



2026 Cigna Healthcare Plans - Florida (EPO)

Cigna Healthcare® Connect and CMS Standard Plans – Florida (Mid-South): Collier, Indian River, Martin, Palm Beach, St. Lucie
Cigna Healthcare® Connect and CMS Standard Plans – Florida (South): Broward, Miami-Dade
Cigna Healthcare® Connect and CMS Standard Plans – Florida (Orlando): Lake, Orange, Osceola, Seminole

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<div>BRONZE</div>			
	Connect myDiabetesCare Bronze Mid-South	Connect Bronze Mid-South 0 Indiv Med Deductible	Connect Bronze Mid-South 5500 Indiv Med Deductible
MEDICAL	In-Network	In-Network	In-Network
Annual Deductible ¹ (individual/family)	\$6,500/\$13,000	\$0 Medical, \$5,800/\$11,600 Pharmacy	\$5,500/\$11,000
Coinsurance ²	You pay 40% after deductible	You pay 50%	You pay 40% after deductible
Annual Out-Of-Pocket Max ³ (individual/family)	\$9,200/\$18,400	\$10,600/\$21,200	\$9,500/\$19,000
Physician Services (primary care/specialist*)	You pay \$45, deductible waived/You pay \$90, deductible waived	You pay \$55/You pay \$120	You pay \$30, deductible waived/You pay 40% after deductible
Preventive Care ⁴	You pay \$0, deductible waived	You pay \$0	You pay \$0, deductible waived
Inpatient Facility Services	You pay 40% after deductible	You pay 50%	You pay 40% after deductible
Lab	You pay 40% after deductible	You pay \$75	You pay 40% after deductible
X-ray and Ultrasound	You pay 40% after deductible	You pay 50%	You pay 40% after deductible
Emergency Room Services	You pay 40% after deductible	You pay \$2,000	You pay 40% after deductible
Urgent Care	You pay \$75, deductible waived	You pay \$75	You pay \$60, deductible waived
Mental Health/Substance Use Outpatient Office Visit	You pay \$90, deductible waived	You pay \$120	You pay 40% after deductible
MDLive Virtual Urgent Acute Care ⁵	You pay \$0, deductible waived	You pay \$0	You pay \$0, deductible waived
Speech, Occupational, and Physical Therapy	You pay 40% after deductible	You pay 50%	You pay 40% after deductible
Prescription Medications – Tier 1, 2, 3 and 4: Up to a 30-day supply at any participating retail pharmacy or up to a 90-day supply at any participating 90-day retail pharmacy. Tier 5: Up to a 30-day supply at any participating retail pharmacy or up to a 30-day supply at any participating 90-day retail pharmacy.			
Tier 1 - Retail Preferred Generic	You pay \$3, deductible waived	You pay \$3, deductible waived	You pay \$3, deductible waived
Tier 2 - Retail Non-Preferred Generic	You pay \$30, deductible waived	You pay \$60, deductible waived	You pay 40% after deductible
Tier 3 - Retail Preferred Brand	You pay 40% after deductible	You pay \$270, deductible waived	You pay 40% after deductible
Tier 4 - Retail Non-Preferred Brand	You pay 49% after deductible	You pay 49% after deductible	You pay 49% after deductible
Tier 5 - Retail Specialty and other high-cost medications	You pay 50% after deductible	You pay 50% after deductible	You pay 50% after deductible
Preferred Insulin (Retail)	You pay \$0, deductible waived	You pay no more than \$25	You pay no more than \$25


*Including Heartbeat Health – a new virtual provider for cardiac care.⁶
All disclosures appear at the end of this document.



<div>BRONZE</div>	Off Exchange	
	Connect Bronze Mid-South 7500 Indiv Med Deductible	Connect Bronze Mid-South 7000 HSA Indiv Med Deductible
MEDICAL	In-Network	In-Network
Annual Deductible ¹ (individual/family)	\$7,500/\$15,000	\$7,000/\$14,000
Coinsurance ²	You pay 50% after deductible	You pay 50% after deductible
Annual Out-Of-Pocket Max ³ (individual/family)	\$9,500/\$19,000	\$8,300/\$16,600
Physician Services (primary care/specialist [*])	You pay \$50 for first 3 visits, thereafter 50% after deductible/You pay 50% after deductible	You pay 50% after deductible
Preventive Care ⁴	You pay \$0, deductible waived	You pay \$0, deductible waived
Inpatient Facility Services	You pay 50% after deductible	You pay 50% after deductible
Lab	You pay 50% after deductible	You pay 50% after deductible
X-ray and Ultrasound	You pay 50% after deductible	You pay 50% after deductible
Emergency Room Services	You pay 50% after deductible	You pay 50% after deductible
Urgent Care	You pay \$90, deductible waived	You pay 50% after deductible
Mental Health/Substance Use Outpatient Office Visit	You pay 50% after deductible	You pay 50% after deductible
MDLive Virtual Urgent Acute Care ⁵	You pay \$0, deductible waived	You pay \$0 after deductible
Speech, Occupational, and Physical Therapy	You pay 50% after deductible	You pay 50% after deductible
Prescription Medications – Tier 1, 2, 3 and 4: Up to a 30-day supply at any participating retail pharmacy or up to a 90-day supply at any participating 90-day retail pharmacy. Tier 5: Up to a 30-day supply at any participating retail pharmacy or up to a 30-day supply at any participating 90-day retail pharmacy.		
Tier 1 - Retail Preferred Generic	You pay \$3, deductible waived	You pay 50% after deductible
Tier 2 - Retail Non-Preferred Generic	You pay \$30, deductible waived	You pay 50% after deductible
Tier 3 - Retail Preferred Brand	You pay 40% after deductible	You pay 50% after deductible
Tier 4 - Retail Non-Preferred Brand	You pay 49% after deductible	You pay 50% after deductible
Tier 5 - Retail Specialty and other high-cost medications	You pay 50% after deductible	You pay 50% after deductible
Preferred Insulin (Retail)	You pay no more than \$25	You pay no more than \$25 after deductible


^{*}Including Heartbeat Health – a new virtual provider for cardiac care.
⁶All disclosures appear at the end of this document.



<div>SILVER</div>	Base Plan Name - Connect Silver Mid-South 3800 Indiv Med Deductible			
	Connect Silver Mid-South 3800 Indiv Med Deductible	Connect Silver-2 Mid-South 3250 Indiv Med Deductible	Connect Silver-3 Mid-South 700 Indiv Med Deductible	Connect Silver-4A Mid-South 300 Indiv Med Deductible
MEDICAL	In-Network	In-Network	In-Network	In-Network
Annual Deductible ¹ (individual/family)	\$3,800/\$7,600	\$3,250/\$6,500	\$700/\$1,400	\$300/\$600
Coinsurance ²	You pay 50% after deductible	You pay 50% after deductible	You pay 50% after deductible	You pay 25% after deductible
Annual Out-Of-Pocket Max ³ (individual/family)	\$9,500/\$19,000	\$7,400/\$14,800	\$2,700/\$5,400	\$1,175/\$2,350
Physician Services (primary care/specialist*)	You pay \$30, deductible waived/You pay \$55, deductible waived	You pay \$30, deductible waived/You pay \$55, deductible waived	You pay \$10, deductible waived/You pay \$40, deductible waived	You pay \$0, deductible waived/You pay \$5, deductible waived
Preventive Care ⁴	You pay \$0, deductible waived	You pay \$0, deductible waived	You pay \$0, deductible waived	You pay \$0, deductible waived
Inpatient Facility Services	You pay 50% after deductible	You pay 50% after deductible	You pay 50% after deductible	You pay 25% after deductible
Lab	You pay 50% after deductible	You pay 50% after deductible	You pay 50% after deductible	You pay 25% after deductible
X-ray and Ultrasound	You pay 50% after deductible	You pay 50% after deductible	You pay 50% after deductible	You pay 25% after deductible
Emergency Room Services	You pay 50% after deductible	You pay 50% after deductible	You pay 50% after deductible	You pay 25% after deductible
Urgent Care	You pay \$75, deductible waived	You pay \$75, deductible waived	You pay \$40, deductible waived	You pay \$5, deductible waived
Mental Health/Substance Use Outpatient Office Visit	You pay \$55, deductible waived	You pay \$55, deductible waived	You pay \$40, deductible waived	You pay \$5, deductible waived
MDLive Virtual Urgent Acute Care ⁵	You pay \$0, deductible waived	You pay \$0, deductible waived	You pay \$0, deductible waived	You pay \$0, deductible waived
Speech, Occupational, and Physical Therapy	You pay 50% after deductible	You pay 50% after deductible	You pay 50% after deductible	You pay 25% after deductible
Prescription Medications – Tier 1, 2, 3 and 4: Up to a 30-day supply at any participating retail pharmacy or up to a 90-day supply at any participating 90-day retail pharmacy. Tier 5: Up to a 30-day supply at any participating retail pharmacy or up to a 30-day supply at any participating 90-day retail pharmacy.				
Tier 1 - Retail Preferred Generic	You pay \$0, deductible waived	You pay \$0, deductible waived	You pay \$0, deductible waived	You pay \$0, deductible waived
Tier 2 - Retail Non-Preferred Generic	You pay \$20, deductible waived	You pay \$20, deductible waived	You pay \$15, deductible waived	You pay \$5, deductible waived
Tier 3 - Retail Preferred Brand	You pay \$50 after deductible	You pay \$50 after deductible	You pay \$50, deductible waived	You pay \$25, deductible waived
Tier 4 - Retail Non-Preferred Brand	You pay 49% after deductible	You pay 49% after deductible	You pay 49% after deductible	You pay 49% after deductible
Tier 5 - Retail Specialty and other high-cost medications	You pay 50% after deductible	You pay 50% after deductible	You pay 50% after deductible	You pay 50% after deductible
Preferred Insulin (Retail)	You pay no more than \$25	You pay no more than \$25	You pay no more than \$25	You pay no more than \$25

