

2025 Cigna Healthcare Plans - Mississippi

Cigna HealthcareSM Connect and CMS Standard Plans – Mississippi

Alcorn, Benton, Calhoun, Chickasaw, Clay, Covington, DeSoto, Forrest, George, Greene, Hancock, Harrison, Itawamba, Jackson, Jefferson Davis, Jones, Lamar, Lawrence, Lee, Lowndes, Marion, Marshall, Monroe, Pearl River, Perry, Pontotoc, Prentiss, Stone, Tate, Tippah, Tishomingo, Tunica, Union, Walthall, Webster

Connect/Bronze

Connect Bronze 8500 Indiv Med Deductible	2
Connect Bronze 6500 Indiv Med Deductible	2
Connect Bronze 5500 Indiv Med Deductible Enhanced	
Diabetes Care	2

Connect/Silver

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Connect Silver 6500 Indiv Med Deductible	
Connect Silver-2 5500 Indiv Med Deductible	
Connect Silver-3 600 Indiv Med Deductible	
Connect Silver-4 200 Indiv Med Deductible	
Connect Silver 4000 Indiv Med Deductible	4
Connect Silver-2 3200 Indiv Med Deductible	4
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Connect Silver 3800 Indiv Med Deductible Enhanced	
Diabetes Care	Į
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Diabetes Care	Į
Connect Silver-4 60 Indiv Med Deductible Enhanced	
Diabetes Care	C

Connect/Gold

Connect Gold 2000 Indiv Med Deductible
Connect CMS Standard/Bronze
Connect Bronze CMS Standard
Connect CMS Standard/Silver
Connect Silver CMS Standard
Connect Silver-2 CMS Standard

Connect CMS Standard/Gold

Connect	Gold	CMS	Standard	
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Connect Silver-3 CMS Standard......

Connect Silver-4 CMS Standard......



2025 Cigna Healthcare

You pay 49% after deductible

You pay 49% after deductible

You pay 50% after deductible

You pay no more than \$25

Cigna Connect Plans - Mississippi

You pay 40% after deductible

You pay 49% after deductible

You pay 50% after deductible

You pay \$0, deductible waived

Alcorn, Benton, Calhoun, Chickasaw, Clay, Covington, DeSoto, Forrest, George, Greene, Hancock, Harrison, Itawamba, Jackson, Jefferson Davis, Jones, Lamar, Lawrence, Lee, Lowndes, Marion, Marshall, Monroe, Pearl River, Perry, Pontotoc, Prentiss, Stone, Tate, Tippah, Tishomingo, Tunica, Union, Walthall, Webster

BRONZE	Connect Bronze 8500 Indiv Med Deductible	Connect Bronze 6500 Indiv Med Deductible	Connect Bronze 5500 Indiv Med Deductible Enhanced Diabetes Care
MEDICAL	In-Network	In-Network	In-Network
Annual Deductible ¹ (individual/family)	\$8,500/\$17,000	\$6,500/\$13,000	\$5,500/\$11,000
Coinsurance ²	You pay 50% after deductible	You pay 50% after deductible	You pay 40% after deductible
Annual Out-Of-Pocket Max ³ (individual/family)	\$9,200/\$18,400	\$9,200/\$18,400	\$9,200/\$18,400
Physician Services (primary care/specialist)	You pay \$10, deductible waived/You pay \$85, deductible waived	You pay \$30, deductible waived/You pay \$85, deductible waived	You pay \$50, deductible waived/You pay \$90, deductible waived
Preventive Care ⁴	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
Lab	You pay 50% after deductible	You pay 50% after deductible	You pay 40% after deductible
X-ray and Ultrasound	You pay 50% after deductible	You pay 50% after deductible	You pay 40% after deductible
Emergency Room Services	You pay 50% after deductible	You pay 50% after deductible	You pay 40% after deductible
Urgent Care	You pay 85, deductible waived	You pay \$70, deductible waived	You pay \$75, deductible waived
Mental Health/Substance Use Outpatient Office Visit	You pay \$85, deductible waived	You pay \$85, deductible waived	You pay \$90, deductible waived
MDLive Virtual Urgent Acute Care ⁵	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
	a 30-day supply at any participating retail pharmacy or g retail pharmacy or up to a 30-day supply at any partici		cail pharmacy.
Tier 1 - Retail Preferred Generic	You pay \$3, deductible waived	You pay \$5, deductible waived	You pay \$3, deductible waived
Tier 2 - Retail Non-Preferred Generic	You pay \$25, deductible waived	You pay 49% after deductible	You pay \$20, deductible waived

