

TENNESSEE HOSPITAL ASSOCIATION

10/18/2017

Together, all the way.®



Why Cigna?

Our Individual and Family insurance plans offer customers a range of coverage options, quality care and helpful, easy-to-use tools and services – at an affordable price.



- We offer customers:
 - Coverage options that provide choices, so customers can purchase a plan that meets their needs.
 - 100% coverage for eligible, in-network preventive care¹, including annual check-ups, health screenings, and immunizations (though not for travel-required immunizations) to help your customers stay healthy and well.
 - Telehealth services available 24/7/365 for convenience and the cost of a consult is the same or less than your Primary Care visit.
 - A network of **quality** providers in customers' local area. Plus, access to Emergency Room Care both in and out-of -network²
 - 24/7 customer service to answer questions on your customers' health care needs, providers, or claims – speaking in plain, simple language.
 - Tools and services to help make it easy for customers to select plans and doctors and predict costs.

¹Not all preventive services are covered like most immunizations for travel. See plan documents for more details or contact the Broker Call Center for a list of covered and non-covered preventive care services.

²Please see plan documents for the definition of an emergency medical condition.

³ Data as of July, 2017



2018 TENNESSEE PRODUCT OVERVIEW

Memphis, Nashville & Tri-Cities



Service Areas

- All plans will be available through the Federal Facilitated Marketplace (FFM) – www.Healthcare.gov
- Individual medical offered in the following counties:

Memphis

- Fayette
- Haywood
- Lauderdale
- Shelby
- Tipton

Nashville

- Cheatham
- Davidson
- Montgomery
- Robertson
- Rutherford
- Sumner
- Trousdale
- Williamson
- Wilson

Tri-Cities

- Carter
- Greene
- Hancock
- Hawkins
- Johnson
- Sullivan
- Unicoi
- Washington



*Except in the case of emergency services. Eligible out-of-network emergency services are covered at the in-network benefit level as defined in plan documents.

- Individual dental family + pediatric is available statewide.



2018 Tennessee

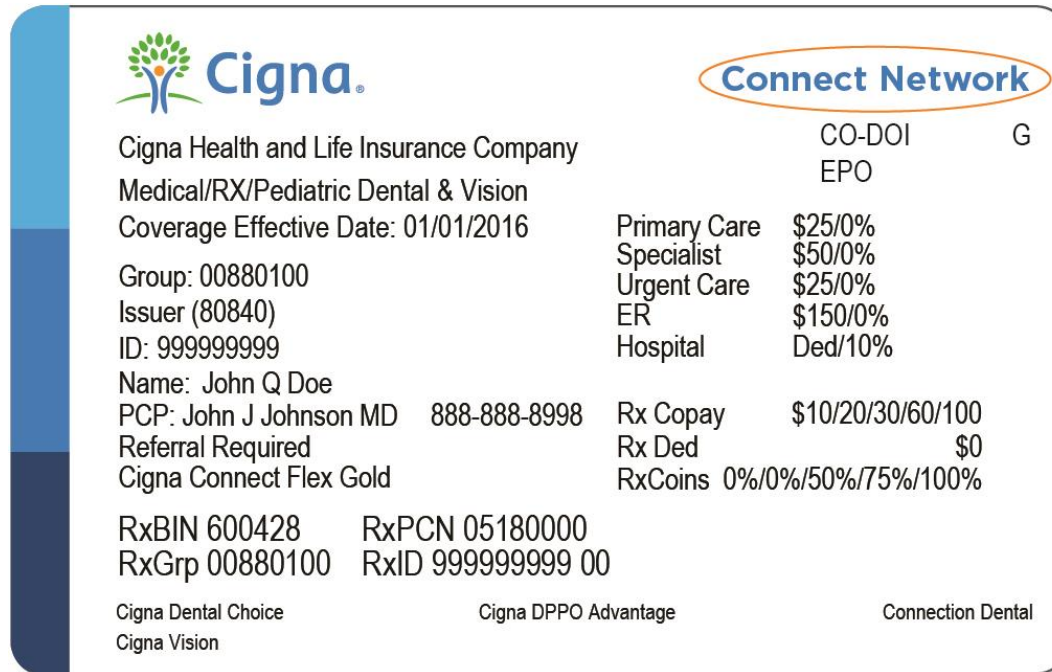
Things to note for **Connect EPO** Plans:

- The Cigna Connect EPO plans access the Connect Network.
- There are no out-of-network or away from home benefits on these plans.
- Referrals are required when accessing care from most specialists.
- Provider Directory access at www.Cigna.com/ifp-providers
- Prescription Drug List access at www.Cigna.com/ifp-drug-list

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.



Sample Connect Network ID Card*



The image shows a sample Cigna Connect Network ID card. The card features the Cigna logo at the top left and the text 'Connect Network' in a blue oval at the top right. The card contains the following information:

Cigna Health and Life Insurance Company
 Medical/RX/Pediatric Dental & Vision
 Coverage Effective Date: 01/01/2016
 Group: 00880100
 Issuer (80840)
 ID: 999999999
 Name: John Q Doe
 PCP: John J Johnson MD 888-888-8998
 Referral Required
 Cigna Connect Flex Gold

CO-DOI G
EPO

Primary Care	\$25/0%
Specialist	\$50/0%
Urgent Care	\$25/0%
ER	\$150/0%
Hospital	Ded/10%

Rx Copay	\$10/20/30/60/100
Rx Ded	\$0
RxCoins	0%/0%/50%/75%/100%

RxBIN 600428 RxPCN 05180000
 RxGrp 00880100 RxID 999999999 00

Cigna Dental Choice Cigna DPPO Advantage Connection Dental
 Cigna Vision

- 2018 ID cards will be released at the end of December.
- Auto-assigned PCP will appear on the ID card unless one is selected by mid-December.

*Please note this is an illustrative sample of a Marketplace Cigna ID card and is not meant to be an exact representation.



Health Care Professional Directory – www.Cigna.com

- We offer different kinds of directories for different kinds of customers.
- Individuals who purchase their insurance through the marketplace want to go here.

Home » Choose a Directory

SELECT A DIRECTORY

IF YOU ALREADY HAVE A CIGNA PLAN
LOG IN OR REGISTER FOR MYCIGNA

FOR PLANS OFFERED THROUGH WORK OR SCHOOL
FIND A DOCTOR OR DENTIST USING THIS DIRECTORY

FOR PLANS THAT YOU BUY ON YOUR OWN OR THROUGH A STATE OR FEDERAL INSURANCE MARKETPLACE
VIEW PLANS AVAILABLE IN YOUR STATE

SELECT ENROLLMENT YEAR

ALREADY A CIGNA CUSTOMER?

Be certain you are searching in your network and using participating network doctors to receive the highest level of coverage (includes finding 2018 doctors and dentists).
[Log in now to your myCigna account](#) (recommended)

Want to continue searching the public site? If so, select your enrollment year to get started.

I have a Cigna plan that will be effective in 2018

I have a current year Cigna plan

CONSIDERING CIGNA?

Select an enrollment year so we can show you the available plans.

Looking to enroll in a 2018 plan

Looking to enroll in a 2017 plan due to a 2017 qualified life event (divorce, marriage, loss of coverage, birth, etc.)?

CONTINUE

CANCEL

MyCigna.com – personalized portal for customers

Manage your health

- Assess your current health status and risks
- Set and track personal health goals
- Participate in well-being coaching
- Find doctors and facilities
- Order from Cigna Home Delivery Pharmacy

Manage your spending

- Track and pay your monthly premiums
- Track claims, deductibles and out-of-pocket costs
- Get actual costs for common medical procedures and compare among providers and facilities
- Shop and compare medications costs

You can also access **myCigna.com** on the go with the myCigna.com Mobile App*. You can find a health care professional, hospital or urgent care center in our directory and compare prescription drug costs. In addition, you can view and request a copy of your medical ID card(s), get up-to-date account information, check your balances and review your medical claims.