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<div>SILVER</div>	Base Plan Name - Connect Silver Mid-South 4500 Indiv Med Deductible			
	Connect Silver Mid-South 4500 Indiv Med Deductible	Connect Silver-2 Mid-South 3750 Indiv Med Deductible	Connect Silver-3A Mid-South 950 Indiv Med Deductible	Connect Silver-4 Mid-South 150 Indiv Med Deductible
MEDICAL	In-Network	In-Network	In-Network	In-Network
Annual Deductible ¹ (individual/family)	\$4,500/\$9,000	\$3,750/\$7,500	\$950/\$1,900	\$150/\$300
Coinsurance ²	You pay 50% after deductible	You pay 50% after deductible	You pay 40% after deductible	You pay 20% after deductible
Annual Out-Of-Pocket Max ³ (individual/family)	\$9,350/\$18,700	\$7,600/\$15,200	\$3,300/\$6,600	\$1,450/\$2,900
Physician Services (primary care/specialist*)	You pay \$15, deductible waived/You pay \$65, deductible waived	You pay \$15, deductible waived/You pay \$65, deductible waived	You pay \$10, deductible waived/You pay \$25, deductible waived	You pay \$0, deductible waived/You pay \$10, deductible waived
Preventive Care ⁴	You pay \$0, deductible waived	You pay \$0, deductible waived	You pay \$0, deductible waived	You pay \$0, deductible waived
Inpatient Facility Services	You pay 50% after deductible	You pay 50% after deductible	You pay 40% after deductible	You pay 20% after deductible
Lab	You pay 50%, deductible waived	You pay 50%, deductible waived	You pay 40%, deductible waived	You pay 20% after deductible
X-ray and Ultrasound	You pay 50% after deductible	You pay 50% after deductible	You pay 40% after deductible	You pay 20% after deductible
Emergency Room Services	You pay 50% after deductible	You pay 50% after deductible	You pay 40% after deductible	You pay 20% after deductible
Urgent Care	You pay \$75, deductible waived	You pay \$50, deductible waived	You pay \$25, deductible waived	You pay \$20, deductible waived
Mental Health/Substance Use Outpatient Office Visit	You pay \$65, deductible waived	You pay \$65, deductible waived	You pay \$25, deductible waived	You pay \$10, deductible waived
MDLive Virtual Urgent Acute Care ⁵	You pay \$0, deductible waived	You pay \$0, deductible waived	You pay \$0, deductible waived	You pay \$0, deductible waived
Speech, Occupational, and Physical Therapy	You pay 50% after deductible	You pay 50% after deductible	You pay 40% after deductible	You pay 20% after deductible
Prescription Medications – Tier 1, 2, 3 and 4: Up to a 30-day supply at any participating retail pharmacy or up to a 90-day supply at any participating 90-day retail pharmacy. Tier 5: Up to a 30-day supply at any participating retail pharmacy or up to a 30-day supply at any participating 90-day retail pharmacy.				
Tier 1 - Retail Preferred Generic	You pay \$3, deductible waived	You pay \$3, deductible waived	You pay \$0, deductible waived	You pay \$0, deductible waived
Tier 2 - Retail Non-Preferred Generic	You pay \$30, deductible waived	You pay \$25, deductible waived	You pay \$10, deductible waived	You pay \$5, deductible waived
Tier 3 - Retail Preferred Brand	You pay \$50, deductible waived	You pay \$50, deductible waived	You pay \$50, deductible waived	You pay \$20, deductible waived
Tier 4 - Retail Non-Preferred Brand	You pay 49% after deductible	You pay 49% after deductible	You pay 49% after deductible	You pay 49% after deductible
Tier 5 - Retail Specialty and other high-cost medications	You pay 50% after deductible	You pay 50% after deductible	You pay 50% after deductible	You pay 50% after deductible
Preferred Insulin (Retail)	You pay no more than \$25	You pay no more than \$25	You pay no more than \$25	You pay no more than \$25

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<div>SILVER</div>	Off Exchange
	Connect Silver Mid-South 2000 Indiv Med Deductible
MEDICAL	In-Network
Annual Deductible ¹ (individual/family)	\$2,000/\$4,000
Coinsurance ²	You pay 50% after deductible
Annual Out-Of-Pocket Max ³ (individual/family)	\$9,000/\$18,000
Physician Services (primary care/specialist*)	You pay \$25, deductible waived/You pay \$80, deductible waived
Preventive Care ⁴	You pay \$0, deductible waived
Inpatient Facility Services	You pay 50% after deductible
Lab	You pay 50% after deductible
X-ray and Ultrasound	You pay 50% after deductible
Emergency Room Services	You pay 50% after deductible
Urgent Care	You pay \$80, deductible waived
Mental Health/Substance Use Outpatient Office Visit	You pay \$80, deductible waived
MDLive Virtual Urgent Acute Care ⁵	You pay \$0, deductible waived
Speech, Occupational, and Physical Therapy	You pay \$25, deductible waived
Prescription Medications – Tier 1, 2, 3 and 4: Up to a 30-day supply at any participating retail pharmacy or up to a 90-day supply at any participating 90-day retail pharmacy. Tier 5: Up to a 30-day supply at any participating retail pharmacy or up to a 30-day supply at any participating 90-day retail pharmacy.	
Tier 1 - Retail Preferred Generic	You pay \$3, deductible waived
Tier 2 - Retail Non-Preferred Generic	You pay \$25, deductible waived
Tier 3 - Retail Preferred Brand	You pay \$75, deductible waived
Tier 4 - Retail Non-Preferred Brand	You pay 49% after deductible
Tier 5 - Retail Specialty and other high-cost medications	You pay 50% after deductible
Preferred Insulin (Retail)	You pay no more than \$25


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<div>GOLD</div>		
	Connect Gold Mid-South 2250 Indiv Med Deductible	Connect Gold Mid-South 850 Indiv Med Deductible
MEDICAL	In-Network	In-Network
Annual Deductible ¹ (individual/family)	\$2,250/\$4,500	\$850/\$1,700
Coinsurance ²	You pay 25% after deductible	You pay 20% after deductible
Annual Out-Of-Pocket Max ³ (individual/family)	\$9,450/\$18,900	\$8,550/\$17,100
Physician Services (primary care/specialist*)	You pay \$0, deductible waived/You pay \$50, deductible waived	You pay \$25, deductible waived/You pay \$70, deductible waived
Preventive Care ⁴	You pay \$0, deductible waived	You pay \$0, deductible waived
Inpatient Facility Services	You pay 25% after deductible	You pay 20% after deductible
Lab	You pay 25% after deductible	You pay 20% after deductible
X-ray and Ultrasound	You pay 25% after deductible	You pay 20% after deductible
Emergency Room Services	You pay 25% after deductible	You pay \$1,600, deductible waived
Urgent Care	You pay \$40, deductible waived	You pay \$50, deductible waived
Mental Health/Substance Use Outpatient Office Visit	You pay 25% after deductible	You pay \$70, deductible waived
MDLive Virtual Urgent Acute Care ⁵	You pay \$0, deductible waived	You pay \$0, deductible waived
Speech, Occupational, and Physical Therapy	You pay 25% after deductible	You pay 20% after deductible
Prescription Medications – Tier 1, 2, 3 and 4: Up to a 30-day supply at any participating retail pharmacy or up to a 90-day supply at any participating 90-day retail pharmacy. Tier 5: Up to a 30-day supply at any participating retail pharmacy or up to a 30-day supply at any participating 90-day retail pharmacy.		
Tier 1 - Retail Preferred Generic	You pay \$0, deductible waived	You pay \$3, deductible waived
Tier 2 - Retail Non-Preferred Generic	You pay \$10, deductible waived	You pay \$15, deductible waived
Tier 3 - Retail Preferred Brand	You pay \$75, deductible waived	You pay \$50, deductible waived
Tier 4 - Retail Non-Preferred Brand	You pay 49% after deductible	You pay 49% after deductible
Tier 5 - Retail Specialty and other high-cost medications	You pay 50% after deductible	You pay 50% after deductible
Preferred Insulin (Retail)	You pay no more than \$25	You pay no more than \$25