Tier 5 - Retail Specialty and other high-cost medications

Tier 3 - Retail Preferred Brand

Preferred Insulin (Retail)

Tier 4 - Retail Non-Preferred Brand

You pay 49% after deductible

You pay 49% after deductible

You pay 50% after deductible

You pay no more than \$25



2025 Cigna Healthcare

Cigna Connect Plans - Mississippi

S SILVER		Base Plan Name - Connect 6500 Indiv Med Deductible				
	Connect Silver 6500 Indiv Med Deductible	Connect Silver-2 5500 Indiv Med Deductible	Connect Silver-3 600 Indiv Med Deductible	Connect Silver-4 200 Indiv Med Deductible		
MEDICAL	In-Network	In-Network	In-Network	In-Network		
Annual Deductible¹ (individual/family)	\$6,500/\$13,000	\$5,500/\$11,000	\$600/\$1,200	\$200/\$400		
Coinsurance ²	You pay 25% after deductible	You pay 25% after deductible	You pay 15% after deductible	You pay 10% after deductible		
Annual Out-Of-Pocket Max³ (individual/family)	\$8,900/\$17,800	\$7,050/\$14,100	\$2,900/\$5,800	\$1,550/\$3,100		
Physician Services (primary care/specialist)	You pay \$3, deductible waived/You pay \$50, deductible waived	You pay \$3, deductible waived/You pay \$50, deductible waived	You pay \$3, deductible waived/You pay \$50, 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 25% after deductible	You pay 25% after deductible	You pay 15% after deductible	You pay 10% after deductible		
Lab	You pay \$50, deductible waived	You pay \$45, deductible waived	You pay \$15, deductible waived	You pay \$10, deductible waived		
X-ray and Ultrasound	You pay 25% after deductible	You pay 25% after deductible	You pay 15% after deductible	You pay 10% after deductible		
Emergency Room Services	You pay 25% after deductible	You pay 25% after deductible	You pay 15% after deductible	You pay 10% after deductible		
Urgent Care	You pay \$55, deductible waived	You pay \$50, deductible waived	You pay \$30, deductible waived	You pay \$10, deductible waived		
Mental Health/Substance Use Outpatient Office Visit	You pay \$50, deductible waived	You pay \$50, deductible waived	You pay \$50, 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 25% after deductible	You pay 25% after deductible	You pay 15% after deductible	You pay 10% after deductible		
	: Up to a 30-day supply at any participating cipating retail pharmacy or up to a 30-day s			у.		
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 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 \$8, deductible waived	You pay \$3, deductible waived
Tier 3 - Retail Preferred Brand	You pay \$95, deductible waived	You pay \$95, deductible waived	You pay \$65, deductible waived	You pay \$15, deductible waived
Tier 4 - Retail Non-Preferred Brand	You pay 49% after deductible	You pay 49% after deductible	You pay 39% after deductible	You pay 29% after deductible
Tier 5 - Retail Specialty and other high-cost medications	You pay 50% after deductible	You pay 50% after deductible	You pay 40% after deductible	You pay 30% after deductible
Preferred Insulin (Retail)	You pay no more than \$25			