* The downloading and use of the myCigna Mobile App is subject to the terms and conditions of the App and the online store from which it is downloaded. Standard mobile phone carrier and data usage charges apply.



PLAN UPDATES

Accessing care



2018 Plan Updates

2018 Additions or Modifications	2018 Discontinuations
Memphis: <ul style="list-style-type: none"> Bronze: Cigna Connect 7000 Silver: Cigna Connect 4750, Cigna Connect 2000 	<ul style="list-style-type: none"> Bronze: Cigna US-TN Connect 6650, Cigna Connect HSA 5000, Cigna Connect 6400 Silver: Cigna Connect 2500, Cigna US-TN Connect 3500
Nashville: <ul style="list-style-type: none"> Bronze: Cigna Connect 7000 Silver: Cigna Connect 4750 	<ul style="list-style-type: none"> Bronze: Cigna US-TN Connect 6650, Cigna Connect HSA 5000, Cigna Connect 6400 Silver: Cigna Connect 2500, Cigna US-TN Connect 3500, Cigna Connect 3000
Tri-Cities: <ul style="list-style-type: none"> Bronze: Cigna Connect 7000, Cigna Connect 5250 Silver: Cigna Connect 4750, Cigna Connect 4500 	<ul style="list-style-type: none"> Bronze: Cigna US-TN Connect 6650, Cigna Connect HSA 5000, Cigna Connect 6400 Silver: Cigna Connect 2500, Cigna US-TN Connect 3500

- Portfolio was streamlined in each area to focus on affordability
 - CMS Simple Choice plans are discontinued
 - Most discontinued plans are mapped to the least expensive plan at the same metal level
- Plans were modified to accommodate actuarial value changes
- Gold: Cigna Connect 1200 (modification of Cigna Connect 1500) is also available



2018 Plan Updates

New 2018 Features:

- **Emergency Room:** One Silver plan modified to have copay after deductible rather than coinsurance to simplify plan cost sharing
- **Lower Urgent care copays (\$25-50)** to encourage choosing lower cost setting for non-emergency care (vs ER)
- **PCP office visits, TriCities** – New Bronze plan (5250) with the first 2 visits at a copay, with additional visits covered with coinsurance after the deductible is met. The copay encourages visiting your PCP before your deductible is met, while the limit on the number visits at copay helps lower the premium.

2018 Cigna Pharmacy Network

Cigna 90 Now Pharmacy Network

- Use Cigna's online directory to find a local participating pharmacy (www.Cigna.com or www.myCigna.com (for active members)).
- Customers can obtain a 30 day supply of a medication at any in network pharmacy
- 90 day supply can be obtained from pharmacy contracted to dispense a 90 day supply or Cigna's Home Delivery Pharmacy – 90 day availability noted on online directory
- Specialty (Tier 5) medications are limited to a 30 day supply at Retail & Home Delivery

Benefit Plans

- All plans use a 5-tier benefit design
 - Tier 1: Preferred Generic
 - Tier 2: Non-Preferred Generic
 - Tier 3: Preferred Brand
 - Tier 4: Non-Preferred Brand
 - Tier 5: Specialty(oral & self-injectable)



2018 Cigna Pharmacy Formulary

Prescription Drug Formularies — www.Cigna.com/ifp-drug-list

- Designed to meet Essential Health Benefits (EHB) and state benchmark drug count requirements
- These are closed formularies; if drug is not on the list, it is not covered
- Multi-source brands where a Generic is available are typically not covered

2018 Updates

- Exclusion of drugs to treat non-EHB conditions including Sexual dysfunction, weight loss & Infertility
- Removal of Brand HIV/Aids medications when a Generic is available in all states, except FL where coverage is required



Cigna Telehealth Connection- How it works

Medical Telehealth Through Amwell & MDLIVE

REGISTER WITH ONE OR BOTH VENDORS



Register online

Patient registers online with one or both vendors so they are ready to use service when needed

BY PHONE



Step 1: Call toll-free

Patient calls toll-free hotline available 24/7/365 including holidays. MDLIVE 888-726-3171. American Well 855-667-9722



Step 2: Speak with a coordinator

A consultation coordinator locates the next available doctor and prepares patient for the consultation.