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<div>BRONZE</div>	Connect Bronze Mid-South CMS Standard
MEDICAL	In-Network
Annual Deductible ¹ (individual/family)	\$7,500/\$15,000
Coinsurance ²	You pay 50% after deductible
Annual Out-Of-Pocket Max ³ (individual/family)	\$10,000/\$20,000
Physician Services (primary care/specialist*)	You pay \$50, deductible waived/You pay \$100, deductible waived
Preventive Care ⁴	You pay \$0, deductible waived
Inpatient Facility Services	You pay 50% after deductible
Lab	You pay 50% after deductible
X-ray and Ultrasound	You pay 50% after deductible
Emergency Room Services	You pay 50% after deductible
Urgent Care	You pay \$75, deductible waived
Mental Health/Substance Use Outpatient Office Visit	You pay \$50, deductible waived
MDLive® Virtual Urgent Acute Care ⁵	You pay \$0, deductible waived
Speech, Occupational, and Physical Therapy	You pay \$50, deductible waived
Prescription Medications – Tier 1, 2, and 3: Up to a 30-day supply at any participating retail pharmacy or up to a 90-day supply at any participating 90-day retail pharmacy. Tier 4: Up to a 30-day supply at any participating retail pharmacy or up to a 30-day supply at any participating 90-day retail pharmacy.	
Tier 1 - Retail Generic	You pay \$25, deductible waived
Tier 2 - Retail Preferred Brand	You pay \$50 after deductible
Tier 3 - Retail Non-Preferred Brand	You pay \$100 after deductible
Tier 4 - Retail Specialty and other high-cost medications	You pay \$500 after deductible
Preferred Insulin (Retail)	You pay no more than \$25

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 SILVER	Base Plan Name - Connect Silver Mid-South CMS Standard			
	Connect Silver Mid-South CMS Standard	Connect Silver-2 Mid-South CMS Standard	Connect Silver-3 Mid-South CMS Standard	Connect Silver-4 Mid-South CMS Standard
MEDICAL	In-Network	In-Network	In-Network	In-Network
Annual Deductible ¹ (individual/family)	\$6,000/\$12,000	\$3,000/\$6,000	\$700/\$1,400	\$0/\$0
Coinsurance ²	You pay 40% after deductible	You pay 40% after deductible	You pay 30% after deductible	You pay 25%
Annual Out-Of-Pocket Max ³ (individual/family)	\$8,900/\$17,800	\$7,400/\$14,800	\$3,300/\$6,600	\$2,200/\$4,400
Physician Services (primary care/specialist*)	You pay \$40, deductible waived/You pay \$80, deductible waived	You pay \$40, deductible waived/You pay \$80, deductible waived	You pay \$20, deductible waived/You pay \$40, deductible waived	You pay \$0/You pay \$10
Preventive Care ⁴	You pay \$0, deductible waived	You pay \$0, deductible waived	You pay \$0, deductible waived	You pay \$0
Inpatient Facility Services	You pay 40% after deductible	You pay 40% after deductible	You pay 30% after deductible	You pay 25%
Lab	You pay 40% after deductible	You pay 40% after deductible	You pay 30% after deductible	You pay 25%
X-ray and Ultrasound	You pay 40% after deductible	You pay 40% after deductible	You pay 30% after deductible	You pay 25%
Emergency Room Services	You pay 40% after deductible	You pay 40% after deductible	You pay 30% after deductible	You pay 25%
Urgent Care	You pay \$60, deductible waived	You pay \$60, deductible waived	You pay \$30, deductible waived	You pay \$5
Mental Health/Substance Use Outpatient Office Visit	You pay \$40, deductible waived	You pay \$40, deductible waived	You pay \$20, deductible waived	You pay \$0
MDLive Virtual Urgent Acute Care ⁵	You pay \$0, deductible waived	You pay \$0, deductible waived	You pay \$0, deductible waived	You pay \$0
Speech, Occupational, and Physical Therapy	You pay \$40, deductible waived	You pay \$40, deductible waived	You pay \$20, deductible waived	You pay \$0
Prescription Medications – Tier 1, 2, and 3: Up to a 30-day supply at any participating retail pharmacy or up to a 90-day supply at any participating 90-day retail pharmacy. Tier 4: Up to a 30-day supply at any participating retail pharmacy or up to a 30-day supply at any participating 90-day retail pharmacy.				
Tier 1 - Retail Generic	You pay \$20, deductible waived	You pay \$20, deductible waived	You pay \$10, deductible waived	You pay \$0
Tier 2 - Retail Preferred Brand	You pay \$40, deductible waived	You pay \$40, deductible waived	You pay \$20, deductible waived	You pay \$15
Tier 3 - Retail Non-Preferred Brand	You pay \$80 after deductible	You pay \$80 after deductible	You pay \$60 after deductible	You pay \$50
Tier 4 - Retail Specialty and other high-cost medications	You pay \$350 after deductible	You pay \$350 after deductible	You pay \$250 after deductible	You pay \$150
Preferred Insulin (Retail)	You pay no more than \$25	You pay no more than \$25	You pay no more than \$25	You pay no more than \$25


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<div> GOLD</div>	
	Connect Gold Mid-South CMS Standard
MEDICAL	In-Network
Annual Deductible ¹ (individual/family)	\$2,000/\$4,000
Coinsurance ²	You pay 25% after deductible
Annual Out-Of-Pocket Max ³ (individual/family)	\$8,200/\$16,400
Physician Services (primary care/specialist*)	You pay \$30, deductible waived/You pay \$60, deductible waived
Preventive Care ⁴	You pay \$0, deductible waived
Inpatient Facility Services	You pay 25% after deductible
Lab	You pay 25% after deductible
X-ray and Ultrasound	You pay 25% after deductible
Emergency Room Services	You pay 25% after deductible
Urgent Care	You pay \$45, deductible waived
Mental Health/Substance Use Outpatient Office Visit	You pay \$30, deductible waived
MDLive Virtual Urgent Acute Care ⁵	You pay \$0, deductible waived
Speech, Occupational, and Physical Therapy	You pay \$30, deductible waived
Prescription Medications – Tier 1, 2, and 3: Up to a 30-day supply at any participating retail pharmacy or up to a 90-day supply at any participating 90-day retail pharmacy. Tier 4: Up to a 30-day supply at any participating retail pharmacy or up to a 30-day supply at any participating 90-day retail pharmacy.	
Tier 1 - Retail Generic	You pay \$15, deductible waived
Tier 2 - Retail Preferred Brand	You pay \$30, deductible waived
Tier 3 - Retail Non-Preferred Brand	You pay \$60, deductible waived
Tier 4 - Retail Specialty and other high-cost medications	You pay \$250, deductible waived
Preferred Insulin (Retail)	You pay no more than \$25


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<div>BRONZE</div>		
	Connect Bronze South FL 3800 Indiv Med Deductible	Connect Bronze South FL 7000 Indiv Med Deductible
MEDICAL	In-Network	In-Network
Annual Deductible ¹ (individual/family)	\$3,800/\$7,600 Medical, \$5,000/\$10,000 Pharmacy	\$7,000/\$14,000
Coinsurance ²	You pay 50% after deductible	You pay 50% after deductible
Annual Out-Of-Pocket Max ³ (individual/family)	\$9,800/\$19,600	\$9,800/\$19,600
Physician Services (primary care/specialist*)	You pay \$30, deductible waived/You pay \$90, deductible waived	You pay \$30, deductible waived/You pay \$90, deductible waived
Preventive Care ⁴	You pay \$0, deductible waived	You pay \$0, deductible waived
Inpatient Facility Services	You pay 50% after deductible	You pay 50% after deductible
Lab	You pay 50% after deductible	You pay 50% after deductible
X-ray and Ultrasound	You pay 50% after deductible	You pay 50% after deductible
Emergency Room Services	You pay 50% after deductible	You pay 50% after deductible
Urgent Care	You pay \$90, deductible waived	You pay \$90, deductible waived
Mental Health/Substance Use Outpatient Office Visit	You pay \$90, deductible waived	You pay \$90, deductible waived
MDLive Virtual Urgent Acute Care ⁵	You pay \$0, deductible waived	You pay \$0, deductible waived
Speech, Occupational, and Physical Therapy	You pay 50% after deductible	You pay 50% after deductible
Prescription Medications – Tier 1, 2, 3 and 4: Up to a 30-day supply at any participating retail pharmacy or up to a 90-day supply at any participating 90-day retail pharmacy. Tier 5: Up to a 30-day supply at any participating retail pharmacy or up to a 30-day supply at any participating 90-day retail pharmacy.		
Tier 1 - Retail Preferred Generic	You pay \$3, deductible waived	You pay \$3, deductible waived
Tier 2 - Retail Non-Preferred Generic	You pay \$30, deductible waived	You pay \$30, deductible waived
Tier 3 - Retail Preferred Brand	You pay 40% after deductible	You pay 40% after deductible
Tier 4 - Retail Non-Preferred Brand	You pay 49% after deductible	You pay 49% after deductible
Tier 5 - Retail Specialty and other high-cost medications	You pay 50% after deductible	You pay 50% after deductible
Preferred Insulin (Retail)	You pay no more than \$25	You pay no more than \$25