2025 Cigna Healthcare

Cigna Connect Plans - Mississippi

		Base Plan N	Base Plan Name - Connect 4000 Indiv Med Deductible		
SILVER	Connect Silver 4000 Indiv Med Deductible	Connect Silver-2 3200 Indiv Med Deductible	Connect Silver-3A 140 Indiv Med Deductible	Connect Silver-4A O Indiv Med Deductible	
MEDICAL	In-Network	In-Network	In-Network	In-Network	
Annual Deductible ¹ (individual/family)	\$4,000/\$8,000	\$3,200/\$6,400	\$140/\$280	\$0/\$0	
Coinsurance ²	You pay 50% after deductible	You pay 40% after deductible	You pay 40% after deductible	You pay 20%	
Annual Out-Of-Pocket Max³ (individual/family)	\$8,825/\$17,650	\$7,250/\$14,500	\$3,050/\$6,100	\$1,550/\$3,100	
Physician Services (primary care/specialist)	You pay \$20, deductible waived/You pay \$65, deductible waived	You pay \$20, deductible waived/You pay \$55, deductible waived	You pay \$10, deductible waived/You pay \$40, deductible waived	You pay \$0/You pay \$15	
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 50% after deductible	You pay 40% after deductible	You pay 40% after deductible	You pay 20%	
Lab	You pay 50% after deductible	You pay 40% after deductible	You pay 40% after deductible	You pay 20%	
X-ray and Ultrasound	You pay 50% after deductible	You pay 40% after deductible	You pay 40% after deductible	You pay 20%	
Emergency Room Services	You pay 50% after deductible	You pay 40% after deductible	You pay 40% after deductible	You pay 20%	
Urgent Care	You pay \$60, deductible waived	You pay \$55, deductible waived	You pay \$40, deductible waived	You pay \$25	
Mental Health/Substance Use Outpatient Office Visit	You pay \$65, deductible waived	You pay \$55, deductible waived	You pay \$40, deductible waived	You pay \$15	
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 50% after deductible	You pay 40% after deductible	You pay 40% after deductible	You pay 20%	
Prescription Medications – Tier I, 2, and 3: Tier 4: Up to a 30-day supply at any particip				<i>'</i> .	
Tier 1 - Retail Preferred Generic	You pay \$3, deductible waived	You pay \$3, deductible waived	You pay \$3, deductible waived	You pay \$0	
Tier 2 - Retail Non-Preferred Generic	You pay \$15, deductible waived	You pay \$15, deductible waived	You pay \$15, deductible waived	You pay \$8	
Tier 3 - Retail Preferred Brand	You pay \$75, deductible waived	You pay \$75, deductible waived	You pay \$55, deductible waived	You pay \$18	
Tier 4 - Retail Non-Preferred Brand	You pay 49% after deductible	You pay 49% after deductible	You pay 49% after deductible	You pay 39%	
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 40%	
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	



2025 Cigna Healthcare

You pay 50% after deductible

You pay \$0, deductible waived

Cigna Connect Plans - Mississippi

You pay 50% after deductible

You pay \$0, deductible waived

Alcorn, Benton, Calhoun, Chickasaw, Clay, Covington, DeSoto, Forrest, George, Greene, Hancock, Harrison, Itawamba, Jackson, Jefferson Davis, Jones, Lamar, Lawrence, Lee, Lowndes, Marion, Marshall, Monroe, Pearl River, Perry, Pontotoc, Prentiss, Stone, Tate, Tippah, Tishomingo, Tunica, Union, Walthall, Webster

You pay 50% after deductible

You pay \$0, deductible waived

SILVER		Base Plan Name - Conn	ect 3800 Indiv Med Deductible Enha	anced Diabetes Care
	Connect Silver 3800 Indiv Med Deductible Enhanced Diabetes Care	Connect Silver-2 3000 Indiv Med Deductible Enhanced Diabetes Care	Connect Silver-3 500 Indiv Med Deductible Enhanced Diabetes Care	Connect Silver-4 60 Indiv Med Deductible Enhanced Diabetes Care
MEDICAL	In-Network	In-Network	In-Network	In-Network
Annual Deductible¹ (individual/family)	\$3,800/\$7,600	\$3,000/\$6,000	\$500/\$1,000	\$60/\$120
Coinsurance ²	You pay 25% after deductible	You pay 20% after deductible	You pay 20% after deductible	You pay 15% after deductible
Annual Out-Of-Pocket Max³ (individual/family)	\$9,150/\$18,300	\$7,050/\$14,100	\$2,950/\$5,900	\$1,450/\$2,900
Physician Services (primary care/specialist)	You pay \$15, deductible waived/You pay \$60, deductible waived	You pay \$15, deductible waived/You pay \$60, deductible waived	You pay \$10, deductible waived/You pay \$40, deductible waived	You pay \$0, deductible waived/You pay \$15, 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 25% after deductible	You pay 20% after deductible	You pay 20% after deductible	You pay 15% after deductible
Lab	You pay 25% after deductible	You pay 20% after deductible	You pay 20% after deductible	You pay 15% after deductible
X-ray and Ultrasound	You pay 25% after deductible	You pay 20% after deductible	You pay 20% after deductible	You pay 15% after deductible
Emergency Room Services	You pay 25% after deductible	You pay 20% after deductible	You pay 20% after deductible	You pay 15% after deductible
Urgent Care	You pay \$35, deductible waived	You pay \$30, deductible waived	You pay \$25, deductible waived	You pay \$15, deductible waived
Mental Health/Substance Use Outpatient Office Visit	You pay \$60, deductible waived	You pay \$60, deductible waived	You pay \$40, deductible waived	You pay \$15, 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 25% after deductible	You pay 20% after deductible	You pay 20% after deductible	You pay 15% after deductible
		g retail pharmacy or up to a 90-day supply o upply at any participating 90-day retail pho		у.
Tier 1 - Retail Preferred Generic	You pay \$3, deductible waived	You pay \$2, 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 \$8, deductible waived
Tier 3 - Retail Preferred Brand	You pay \$90, deductible waived	You pay \$80, deductible waived	You pay \$65, deductible waived	You pay \$30, 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

