



2018 CIGNA MEDICAL PLAN COSTS AND HIGHLIGHTS

i TOBACCO USER RATES ARE \$60 HIGHER PER PAY PERIOD

CAREER BANDS 1 & 2 – LOCAL PLUS PAYROLL COSTS

Biweekly for full-time employees	HSA 1600/3200	HSA 3000/5500	HRA 3000/5500
Employee only	\$58.34	\$34.34	\$36.04
Employee & spouse/partner	\$147.49	\$87.87	\$93.65
Employee & child(ren)	\$99.37	\$47.35	\$52.84
Employee & Family	\$184.31	\$94.87	\$103.54

CAREER BANDS 1 & 2 – OPEN ACCESS PLUS PAYROLL COSTS

Biweekly for full-time employees	HSA 1600/3200	HSA 3000/5500	HRA 3000/5500
Employee only	\$71.75	\$40.41	\$43.45
Employee & spouse/partner	\$174.32	\$111.63	\$117.71
Employee & child(ren)	\$124.85	\$65.30	\$71.07
Employee & Family	\$224.54	\$130.51	\$139.62

CAREER BANDS 3+ LOCAL PLUS PAYROLL COSTS

Biweekly for full-time employees	HSA 1600/3200	HSA 3000/5500	HRA 3000/5500
Employee only	\$65.26	\$40.07	\$42.96
Employee & spouse/partner	\$156.72	\$97.10	\$102.88
Employee & child(ren)	\$108.60	\$56.58	\$62.07
Employee & Family	\$193.54	\$104.10	\$112.77

CAREER BANDS 3+ OPEN ACCESS PLUS PAYROLL COSTS

Biweekly for full-time employees	HSA 1600/3200	HSA 3000/5500	HRA 3000/5500
Employee only	\$78.68	\$47.33	\$50.37
Employee & spouse/partner	\$183.55	\$120.86	\$126.94
Employee & child(ren)	\$134.08	\$74.53	\$80.30
Employee & Family	\$233.77	\$139.74	\$148.86

- The costs shown in the table do not reflect payroll incentives up to \$800 (and an additional \$500 if you cover a spouse/partner) that will be added to your paycheck. Visit myCigna.com to learn more about how to earn incentives.
- Contribution rates based on 26 pays.

2018 CIGNA MEDICAL PLAN HIGHLIGHTS (OAP AND LOCALPLUS)

	HSA 1600/3200	HSA 3000/5500	HRA 3000/5500 ¹
Description	This plan has a lower deductible with higher payroll costs. Consider this plan if you have higher medical costs due to expensive medication, a chronic condition, pregnancy or other planned medical procedures.	This plan has the lowest payroll costs, but a higher deductible. You can set money you're saving on premiums aside in your HSA for future health care expenses or put it toward adding a voluntary plan for added peace of mind. Consider this plan if you're healthy with few medical expenses or if you've accumulated money in your HSA to help cover the deductible.	This plan has lower payroll costs with a higher deductible. This plan might be right for you if you have lower medical expenses or a high balance in your HRA. No deductible when you seek in-network primary care. Remember: If you leave Cigna or leave the HRA, your money goes away (unlike an HSA which is portable and those dollars belong to you).
Cost of the plan (what you pay each paycheck)	Higher \$\$\$	Lowest \$\$	Lower \$\$\$
Your out-of-pocket costs before reaching the deductible (not including the cost of the plan)	Lowest (don't forget that with an HSA you add your own dollars on a pretax basis to help cover these costs)	Highest (don't forget that with an HSA you add your own dollars on a pretax basis to help cover these costs)	Higher
Your Maximum Contribution Amount²	\$2,700 Individual \$5,350 Family (additional \$1,000 at 55)	\$3,050 Individual \$6,050 Family (additional \$1,000 at 55)	Only available for HSA
Deductible (In-network)	\$1,600 Individual \$3,200 Family	\$3,000 Individual \$5,500 Family	\$3,000 Individual \$5,500 Family
Cigna's Contribution to Your Account³	\$750/\$1500 (divided up and deposited quarterly)	\$400/\$800 (divided up and deposited quarterly)	\$400/\$800 (available January 1)

LOCAL PLUS

Local Plus Coinsurance for Primary Care	You pay 15% after meeting your deductible	You Pay No deductible, 15% ¹
Local Plus Coinsurance for Specialists Care	You Pay 15% after meeting your deductible	

OPEN ACCESS PLUS

Open Access Plus Coinsurance for Primary Care	You pay 15–25% after meeting your deductible	You Pay No deductible, 15%–25% ¹	
Open Access Plus Coinsurance for Specialists Care⁴	You Pay 15%–25% after meeting your deductible		
Out-of-pocket maximum (In-network)	\$3,750 per Individual \$7,500 Family	\$5,500 per Individual \$11,000 Family	\$5,500 per Individual \$11,000 Family
Lifetime Maximum	Unlimited		
Healthy Life Incentives	\$800 per Employee / \$500 Spouse/Domestic Partner		

For details on coverage – including Out-Of-Network Benefits – consult the Charts-at-a-Glance and SPDs.