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<div>BRONZE</div>	Off Exchange	
	Connect Bronze South FL 7000 HSA Indiv Med Deductible	Connect Bronze South FL 7500 Indiv Med Deductible
MEDICAL	In-Network	In-Network
Annual Deductible ¹ (individual/family)	\$7,000/\$14,000	\$7,700/\$15,000
Coinsurance ²	You pay 50% after deductible	You pay 50% after deductible
Annual Out-Of-Pocket Max ³ (individual/family)	\$8,300/\$16,600	\$9,500/\$19,000
Physician Services (primary care/specialist*)	You pay 50% after deductible	You pay \$50 for first 3 visits, thereafter 50% after deductible/You pay 50% after deductible
Preventive Care ⁴	You pay \$0, deductible waived	You pay \$0, deductible waived
Inpatient Facility Services	You pay 50% after deductible	You pay 50% after deductible
Lab	You pay 50% after deductible	You pay 50% after deductible
X-ray and Ultrasound	You pay 50% after deductible	You pay 50% after deductible
Emergency Room Services	You pay 50% after deductible	You pay 50% after deductible
Urgent Care	You pay 50% after deductible	You pay \$90, deductible waived
Mental Health/Substance Use Outpatient Office Visit	You pay 50% after deductible	You pay 50% after deductible
MDLive Virtual Urgent Acute Care ⁵	You pay \$0 after deductible	You pay \$0, deductible waived
Speech, Occupational, and Physical Therapy	You pay 50% after deductible	You pay 50% after deductible
Prescription Medications – Tier 1, 2, 3 and 4: Up to a 30-day supply at any participating retail pharmacy or up to a 90-day supply at any participating 90-day retail pharmacy. Tier 5: Up to a 30-day supply at any participating retail pharmacy or up to a 30-day supply at any participating 90-day retail pharmacy.		
Tier 1 - Retail Preferred Generic	You pay 50% after deductible	You pay \$3, deductible waived
Tier 2 - Retail Non-Preferred Generic	You pay 50% after deductible	You pay \$30, deductible waived
Tier 3 - Retail Preferred Brand	You pay 50% after deductible	You pay 40% after deductible
Tier 4 - Retail Non-Preferred Brand	You pay 50% after deductible	You pay 49% after deductible
Tier 5 - Retail Specialty and other high-cost medications	You pay 50% after deductible	You pay 50% after deductible
Preferred Insulin (Retail)	You pay no more than \$25 after deductible	You pay no more than \$25


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<div>SILVER</div>	Base Plan Name - Connect Silver South FL 2850 Indiv Med Deductible			
	Connect Silver South FL 2850 Indiv Med Deductible	Connect Silver-2 South FL 2300 Indiv Med Deductible	Connect Silver-3 South FL 350 Indiv Med Deductible	Connect Silver-4 South FL 150 Indiv Med Deductible
MEDICAL	In-Network	In-Network	In-Network	In-Network
Annual Deductible ¹ (individual/family)	\$2,850/\$5,700 Medical, \$1,800/\$3,600 Pharmacy	\$2,300/\$4,600 Medical, \$1,150/\$2,300 Pharmacy	\$350/\$700 Medical, \$150/\$300 Pharmacy	\$150/\$300 Medical, \$100/\$200 Pharmacy
Coinsurance ²	You pay 40% after deductible	You pay 40% after deductible	You pay 30% after deductible	You pay 30% after deductible
Annual Out-Of-Pocket Max ³ (individual/family)	\$9,450/\$18,900	\$7,600/\$15,200	\$3,050/\$6,100	\$900/\$1,800
Physician Services (primary care/specialist*)	You pay \$20, deductible waived/You pay \$80, deductible waived	You pay \$20, deductible waived/You pay \$80, deductible waived	You pay \$15, deductible waived/You pay \$60, deductible waived	You pay \$5, deductible waived/You pay \$40, deductible waived
Preventive Care ⁴	You pay \$0, deductible waived	You pay \$0, deductible waived	You pay \$0, deductible waived	You pay \$0, deductible waived
Inpatient Facility Services	You pay 40% after deductible	You pay 40% after deductible	You pay 30% after deductible	You pay 30% after deductible
Lab	You pay 40% after deductible	You pay 40% after deductible	You pay 30% after deductible	You pay 30% after deductible
X-ray and Ultrasound	You pay 40% after deductible	You pay 40% after deductible	You pay 30% after deductible	You pay 30% after deductible
Emergency Room Services	You pay 40% after deductible	You pay 40% after deductible	You pay 30% after deductible	You pay 30% after deductible
Urgent Care	You pay \$80, deductible waived	You pay \$80, deductible waived	You pay \$60, deductible waived	You pay \$40, deductible waived
Mental Health/Substance Use Outpatient Office Visit	You pay \$80, deductible waived	You pay \$80, deductible waived	You pay \$60, deductible waived	You pay \$40, deductible waived
MDLive Virtual Urgent Acute Care ⁵	You pay \$0, deductible waived	You pay \$0, deductible waived	You pay \$0, deductible waived	You pay \$0, deductible waived
Speech, Occupational, and Physical Therapy	You pay 40% after deductible	You pay 40% after deductible	You pay 30% after deductible	You pay 30% after deductible
Prescription Medications – Tier 1, 2, 3 and 4: Up to a 30-day supply at any participating retail pharmacy or up to a 90-day supply at any participating 90-day retail pharmacy. Tier 5: Up to a 30-day supply at any participating retail pharmacy or up to a 30-day supply at any participating 90-day retail pharmacy.				
Tier 1 - Retail Preferred Generic	You pay \$0, deductible waived	You pay \$0, deductible waived	You pay \$0, deductible waived	You pay \$0, deductible waived
Tier 2 - Retail Non-Preferred Generic	You pay \$10, deductible waived	You pay \$10, deductible waived	You pay \$10, deductible waived	You pay \$5, deductible waived
Tier 3 - Retail Preferred Brand	You pay \$50, deductible waived	You pay \$50, deductible waived	You pay \$50, deductible waived	You pay \$50, deductible waived
Tier 4 - Retail Non-Preferred Brand	You pay 49% after deductible	You pay 49% after deductible	You pay 49% after deductible	You pay 49% after deductible
Tier 5 - Retail Specialty and other high-cost medications	You pay 50% after deductible	You pay 50% after deductible	You pay 50% after deductible	You pay 50% after deductible
Preferred Insulin (Retail)	You pay no more than \$25	You pay no more than \$25	You pay no more than \$25	You pay no more than \$25

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<div>SILVER</div>		Base Plan Name - Connect Silver South FL 400 Indiv Med Deductible			
	Connect Silver South FL 4500 Indiv Med Deductible	Connect Silver-2 South FL 4100 Indiv Med Deductible	Connect Silver-3 South FL 300 Indiv Med Deductible	Connect Silver-4 South FL 100 Indiv Med Deductible	
MEDICAL	In-Network	In-Network	In-Network	In-Network	
Annual Deductible ¹ (individual/family)	\$4,500/\$9,000	\$4,100/\$8,200	\$300/\$600	\$100/\$200	
Coinsurance ²	You pay 30% after deductible	You pay 30% after deductible	You pay 30% after deductible	You pay 10% after deductible	
Annual Out-Of-Pocket Max ³ (individual/family)	\$8,850/\$17,700	\$7,100/\$14,200	\$2,800/\$5,600	\$1,000/\$2,000	
Physician Services (primary care/specialist*)	You pay \$20, deductible waived/You pay \$70, deductible waived	You pay \$20, deductible waived/You pay \$65, deductible waived	You pay \$15, deductible waived/You pay \$50, deductible waived	You pay \$5, deductible waived/You pay \$25, deductible waived	
Preventive Care ⁴	You pay \$0, deductible waived	You pay \$0, deductible waived	You pay \$0, deductible waived	You pay \$0, deductible waived	
Inpatient Facility Services	You pay 30% after deductible	You pay 30% after deductible	You pay 30% after deductible	You pay 10% after deductible	
Lab	You pay 30% after deductible	You pay 30% after deductible	You pay 30% after deductible	You pay 10% after deductible	
X-ray and Ultrasound	You pay 30% after deductible	You pay 30% after deductible	You pay 30% after deductible	You pay 10% after deductible	
Emergency Room Services	You pay 30% after deductible	You pay 30% after deductible	You pay 30% after deductible	You pay 10% after deductible	
Urgent Care	You pay \$70, deductible waived	You pay \$65, deductible waived	You pay \$50, deductible waived	You pay \$25, deductible waived	
Mental Health/Substance Use Outpatient Office Visit	You pay \$70, deductible waived	You pay \$65, deductible waived	You pay \$50, deductible waived	You pay \$25, deductible waived	
MDLive Virtual Urgent Acute Care ⁵	You pay \$0, deductible waived	You pay \$0, deductible waived	You pay \$0, deductible waived	You pay \$0, deductible waived	
Speech, Occupational, and Physical Therapy	You pay 30% after deductible	You pay 30% after deductible	You pay 30% after deductible	You pay 10% after deductible	
Prescription Medications – Tier 1, 2, 3 and 4: Up to a 30-day supply at any participating retail pharmacy or up to a 90-day supply at any participating 90-day retail pharmacy. Tier 5: Up to a 30-day supply at any participating retail pharmacy or up to a 30-day supply at any participating 90-day retail pharmacy.					
Tier 1 - Retail Preferred Generic	You pay \$3, deductible waived	You pay \$3, deductible waived	You pay \$3, deductible waived	You pay \$0, deductible waived	
Tier 2 - Retail Non-Preferred Generic	You pay \$15, deductible waived	You pay \$15, deductible waived	You pay \$15, deductible waived	You pay \$15, deductible waived	
Tier 3 - Retail Preferred Brand	You pay \$55 after deductible	You pay \$50 after deductible	You pay \$45 after deductible	You pay \$40, deductible waived	
Tier 4 - Retail Non-Preferred Brand	You pay 49% after deductible	You pay 49% after deductible	You pay 49% after deductible	You pay 49% after deductible	
Tier 5 - Retail Specialty and other high-cost medications	You pay 50% after deductible	You pay 50% after deductible	You pay 50% after deductible	You pay 50% after deductible	
Preferred Insulin (Retail)	You pay no more than \$25	You pay no more than \$25	You pay no more than \$25	You pay no more than \$25	

