2,500/\$5,000	\$5,000/\$10,000	\$3,400/\$6,800	\$8,500/\$17,500	\$4,900/\$9,800	\$12,500/\$25,000
Lifetime Maximum Benefit	\$6,000,000					
Physician Services	CIGNA pays 70%	CIGNA pays 50%	CIGNA pays 100%	CIGNA pays 50%	CIGNA pays 100%	CIGNA pays 50%
Preventive Care – Including Immunizations, Flu Shots, and Lab Work	CIGNA pays 70% ¹	CIGNA pays 50%	CIGNA pays 100% ¹	CIGNA pays 50%	CIGNA pays 100% ¹	CIGNA pays 50%
Mammograms, Pap Smears, and PSA	CIGNA pays 70% ¹	CIGNA pays 50%	CIGNA pays 100% ¹	CIGNA pays 50%	CIGNA pays 100% ¹	CIGNA pays 50%
Preventive Care for Children (through age 6²)	CIGNA pays 70% ¹	CIGNA pays 50%	CIGNA pays 100% ¹	CIGNA pays 50%	CIGNA pays 100% ¹	CIGNA pays 50%
Immunizations and Lab Work for Children (through age 6²)	CIGNA pays 70% ¹	CIGNA pays 50%	CIGNA pays 100% ¹	CIGNA pays 50%	CIGNA pays 100% ¹	CIGNA pays 50%
Ambulance	CIGNA pays 70%	CIGNA pays 50%	CIGNA pays 100%	CIGNA pays 50%	CIGNA pays 100%	CIGNA pays 50%
Emergency Room	CIGNA pays 70%	CIGNA pays 50%	CIGNA pays 100%	CIGNA pays 50%	CIGNA pays 100%	CIGNA pays 50%
Urgent Care Services	CIGNA pays 70%	CIGNA pays 50%	CIGNA pays 100%	CIGNA pays 50%	CIGNA pays 100%	CIGNA pays 50%
Inpatient Hospital Services	CIGNA pays 70%	CIGNA pays 50%	CIGNA pays 100%	CIGNA pays 50%	CIGNA pays 100%	CIGNA pays 50%
Surgery in an Outpatient Hospital or Surgical Center	CIGNA pays 70%	CIGNA pays 50%	CIGNA pays 100%	CIGNA pays 50%	CIGNA pays 100%	CIGNA pays 50%
Lab, X-Ray, Ultrasound, CT/PET Scan, and MRI	CIGNA pays 70%	CIGNA pays 50%	CIGNA pays 100%	CIGNA pays 50%	CIGNA pays 100%	CIGNA pays 50%
Short-Term Rehabilitative Therapy (including Physical and Occupational Therapy) – Speech Therapy and Spinal Manipulation – Calendar year maximum of 24 visits	CIGNA pays 70%	CIGNA pays 50%	CIGNA pays 100%	CIGNA pays 50%	CIGNA pays 100%	CIGNA pays 50%
Durable Medical Equipment	CIGNA pays 70%	CIGNA pays 50%	CIGNA pays 100%	CIGNA pays 50%	CIGNA pays 100%	CIGNA pays 50%
Mental Health Inpatient – Calendar year maximum of 30 days	CIGNA pays 70%	CIGNA pays 50%	CIGNA pays 100%	CIGNA pays 50%	CIGNA pays 100%	CIGNA pays 50%
Mental Health Outpatient – Calendar year maximum of 24 visits	CIGNA pays 70%	CIGNA pays 50%	CIGNA pays 100%	CIGNA pays 50%	CIGNA pays 100%	CIGNA pays 50%
RETAIL PHARMACY (per 30 day supply)						
Prescription Drug Deductible (Combined retail and home delivery)	Subject to combined medical and pharmacy deductible					
Generic/Brand Name/Non-Preferred Brand Name	You pay \$10/\$35/\$60	CIGNA pays 50%	CIGNA pays 100%	CIGNA pays 50%	CIGNA pays 100%	CIGNA pays 50%
Self-Administered Injectable Drugs	CIGNA pays 70%	CIGNA pays 50%	CIGNA pays 100%	CIGNA pays 50%	CIGNA pays 100%	CIGNA pays 50%
HOME DELIVERY PHARMACY (per 90 day supply)						
Generic/Brand Name/Non-Preferred Brand Name	You pay \$25/\$85/\$150	Not available	CIGNA pays 100%	Not available	CIGNA pays 100%	Not available
Self-Administered Injectable Drugs	CIGNA pays 70%	Not available	CIGNA pays 100%	Not available	CIGNA pays 100%	Not available

¹ Annual deductible waived

² For children age 7 and older refer to the Preventive Care benefits

³ 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.

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 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.

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.

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.)

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 the 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)

(5:00 a.m. – 8:00 p.m. PT, Monday – Saturday)

or visit 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.

This Plan Comparison contains high-deductible plans. These plans will not begin to pay for your health care expenses until after your health care bills exceed the deductible amount. You will have to pay for all of your health care bills until these bills exceed your deductible amount.

"CIGNA," "CIGNA HealthCare," and the "Tree of Life" logo are registered service marks of CIGNA Intellectual Property, Inc., licensed for use by CIGNA Corporation and its operating subsidiaries. All products and services are provided exclusively by such operating subsidiaries and not by CIGNA Corporation. Such operating 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 California, HMO plans are offered by CIGNA Healthcare of California, Inc. and Great-West Healthcare of California, Inc. All other medical plans in California are insured or administered by Connecticut General Life Insurance Company.