1. The deductible does not apply when you see a primary care physician (PCP). PCPs include internists, general practitioners and pediatricians.
2. This is the maximum you can contribute to an HSA; you may contribute less.
3. HRA funds are available when your coverage starts; HSA employer contributions are made quarterly.
4. Cigna Care Designation promotes quality, cost-effective care – get the lowest coinsurance for both primary care and specialty care, when you use Cigna Care Designated Primary Care Doctors and Specialists.

i THIS INFORMATION APPLIES TO QANI EMPLOYEES HIRED BEFORE JANUARY 3, 2015. TOBACCO USER RATES ARE \$60 HIGHER PER PAY PERIOD.

CAREER BANDS 1 & 2 – QANI OPEN ACCESS PLUS PAYROLL COSTS

Biweekly for full-time employees	HSA 1600/3200	HSA 3000/5500	HRA 3000/5500
Employee only	\$66.75	\$35.41	\$38.44
Employee & spouse/partner	\$154.32	\$91.63	\$97.70
Employee & child(ren)	\$119.85	\$60.30	\$66.07
Employee & Family	\$209.54	\$115.51	\$124.62

CAREER BANDS 3 & 4 - QANI OPEN ACCESS PLUS PAYROLL COSTS

Biweekly for full-time employees	HSA 1600/3200	HSA 3000/5500	HRA 3000/5500
Employee only	\$73.67	\$42.33	\$45.37
Employee & spouse/partner	\$163.55	\$100.86	\$106.93
Employee & child(ren)	\$129.08	\$69.53	\$75.30
Employee & Family	\$218.77	\$124.74	\$133.86

CAREER BANDS 5+ – QANI OPEN ACCESS PLUS PAYROLL COSTS

Biweekly for full-time employees	HSA 1600/3200	HSA 3000/5500	HRA 3000/5500
Employee only	\$78.68	\$47.33	\$50.37
Employee & spouse/partner	\$183.55	\$120.86	\$126.94
Employee & child(ren)	\$134.08	\$74.53	\$80.30
Employee & Family	\$233.77	\$139.74	\$148.86

1. The costs shown in the table do not reflect payroll incentives up to \$800 (and an additional \$500 if you cover a spouse/partner) that will be added to your paycheck. Visit myCigna.com to learn more about how to earn incentives.
2. Contribution rates based on 26 pays.

TOBACCO USER RATES ARE \$60 HIGHER PER PAY PERIOD.

CAREER BANDS 1 & 2 – PART-TIME LOCAL PLUS PAYROLL COSTS

Biweekly for full-time employees ³	HSA 1600/3200	HSA 3000/5500	HRA 3000/5500
Employee only	\$72.13	\$36.13	\$38.67
Employee & spouse/partner	\$201.05	\$111.62	\$120.28
Employee & child(ren)	\$133.67	\$55.64	\$63.87
Employee & Family	\$256.27	\$122.12	\$135.12

CAREER BANDS 1 & 2 – PART-TIME OPEN ACCESS PLUS PAYROLL COSTS

Biweekly for full-time employees ³	HSA 1600/3200	HSA 3000/5500	HRA 3000/5500
Employee only	\$92.25	\$45.23	\$49.79
Employee & spouse/partner	\$241.29	\$147.26	\$156.37
Employee & child(ren)	\$171.90	\$82.57	\$91.22
Employee & Family	\$316.62	\$175.58	\$189.24

CAREER BANDS 3+ PART-TIME LOCAL PLUS PAYROLL COSTS

Biweekly for full-time employees ³	HSA 1600/3200	HSA 3000/5500	HRA 3000/5500
Employee only	\$82.51	\$44.72	\$49.05
Employee & spouse/partner	\$214.89	\$125.46	\$134.13
Employee & child(ren)	\$147.52	\$69.48	\$77.71
Employee & Family	\$270.11	\$135.96	\$148.97

CAREER BANDS 3+ PART-TIME OPEN ACCESS PLUS PAYROLL COSTS

Biweekly for full-time employees ³	HSA 1600/3200	HSA 3000/5500	HRA 3000/5500
Employee only	\$102.63	\$55.62	\$60.17
Employee & spouse/partner	\$255.13	\$161.10	\$170.21
Employee & child(ren)	\$185.74	\$96.41	\$105.07
Employee & Family	\$330.47	\$189.42	\$203.09

1. The costs shown in the table do not reflect payroll incentives up to \$800 (and an additional \$500 if you cover a spouse/partner) that will be added to your paycheck. Visit myCigna.com to learn more about how to earn incentives.
2. Contribution rates based on 26 pays.
3. Part-time employees hired after 1/1/14, working less than 33 hours/week, are only eligible for Employee only and Employee & child(ren) coverage.