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<div>SILVER</div>	Off Exchange
	Connect Silver South FL 2000 Indiv Med Deductible
MEDICAL	In-Network
Annual Deductible ¹ (individual/family)	\$2,000/\$4,000
Coinsurance ²	You pay 50% after deductible
Annual Out-Of-Pocket Max ³ (individual/family)	\$9,000/\$18,000
Physician Services (primary care/specialist*)	You pay \$25, deductible waived/You pay \$80, deductible waived
Preventive Care ⁴	You pay \$0, deductible waived
Inpatient Facility Services	You pay 50% after deductible
Lab	You pay 50% after deductible
X-ray and Ultrasound	You pay 50% after deductible
Emergency Room Services	You pay 50% after deductible
Urgent Care	You pay \$80, deductible waived
Mental Health/Substance Use Outpatient Office Visit	You pay \$80, deductible waived
MDLive Virtual Urgent Acute Care ⁵	You pay \$0, deductible waived
Speech, Occupational, and Physical Therapy	You pay \$25, deductible waived
Prescription Medications – Tier 1, 2, 3 and 4: Up to a 30-day supply at any participating retail pharmacy or up to a 90-day supply at any participating 90-day retail pharmacy. Tier 5: Up to a 30-day supply at any participating retail pharmacy or up to a 30-day supply at any participating 90-day retail pharmacy.	
Tier 1 - Retail Preferred Generic	You pay \$3, deductible waived
Tier 2 - Retail Non-Preferred Generic	You pay \$25, deductible waived
Tier 3 - Retail Preferred Brand	You pay \$75, deductible waived
Tier 4 - Retail Non-Preferred Brand	You pay 49% after deductible
Tier 5 - Retail Specialty and other high-cost medications	You pay 50% after deductible
Preferred Insulin (Retail)	You pay no more than \$25


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<div>GOLD</div>	
	Connect Gold South FL 1500 Indiv Med Deductible
MEDICAL	In-Network
Annual Deductible ¹ (individual/family)	\$1,500/\$3,000
Coinsurance ²	You pay 25% after deductible
Annual Out-Of-Pocket Max ³ (individual/family)	\$9,450/\$18,900
Physician Services (primary care/specialist*)	You pay \$5, deductible waived/You pay \$45, deductible waived
Preventive Care ⁴	You pay \$0, deductible waived
Inpatient Facility Services	You pay 25% after deductible
Lab	You pay 25% after deductible
X-ray and Ultrasound	You pay 25% after deductible
Emergency Room Services	You pay 25% after deductible
Urgent Care	You pay \$45, deductible waived
Mental Health/Substance Use Outpatient Office Visit	You pay \$45, deductible waived
MDLive Virtual Urgent Acute Care ⁵	You pay \$0, deductible waived
Speech, Occupational, and Physical Therapy	You pay 25% after deductible
Prescription Medications – Tier 1, 2, 3 and 4: Up to a 30-day supply at any participating retail pharmacy or up to a 90-day supply at any participating 90-day retail pharmacy. Tier 5: Up to a 30-day supply at any participating retail pharmacy or up to a 30-day supply at any participating 90-day retail pharmacy.	
Tier 1 - Retail Preferred Generic	You pay \$0, deductible waived
Tier 2 - Retail Non-Preferred Generic	You pay \$15, deductible waived
Tier 3 - Retail Preferred Brand	You pay \$75, deductible waived
Tier 4 - Retail Non-Preferred Brand	You pay 49% after deductible
Tier 5 - Retail Specialty and other high-cost medications	You pay 50% after deductible
Preferred Insulin (Retail)	You pay no more than \$25

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<div>BRONZE</div>	Connect Bronze South FL CMS Standard
MEDICAL	In-Network
Annual Deductible ¹ (individual/family)	\$7,500/\$15,000
Coinsurance ²	You pay 50% after deductible
Annual Out-Of-Pocket Max ³ (individual/family)	\$10,000/\$20,000
Physician Services (primary care/specialist*)	You pay \$50, deductible waived/You pay \$100, deductible waived
Preventive Care ⁴	You pay \$0, deductible waived
Inpatient Facility Services	You pay 50% after deductible
Lab	You pay 50% after deductible
X-ray and Ultrasound	You pay 50% after deductible
Emergency Room Services	You pay 50% after deductible
Urgent Care	You pay \$75, deductible waived
Mental Health/Substance Use Outpatient Office Visit	You pay \$50, deductible waived
MDLive® Virtual Urgent Acute Care ⁵	You pay \$0, deductible waived
Speech, Occupational, and Physical Therapy	You pay \$50, deductible waived
Prescription Medications – Tier 1, 2, and 3: Up to a 30-day supply at any participating retail pharmacy or up to a 90-day supply at any participating 90-day retail pharmacy. Tier 4: Up to a 30-day supply at any participating retail pharmacy or up to a 30-day supply at any participating 90-day retail pharmacy.	
Tier 1 - Retail Generic	You pay \$25, deductible waived
Tier 2 - Retail Preferred Brand	You pay \$50 after deductible
Tier 3 - Retail Non-Preferred Brand	You pay \$100 after deductible
Tier 4 - Retail Specialty and other high-cost medications	You pay \$500 after deductible
Preferred Insulin (Retail)	You pay no more than \$25

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 SILVER	Base Plan Name - Connect Silver South FL CMS Standard			
	Connect Silver South FL CMS Standard	Connect Silver-2 South FL CMS Standard	Connect Silver-3 South FL CMS Standard	Connect Silver-4 South FL CMS Standard
MEDICAL	In-Network	In-Network	In-Network	In-Network
Annual Deductible ¹ (individual/family)	\$6,000/\$12,000	\$3,000/\$6,000	\$700/\$1,400	\$0/\$0
Coinsurance ²	You pay 40% after deductible	You pay 40% after deductible	You pay 30% after deductible	You pay 25%
Annual Out-Of-Pocket Max ³ (individual/family)	\$8,900/\$17,800	\$7,400/\$14,800	\$3,300/\$6,600	\$2,200/\$4,400
Physician Services (primary care/specialist*)	You pay \$40, deductible waived/You pay \$80, deductible waived	You pay \$40, deductible waived/You pay \$80, deductible waived	You pay \$20, deductible waived/You pay \$40, deductible waived	You pay \$0/You pay \$10
Preventive Care ⁴	You pay \$0, deductible waived	You pay \$0, deductible waived	You pay \$0, deductible waived	You pay \$0
Inpatient Facility Services	You pay 40% after deductible	You pay 40% after deductible	You pay 30% after deductible	You pay 25%
Lab	You pay 40% after deductible	You pay 40% after deductible	You pay 30% after deductible	You pay 25%
X-ray and Ultrasound	You pay 40% after deductible	You pay 40% after deductible	You pay 30% after deductible	You pay 25%
Emergency Room Services	You pay 40% after deductible	You pay 40% after deductible	You pay 30% after deductible	You pay 25%
Urgent Care	You pay \$60, deductible waived	You pay \$60, deductible waived	You pay \$30, deductible waived	You pay \$5
Mental Health/Substance Use Outpatient Office Visit	You pay \$40, deductible waived	You pay \$40, deductible waived	You pay \$20, deductible waived	You pay \$0
MDLive Virtual Urgent Acute Care ⁵	You pay \$0, deductible waived	You pay \$0, deductible waived	You pay \$0, deductible waived	You pay \$0
Speech, Occupational, and Physical Therapy	You pay \$40, deductible waived	You pay \$40, deductible waived	You pay \$20, deductible waived	You pay \$0
Prescription Medications – Tier 1, 2, and 3: Up to a 30-day supply at any participating retail pharmacy or up to a 90-day supply at any participating 90-day retail pharmacy. Tier 4: Up to a 30-day supply at any participating retail pharmacy or up to a 30-day supply at any participating 90-day retail pharmacy.				
Tier 1 - Retail Generic	You pay \$20, deductible waived	You pay \$20, deductible waived	You pay \$10, deductible waived	You pay \$0
Tier 2 - Retail Preferred Brand	You pay \$40, deductible waived	You pay \$40, deductible waived	You pay \$20, deductible waived	You pay \$15
Tier 3 - Retail Non-Preferred Brand	You pay \$80 after deductible	You pay \$80 after deductible	You pay \$60 after deductible	You pay \$50
Tier 4 - Retail Specialty and other high-cost medications	You pay \$350 after deductible	You pay \$350 after deductible	You pay \$250 after deductible	You pay \$150
Preferred Insulin (Retail)	You pay no more than \$25	You pay no more than \$25	You pay no more than \$25	You pay no more than \$25