Step 3: Speak with the doctor

Once an available doctor is located, the system automatically calls and connects the doctor to the patient.

POST VISIT



Email communication

Patient can elect for consultation history to be sent to personal doctor.

BY VIDEO CONFERENCE



Step 1: Visit website

Patient visits the American Well or MDLIVE website or can download each mobile app and logs in with username and password.



Step 2: Find a doctor

System helps the patient search for a doctor by a criteria, such as specialty, language, gender, location, or simply finds the next available doctor.



Step 3: See the doctor online

Once an available doctor is located, the system automatically connects the doctor to the patient.



Prescription services

Amwell and MDLIVE doctors may prescribe medication when appropriate and send the prescription directly to your pharmacy*.

Health care services are delivered by American Well and MDLIVE participating doctors and not by Cigna.

*American Well and MDLIVE does not guarantee that a prescription will be written. Not all prescriptions are available.

American Well consultations can occur via phone or video, however prescriptions can only be dispensed via video consultation.



Cigna Telehealth Connection- MyCigna.com Landing Page

Cigna Telehealth Connection


Take control of your health when, where and how it best works for you--day or night, from home, work or on-the-go. Whether you're sick or don't have time to wait for a doctor's appointment, get access to care for non-life-threatening conditions. All this, with a click or tap of a button. Explore your virtual care options...

If you have a life-threatening medical condition, call 911 immediately.

Guidance

Talk to a Nurse

Unsure whether virtual care is right for your medical problem? Get guidance, at no extra cost to you, 24 hours a day, 365 days a year.






Talk to a Nurse
Call 866-494-2111

Explore our library of podcasts for instant information on dozens of health topics.




Medical Care

Talk to a board-certified doctor. Fast, convenient and less expensive than an ER, Urgent Care and in some cases less than your PCP.*



GET STARTED

Translation services available by phone.
Not available in Arkansas or Texas



GET STARTED

Translation services available by phone. Spanish web and mobile available. TTY/TDD Service: Call 711 then enter 800-770-5531.
Not available in Arkansas. Service limited to video in Idaho and phone in Texas.

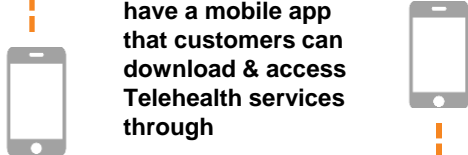
NEED HELP

- Email Customer Service
- For help finding something on the site please call 1.800.853.2713
- For help with plan and coverage information please call 1.866.494.2111

MDLIVE branded site with Cigna Telehealth logo shown

URL: MDLIVEforCigna.com
Toll free number: 888-726-3171

Each vendor will have a mobile app that customers can download & access Telehealth services through



American Well branded site with Cigna Telehealth logo shown

URL: AmwellforCigna.com
Toll free number: 855-667-9722

www.cignabehavioral.com

Customers seeking a behavioral health provider will be able to search on the provider directory on www.cignabehavioral.com using Telehealth specialty

Behavioral Health Counseling

Cigna Behavioral Health provides access to video-based counseling and medication management for issues like anxiety, depression, grief, stress, family and relationship issues, etc.

To get started:

- Search the Cigna behavioral provider directory and select "Telehealth" from the specialty dropdown.
- Or call the number on the back of your Cigna ID card and speak with a personal health advocate.

*Costs vary depending on your plan. Check your plan documents for cost details.