Preferred Insulin (Retail)

Tier 5 - Retail Specialty and other high-cost medications

You pay 50% after deductible

You pay \$0, deductible waived

2025 Cigna Healthcare

Cigna Connect Plans - Mississippi

GOLD	Connect Gold 2000 Indiv Med Deductible
MEDICAL	In-Network
Annual Deductible ¹ (individual/family)	\$2,000/\$4,000
Coinsurance ²	You pay 20% after deductible
Annual Out-Of-Pocket Max ³ (individual/family)	\$7,100/\$14,200
Physician Services (primary care/specialist)	You pay \$15, deductible waived/You pay \$50, deductible waived
Preventive Care ⁴	You pay \$0, deductible waived
Inpatient Facility Services	You pay 20% after deductible
Lab	You pay 20% after deductible
X-ray and Ultrasound	You pay 20% after deductible
Emergency Room Services	You pay 20% after deductible
Urgent Care	You pay \$40, 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 20% after deductible
Prescription Medications – Tier I, 2, and 3: Up to a Tier 4: Up to a 30-day supply at any participating	a 30-day supply at any participating retail pharmacy or up to a 90-day supply at any participating 90-day retail pharmacy. 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 \$12, deductible waived
Tier 3 - Retail Preferred Brand	You pay \$50, 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





2025 Cigna Healthcare

Cigna Connect CMS Standard Plans – Mississippi

BRONZE	Connect Bronze CMS Standard
MEDICAL	In-Network
Annual Deductible¹ (individual/family)	\$7,500/\$15,000
Coinsurance ²	You pay 50% after deductible
Annual Out-Of-Pocket Max ³ (individual/family)	\$9,200/\$18,400
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
	Ip to a 30-day supply at any participating retail pharmacy or up to a 90-day supply at any participating 90-day retail pharmacy. ting 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



2025 Cigna Healthcare

Cigna Connect CMS Standard Plans - Mississippi

S SILVER			Connect Silver CMS Standard		
	Connect Silver CMS Standard	Connect Silver-2 CMS Standard	Connect Silver-3 CMS Standard	Connect Silver-4 CMS Standard	
MEDICAL	In-Network	In-Network	In-Network	In-Network	
Annual Deductible¹ (individual/family)	\$5,000/\$10,000	\$3,000/\$6,000	\$500/\$1,000	\$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 Max³ (individual/family)	\$8,000/\$16,000	\$6,400/\$12,800	\$3,000/\$6,000	\$2,000/\$4,000	
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	
	4: Up to a 30-day supply at any participatin pating retail pharmacy or up to a 30-day su		at any participating 90-day retail pharmacy armacy.	:	
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	





2025 Cigna Healthcare

Cigna Connect CMS Standard Plans - Mississippi

GOLD	Connect Gold CMS Standard
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)	\$7,800/\$15,600
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 I, 2, 3 and 4: Up to a 30-day supply at any participating retail pharmacy or up to a	articipating retail pharmacy or up to a 90-day supply at any participating 90-day retail pharmacy. 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

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.

All IFP plans subscribers have access to the following Virtual Care benefits:

- Virtual Care routine visit Physician's office (PCP) = matches in office PCP cost share
- Virtual Care Wellness Physician's office (PCP) = \$0 / 0%
- Virtual Care Physician's office (SPC) = matches in office SPC cost share
- Virtual Care Dermatology = matches in office SPC cost share. 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.
- Virtual Care Behavioral Health = matches in office BH cost share
- MDLive Primary Care Physician = matches in office PCP cost share
- MDLive Specialty Care Physician = matches in office SPC cost share (this is a dermatology benefit)
- MDLive Urgent Care = \$0' / 0%. \$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.



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