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<div> GOLD</div>	
	Connect Gold South FL CMS Standard
MEDICAL	In-Network
Annual Deductible ¹ (individual/family)	\$2,000/\$4,000
Coinsurance ²	You pay 25% after deductible
Annual Out-Of-Pocket Max ³ (individual/family)	\$8,200/\$16,400
Physician Services (primary care/specialist*)	You pay \$30, deductible waived/You pay \$60, deductible waived
Preventive Care ⁴	You pay \$0, deductible waived
Inpatient Facility Services	You pay 25% after deductible
Lab	You pay 25% after deductible
X-ray and Ultrasound	You pay 25% after deductible
Emergency Room Services	You pay 25% after deductible
Urgent Care	You pay \$45, deductible waived
Mental Health/Substance Use Outpatient Office Visit	You pay \$30, deductible waived
MDLive Virtual Urgent Acute Care ⁵	You pay \$0, deductible waived
Speech, Occupational, and Physical Therapy	You pay \$30, deductible waived
Prescription Medications – Tier 1, 2, and 3: Up to a 30-day supply at any participating retail pharmacy or up to a 90-day supply at any participating 90-day retail pharmacy. Tier 4: Up to a 30-day supply at any participating retail pharmacy or up to a 30-day supply at any participating 90-day retail pharmacy.	
Tier 1 - Retail Generic	You pay \$15, deductible waived
Tier 2 - Retail Preferred Brand	You pay \$30, deductible waived
Tier 3 - Retail Non-Preferred Brand	You pay \$60, deductible waived
Tier 4 - Retail Specialty and other high-cost medications	You pay \$250, deductible waived
Preferred Insulin (Retail)	You pay no more than \$25


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<div>BRONZE</div>		
	Connect Bronze Orlando 3000 Indiv Med Deductible	Connect Bronze Orlando 6000 Indiv Med Deductible
MEDICAL	In-Network	In-Network
Annual Deductible ¹ (individual/family)	\$3,000/\$6,000 Medical, \$6,000/\$12,000 Pharmacy	\$6,000/\$12,000
Coinsurance ²	You pay 50% after deductible	You pay 50% after deductible
Annual Out-Of-Pocket Max ³ (individual/family)	\$9,750/\$19,500	\$10,150/\$20,300
Physician Services (primary care/specialist*)	You pay \$40, deductible waived/You pay \$80, deductible waived	You pay \$25, deductible waived/You pay \$85, deductible waived
Preventive Care ⁴	You pay \$0, deductible waived	You pay \$0, deductible waived
Inpatient Facility Services	You pay 50% after deductible	You pay 50% after deductible
Lab	You pay \$75, deductible waived	You pay 50% after deductible
X-ray and Ultrasound	You pay 50% after deductible	You pay 50% after deductible
Emergency Room Services	You pay 50% after deductible	You pay 50% after deductible
Urgent Care	You pay \$80, deductible waived	You pay \$85, deductible waived
Mental Health/Substance Use Outpatient Office Visit	You pay \$80, deductible waived	You pay \$85, deductible waived
MDLive Virtual Urgent Acute Care ⁵	You pay \$0, deductible waived	You pay \$0, deductible waived
Speech, Occupational, and Physical Therapy	You pay 50% after deductible	You pay 50% after deductible
Prescription Medications – Tier 1, 2, 3 and 4: Up to a 30-day supply at any participating retail pharmacy or up to a 90-day supply at any participating 90-day retail pharmacy. Tier 5: Up to a 30-day supply at any participating retail pharmacy or up to a 30-day supply at any participating 90-day retail pharmacy.		
Tier 1 - Retail Preferred Generic	You pay \$3, deductible waived	You pay \$3, deductible waived
Tier 2 - Retail Non-Preferred Generic	You pay 40% after deductible	You pay \$25, deductible waived
Tier 3 - Retail Preferred Brand	You pay 45% after deductible	You pay 45% after deductible
Tier 4 - Retail Non-Preferred Brand	You pay 49% after deductible	You pay 49% after deductible
Tier 5 - Retail Specialty and other high-cost medications	You pay 50% after deductible	You pay 50% after deductible
Preferred Insulin (Retail)	You pay \$0, deductible waived	You pay no more than \$25


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<div>BRONZE</div>	Off Exchange
	Connect Bronze Orlando 7000 HSA Indiv Med Deductible
MEDICAL	In-Network
Annual Deductible ¹ (individual/family)	\$7,000/\$14,000
Coinsurance ²	You pay 50% after deductible
Annual Out-Of-Pocket Max ³ (individual/family)	\$8,300/\$16,600
Physician Services (primary care/specialist*)	You pay 50% after deductible
Preventive Care ⁴	You pay \$0, deductible waived
Inpatient Facility Services	You pay 50% after deductible
Lab	You pay 50% after deductible
X-ray and Ultrasound	You pay 50% after deductible
Emergency Room Services	You pay 50% after deductible
Urgent Care	You pay 50% after deductible
Mental Health/Substance Use Outpatient Office Visit	You pay 50% after deductible
MDLive Virtual Urgent Acute Care ⁵	You pay \$0 after deductible
Speech, Occupational, and Physical Therapy	You pay 50% after deductible
Prescription Medications – Tier 1, 2, 3 and 4: Up to a 30-day supply at any participating retail pharmacy or up to a 90-day supply at any participating 90-day retail pharmacy. Tier 5: Up to a 30-day supply at any participating retail pharmacy or up to a 30-day supply at any participating 90-day retail pharmacy.	
Tier 1 - Retail Preferred Generic	You pay 50% after deductible
Tier 2 - Retail Non-Preferred Generic	You pay 50% after deductible
Tier 3 - Retail Preferred Brand	You pay 50% after deductible
Tier 4 - Retail Non-Preferred Brand	You pay 50% after deductible
Tier 5 - Retail Specialty and other high-cost medications	You pay 50% after deductible
Preferred Insulin (Retail)	You pay no more than \$25 after deductible


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<div>SILVER</div>	Base Plan Name - Connect Silver Orlando 3500 Indiv Med Deductible			
	Connect Silver Orlando 3500 Indiv Med Deductible	Connect Silver-2 Orlando 2500 Indiv Med Deductible	Connect Silver-3 Orlando 1350 Indiv Med Deductible	Connect Silver-4 Orlando 250 Indiv Med Deductible
MEDICAL	In-Network	In-Network	In-Network	In-Network
Annual Deductible ¹ (individual/family)	\$3,500/\$7,200	2,500/\$5,000	\$1350/\$2,700	\$250/\$500
Coinsurance ²	You pay 40% after deductible	You pay 40% after deductible	You pay 30% after deductible	You pay 30% after deductible
Annual Out-Of-Pocket Max ³ (individual/family)	\$9,350/\$18,700	\$7,600/\$15,200	\$2,400/\$4,800	\$950/\$1,900
Physician Services (primary care/specialist*)	You pay \$30, deductible waived/You pay \$80, deductible waived	You pay \$25, deductible waived/You pay \$80, deductible waived	You pay \$15, deductible waived/You pay \$50, deductible waived	You pay \$5, deductible waived/You pay \$30, deductible waived
Preventive Care ⁴	You pay \$0, deductible waived	You pay \$0, deductible waived	You pay \$0	You pay \$0, deductible waived
Inpatient Facility Services	You pay 40% after deductible	You pay 40% after deductible	You pay 30% after deductible	You pay 30% after deductible
Lab	You pay 40% after deductible	You pay 40% after deductible	You pay 30% after deductible	You pay 30% after deductible
X-ray and Ultrasound	You pay 40% after deductible	You pay 40% after deductible	You pay 30% after deductible	You pay 30% after deductible
Emergency Room Services	You pay 40% after deductible	You pay 40% after deductible	You pay 30% after deductible	You pay 30% after deductible
Urgent Care	You pay \$80, deductible waived	You pay \$80, deductible waived	You pay \$50, deductible waived	You pay \$30, deductible waived
Mental Health/Substance Use Outpatient Office Visit	You pay \$80, deductible waived	You pay \$80, deductible waived	You pay \$50, deductible waived	You pay \$30, deductible waived
MDLive Virtual Urgent Acute Care ⁵	You pay \$0, deductible waived	You pay \$0, deductible waived	You pay \$0, deductible waived	You pay \$0, deductible waived
Speech, Occupational, and Physical Therapy	You pay 40% after deductible	You pay 40% after deductible	You pay 30% after deductible	You pay 30% after deductible
Prescription Medications – Tier 1, 2, 3 and 4: Up to a 30-day supply at any participating retail pharmacy or up to a 90-day supply at any participating 90-day retail pharmacy. Tier 5: Up to a 30-day supply at any participating retail pharmacy or up to a 30-day supply at any participating 90-day retail pharmacy.				
Tier 1 - Retail Preferred Generic	You pay \$3, deductible waived	You pay \$0, deductible waived	You pay \$0, deductible waived	You pay \$0, deductible waived
Tier 2 - Retail Non-Preferred Generic	You pay \$10, deductible waived	You pay \$10, deductible waived	You pay \$10, deductible waived	You pay \$5, deductible waived
Tier 3 - Retail Preferred Brand	You pay \$50, deductible waived	You pay \$50, deductible waived	You pay \$50, deductible waived	You pay \$40, deductible waived
Tier 4 - Retail Non-Preferred Brand	You pay 49% after deductible	You pay 49% after deductible	You pay 49% after deductible	You pay 49% after deductible
Tier 5 - Retail Specialty and other high-cost medications	You pay 50% after deductible	You pay 50% after deductible	You pay 50% after deductible	You pay 50% after deductible
Preferred Insulin (Retail)	You pay no more than \$25	You pay no more than \$25	You pay no more than \$25	You pay no more than \$25

*Including Heartbeat Health – a new virtual provider for cardiac care.⁶
All disclosures appear at the end of this document.



<div>SILVER</div>		Base Plan Name - Connect Silver Orlando 5000 Indiv Med Deductible			
	Connect Silver Orlando 5000 Indiv Med Deductible	Connect Silver-2 Orlando 4300 Indiv Med Deductible	Connect Silver-3 Orlando 600 Indiv Med Deductible	Connect Silver-4 Orlando 200 Indiv Med Deductible	
MEDICAL	In-Network	In-Network	In-Network	In-Network	
Annual Deductible ¹ (individual/family)	\$5,000/\$10,000	\$4,300/\$8,600	\$600/\$1,200	\$200/\$400	
Coinsurance ²	You pay 40% after deductible	You pay 30% after deductible	You pay 30% after deductible	You pay 10% after deductible	
Annual Out-Of-Pocket Max ³ (individual/family)	\$8,950/\$17,900	\$7,450/\$14,900	\$2,850/\$5,700	\$1,000/\$2,000	
Physician Services (primary care/specialist*)	You pay \$20, deductible waived/You pay \$65, deductible waived	You pay \$20, deductible waived/You pay \$60, deductible waived	You pay \$15, deductible waived/You pay \$45, deductible waived	You pay \$5, deductible waived/You pay \$20, deductible waived	
Preventive Care ⁴	You pay \$0, deductible waived	You pay \$0, deductible waived	You pay \$0, deductible waived	You pay \$0, deductible waived	
Inpatient Facility Services	You pay 40% after deductible	You pay 30% after deductible	You pay 30% after deductible	You pay 10% after deductible	
Lab	You pay 40% after deductible	You pay 30% after deductible	You pay 30% after deductible	You pay 10% after deductible	
X-ray and Ultrasound	You pay 40% after deductible	You pay 30% after deductible	You pay 30% after deductible	You pay 10% after deductible	
Emergency Room Services	You pay 40% after deductible	You pay 30% after deductible	You pay 30% after deductible	You pay 10% after deductible	
Urgent Care	You pay \$65, deductible waived	You pay \$60, deductible waived	You pay \$45, deductible waived	You pay \$20, deductible waived	
Mental Health/Substance Use Outpatient Office Visit	You pay \$65, deductible waived	You pay \$60, deductible waived	You pay \$45, deductible waived	You pay \$20, deductible waived	
MDLive Virtual Urgent Acute Care ⁵	You pay \$0, deductible waived	You pay \$0, deductible waived	You pay \$0, deductible waived	You pay \$0, deductible waived	
Speech, Occupational, and Physical Therapy	You pay 40% after deductible	You pay 30% after deductible	You pay 30% after deductible	You pay 10% after deductible	
Prescription Medications – Tier 1, 2, 3 and 4: Up to a 30-day supply at any participating retail pharmacy or up to a 90-day supply at any participating 90-day retail pharmacy. Tier 5: Up to a 30-day supply at any participating retail pharmacy or up to a 30-day supply at any participating 90-day retail pharmacy.					
Tier 1 - Retail Preferred Generic	You pay \$3, deductible waived	You pay \$3, deductible waived	You pay \$3, deductible waived	You pay \$0, deductible waived	
Tier 2 - Retail Non-Preferred Generic	You pay \$20, deductible waived	You pay \$15, deductible waived	You pay \$15, deductible waived	You pay \$15, deductible waived	
Tier 3 - Retail Preferred Brand	You pay \$55, deductible waived	You pay \$45, deductible waived	You pay \$40, deductible waived	You pay \$35, deductible waived	
Tier 4 - Retail Non-Preferred Brand	You pay 49% after deductible	You pay 49% after deductible	You pay 49% after deductible	You pay 49% after deductible	
Tier 5 - Retail Specialty and other high-cost medications	You pay 50% after deductible	You pay 50% after deductible	You pay 50% after deductible	You pay 50% after deductible	
Preferred Insulin (Retail)	You pay no more than \$25	You pay no more than \$25	You pay no more than \$25	You pay no more than \$25	

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<div>SILVER</div>	Off Exchange
	Connect Silver Orlando 2000 Indiv Med Deductible
MEDICAL	In-Network
Annual Deductible ¹ (individual/family)	\$2,000/\$4,000
Coinsurance ²	You pay 50% after deductible
Annual Out-Of-Pocket Max ³ (individual/family)	\$9,000/\$18,000
Physician Services (primary care/specialist*)	You pay \$25, deductible waived/You pay \$80, deductible waived
Preventive Care ⁴	You pay \$0, deductible waived
Inpatient Facility Services	You pay 50% after deductible
Lab	You pay 50% after deductible
X-ray and Ultrasound	You pay 50% after deductible
Emergency Room Services	You pay 50% after deductible
Urgent Care	You pay \$80, deductible waived
Mental Health/Substance Use Outpatient Office Visit	You pay \$80, deductible waived
MDLive Virtual Urgent Acute Care ⁵	You pay \$0, deductible waived
Speech, Occupational, and Physical Therapy	You pay \$25, deductible waived
Prescription Medications – Tier 1, 2, 3 and 4: Up to a 30-day supply at any participating retail pharmacy or up to a 90-day supply at any participating 90-day retail pharmacy. Tier 5: Up to a 30-day supply at any participating retail pharmacy or up to a 30-day supply at any participating 90-day retail pharmacy.	
Tier 1 - Retail Preferred Generic	You pay \$3, deductible waived
Tier 2 - Retail Non-Preferred Generic	You pay \$25, deductible waived
Tier 3 - Retail Preferred Brand	You pay \$75, deductible waived
Tier 4 - Retail Non-Preferred Brand	You pay 49% after deductible
Tier 5 - Retail Specialty and other high-cost medications	You pay 50% after deductible
Preferred Insulin (Retail)	You pay no more than \$25

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 GOLD	
	Connect Gold Orlando 1500 Indiv Med Deductible
MEDICAL	In-Network
Annual Deductible ¹ (individual/family)	\$1,500/\$3,000
Coinsurance ²	You pay 25% after deductible
Annual Out-Of-Pocket Max ³ (individual/family)	\$9,450/\$18,900
Physician Services (primary care/specialist*)	You pay \$5, deductible waived/You pay \$45, deductible waived
Preventive Care ⁴	You pay \$0, deductible waived
Inpatient Facility Services	You pay 25% after deductible
Lab	You pay 25% after deductible
X-ray and Ultrasound	You pay 25% after deductible
Emergency Room Services	You pay 25% after deductible
Urgent Care	You pay \$45, deductible waived
Mental Health/Substance Use Outpatient Office Visit	You pay \$45, deductible waived
MDLive Virtual Urgent Acute Care ⁵	You pay \$0, deductible waived
Speech, Occupational, and Physical Therapy	You pay 25% after deductible
Prescription Medications – Tier 1, 2, 3 and 4: Up to a 30-day supply at any participating retail pharmacy or up to a 90-day supply at any participating 90-day retail pharmacy. Tier 5: Up to a 30-day supply at any participating retail pharmacy or up to a 30-day supply at any participating 90-day retail pharmacy.	
Tier 1 - Retail Preferred Generic	You pay \$0, deductible waived
Tier 2 - Retail Non-Preferred Generic	You pay \$15, deductible waived
Tier 3 - Retail Preferred Brand	You pay \$75, deductible waived
Tier 4 - Retail Non-Preferred Brand	You pay 49% after deductible
Tier 5 - Retail Specialty and other high-cost medications	You pay 50% after deductible
Preferred Insulin (Retail)	You pay no more than \$25

*Including Heartbeat Health – a new virtual provider for cardiac care.⁶
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<div><div>B</div><div>BRONZE</div></div>	Connect Bronze Orlando CMS Standard
MEDICAL	In-Network
Annual Deductible ¹ (individual/family)	\$7,500/\$15,000
Coinsurance ²	You pay 50% after deductible
Annual Out-Of-Pocket Max ³ (individual/family)	\$10,000/\$20,000
Physician Services (primary care/specialist*)	You pay \$50, deductible waived/You pay \$100, deductible waived
Preventive Care ⁴	You pay \$0, deductible waived
Inpatient Facility Services	You pay 50% after deductible
Lab	You pay 50% after deductible
X-ray and Ultrasound	You pay 50% after deductible
Emergency Room Services	You pay 50% after deductible
Urgent Care	You pay \$75, deductible waived
Mental Health/Substance Use Outpatient Office Visit	You pay \$50, deductible waived
MDLive® Virtual Urgent Acute Care ⁵	You pay \$0, deductible waived
Speech, Occupational, and Physical Therapy	You pay \$50, deductible waived
Prescription Medications – Tier 1, 2, and 3: Up to a 30-day supply at any participating retail pharmacy or up to a 90-day supply at any participating 90-day retail pharmacy. Tier 4: Up to a 30-day supply at any participating retail pharmacy or up to a 30-day supply at any participating 90-day retail pharmacy.	
Tier 1 - Retail Generic	You pay \$25, deductible waived
Tier 2 - Retail Preferred Brand	You pay \$50 after deductible
Tier 3 - Retail Non-Preferred Brand	You pay \$100 after deductible
Tier 4 - Retail Specialty and other high-cost medications	You pay \$500 after deductible
Preferred Insulin (Retail)	You pay no more than \$25

^{*}Including Heartbeat Health – a new virtual provider for cardiac care.⁶
All disclosures appear at the end of this document.

 SILVER	Base Plan Name - Connect Silver CMS Standard			
	Connect Silver Orlando CMS Standard	Connect Silver-2 Orlando CMS Standard	Connect Silver-3 Orlando CMS Standard	Connect Silver-4 Orlando CMS Standard
MEDICAL	In-Network	In-Network	In-Network	In-Network
Annual Deductible ¹ (individual/family)	\$6,000/\$12,000	\$3,000/\$6,000	\$700/\$1,400	\$0/\$0
Coinsurance ²	You pay 40% after deductible	You pay 40% after deductible	You pay 30% after deductible	You pay 25%
Annual Out-Of-Pocket Max ³ (individual/family)	\$8,900/\$17,800	\$7,400/\$14,800	\$3,300/\$6,600	\$2,200/\$4,400
Physician Services (primary care/specialist*)	You pay \$40, deductible waived/You pay \$80, deductible waived	You pay \$40, deductible waived/You pay \$80, deductible waived	You pay \$20, deductible waived/You pay \$40, deductible waived	You pay \$0/You pay \$10
Preventive Care ⁴	You pay \$0, deductible waived	You pay \$0, deductible waived	You pay \$0, deductible waived	You pay \$0
Inpatient Facility Services	You pay 40% after deductible	You pay 40% after deductible	You pay 30% after deductible	You pay 25%
Lab	You pay 40% after deductible	You pay 40% after deductible	You pay 30% after deductible	You pay 25%
X-ray and Ultrasound	You pay 40% after deductible	You pay 40% after deductible	You pay 30% after deductible	You pay 25%
Emergency Room Services	You pay 40% after deductible	You pay 40% after deductible	You pay 30% after deductible	You pay 25%
Urgent Care	You pay \$60, deductible waived	You pay \$60, deductible waived	You pay \$30, deductible waived	You pay \$5
Mental Health/Substance Use Outpatient Office Visit	You pay \$40, deductible waived	You pay \$40, deductible waived	You pay \$20, deductible waived	You pay \$0
MDLive Virtual Urgent Acute Care ⁵	You pay \$0, deductible waived	You pay \$0, deductible waived	You pay \$0, deductible waived	You pay \$0
Speech, Occupational, and Physical Therapy	You pay \$40, deductible waived	You pay \$40, deductible waived	You pay \$20, deductible waived	You pay \$0
Prescription Medications – Tier 1, 2, and 3: Up to a 30-day supply at any participating retail pharmacy or up to a 90-day supply at any participating 90-day retail pharmacy. Tier 4: Up to a 30-day supply at any participating retail pharmacy or up to a 30-day supply at any participating 90-day retail pharmacy.				
Tier 1 - Retail Generic	You pay \$20, deductible waived	You pay \$20, deductible waived	You pay \$10, deductible waived	You pay \$0
Tier 2 - Retail Preferred Brand	You pay \$40, deductible waived	You pay \$40, deductible waived	You pay \$20, deductible waived	You pay \$15
Tier 3 - Retail Non-Preferred Brand	You pay \$80 after deductible	You pay \$80 after deductible	You pay \$60 after deductible	You pay \$50
Tier 4 - Retail Specialty and other high-cost medications	You pay \$350 after deductible	You pay \$350 after deductible	You pay \$250 after deductible	You pay \$150
Preferred Insulin (Retail)	You pay no more than \$25	You pay no more than \$25	You pay no more than \$25	You pay no more than \$25

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Connect Gold Orlando CMS Standard

MEDICAL

In-Network

Annual Deductible¹ (individual/family)

\$2,000/\$4,000

Coinsurance²

You pay 25% after deductible

Annual Out-Of-Pocket Max³ (individual/family)

\$8,200/\$16,400

Physician Services (primary care/specialist*)

You pay \$30, deductible waived/You pay \$60, deductible waived

Preventive Care⁴

You pay \$0, deductible waived

Inpatient Facility Services

You pay 25% after deductible

Lab

You pay 25% after deductible

X-ray and Ultrasound

You pay 25% after deductible

Emergency Room Services

You pay 25% after deductible

Urgent Care

You pay \$45, deductible waived

Mental Health/Substance Use Outpatient Office Visit

You pay \$30, deductible waived

MDLive Virtual Urgent Acute Care⁵

You pay \$0, deductible waived

Speech, Occupational, and Physical Therapy

You pay \$30, deductible waived

Prescription Medications – Tier 1, 2, and 3: Up to a 30-day supply at any participating retail pharmacy or up to a 90-day supply at any participating 90-day retail pharmacy.
Tier 4: Up to a 30-day supply at any participating retail pharmacy or up to a 30-day supply at any participating 90-day retail pharmacy.

Tier 1 - Retail Generic

You pay \$15, deductible waived

Tier 2 - Retail Preferred Brand

You pay \$30, deductible waived

Tier 3 - Retail Non-Preferred Brand

You pay \$60, deductible waived

Tier 4 - Retail Specialty and other high-cost medications

You pay \$250, deductible waived

Preferred Insulin (Retail)

You pay no more than \$25

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This summary section contains highlights only. Out-of-network services are not covered under these plans. Eligible out-of-network emergency services are covered at the in-network benefit level as defined in plan documents. Full benefit information, including plan benefit exclusions and limitations, are available here: <https://www.cigna.com/individuals-families/policy>. Native Americans and Alaska Natives may qualify for tax credits and special cost-sharing reductions if specific requirements are met. If qualified Native American/Alaska Natives will pay \$0/0% deductible for all eligible plans.

- 1. Annual Deductible (Individual/family deductible is satisfied when each member has reached their annual individual deductible or when the total annual family deductible amount has been reached by any combination of family members, includes medical and pharmacy).
- 2. Coinsurance (Amount you pay for covered medical services).
- 3. Annual Out-of-Pocket Maximum (Individual/family copays, deductibles, coinsurance and pharmacy charges apply to the out-of-pocket maximum).
- 4. Plans may vary. Includes eligible in-network preventive care services. Some preventive care services may not be covered, including most immunizations for travel. Reference plan documents for a list of covered and non-covered preventive care services.
- 5. Cigna Healthcare provides access to dedicated virtual care through a national telehealth provider, MDLive located on myCigna, as part of your health plan. Providers are solely responsible for any treatment provided to their patients. Video chat may not be available in all areas or with all providers. This service is separate from your health plan's network and may not be available in all areas. **\$0 virtual care benefit for minor acute medical care not available for all plans. HSA plans and non-minor acute medical care may apply a copay, coinsurance or deductible. Virtual care does not guarantee that a prescription will be written.** Refer to plan documents for complete description of virtual care services and costs, including other telehealth/telemedicine benefits. For IL customers a primary care provider referral may be required for specialist virtual visits.
- 6. Heartbeat Health is an independent third-party service provider. Cigna Healthcare does not endorse or guarantee the products or services of any third parties and is not liable for any such products or services. Heartbeat Health and its providers are solely responsible for any treatment provided to their patients. Benefits are subject to plan terms and conditions, including exclusions and limitations.

\$0 virtual care (no cost share) for eligible preventive care and Dedicated Virtual Urgent Care for minor acute medical conditions. Not available for all plans. HSA plans and non-minor acute medical care may apply a copay, coinsurance or deductible. Cigna Healthcare provides access to Dedicated Virtual Care through a national telehealth provider, MDLIVE located on myCigna, as part of your health plan. Providers are solely responsible for any treatment provided to their patients.

Virtual dermatological visits through MDLIVE are completed via asynchronous messaging. Diagnoses requiring testing cannot be confirmed. Customers will be referred to seek in-person care.