AMERICAN WELL AND MDLIVE are independent companies/entities and are not affiliated with Cigna. These services and websites are provided exclusively by AMERICAN WELL AND MDLIVE and not by Cigna. Providers are solely responsible for any treatment provided. Not all providers have video chat capabilities. Video chat is not available in all areas. A Primary Care Provider referral is not required. Telehealth services from these providers are not available for Medicare Primary Beneficiaries. Services are separate from your health plan's provider network. See your plan materials for the details of your specific health plan, including other telehealth/telemedicine benefits that may be available to you.

Note: These services are not intended to replace your Primary Care Provider or current medical specialist. It's important that you continue to see your regular doctors.

Telehealth providers participating in the Cigna Telehealth Connection program are independent contractors and separate from Plan network providers. Not all providers have video chat capabilities. Video chat is not available in all areas. PCP referral is not required. Refer to plan documents for a complete description of covered services, including other telehealth/telemedicine benefits. Program availability may vary by location and plan type. See vendor sites for details.



For additional assistance

Cigna Customer Service

1.800.Cigna24 (1.800.244.6224)

Billing/Payments

ON Marketplace 877.900.1237, OFF Marketplace 877.484.5967

8:00 am - 8:00 pm (EST), Monday through Friday

Federally Facilitated Marketplace (FFM)

www.Healthcare.gov

800-318-2596

Registering for Telehealth – Register with either or both. Customer can choose

AmWellforCigna.com

855-667-9722

MDLIVEforCigna.com

888-726-3171



PLAN DESIGNS

Memphis, Nashville Tricities



2018 Memphis, Nashville and Tri-cities, Tennessee - Connect Bronze Plans

2018 Plan Name	Cigna Connect 7000	Cigna Connect 5250 (Tri-Cities ONLY)
2017 Plan Name	N/A	N/A
Deductible (2x for family)	\$7,000	\$5,250
OOP Max (2x for family)	\$7,350	\$7,350
Med Coinsurance	50%/50%	60%/40%
PCP/Specialist	PCP Visits: \$25 after ded Specialist: 50% after ded	PCP Visits 1-2: \$40 PCP Visits 3+: 40% after ded Specialist: 50% after ded
Office Services	50% after ded	40% after ded
ER	50% after ded	40% after ded
UC	50% after ded	\$50
Inpatient	50% after ded	40% after ded
TeleHealth	50% after ded	\$40
OP Surgery - Facility	50% after ded	40% after ded
OP Surgery - Prof Fees	50% after ded	40% after ded
Advanced Radiology	50% after ded	40% after ded
Other Xray/Lab	50% after ded	40% after ded
Rx Tier 1 (Preferred Generic)	\$15 after ded	\$10
Rx Tier 2 (Non-Preferred Generic)	50% after ded	\$35
Rx Tier 3 (Preferred Brand)	50% after ded	40% after ded
Rx Tier 4 (Non-Preferred Bran)	50% after ded	50% after ded
Rx Tier 5 (Specialty)	50% after ded	40%
Mail Order Tier 1	\$45 after ded	\$30
Mail Order Tier 2	50% after ded	\$105
Mail Order Tier 3	50% after ded	40% after ded
Mail Order Tier 4	50% after ded	50% after ded
Mail Order Tier 5 (30 Day)	40% after ded	30%

2018 Memphis, Tennessee - Connect Silver Plans

2018 Plan Name	Cigna Connect 4750	Cigna Connect 2000
2017 Plan Name	Cigna Connect 4000	N/A
Deductible (2x for family)	\$4,750	\$2,000
OOP Max (2x for family)	\$7,350	\$7,350
Med Coinsurance	60/40%	50/50%
PCP/Specialist	PCP: \$35 Specialist: 40% after ded	PCP: \$25 Specialist: \$60
Office Services	40% after ded	50% after ded
ER	\$1,000 per visit after ded	50% after ded
UC	\$50	\$50
Inpatient	40% after ded	50% after ded
TeleHealth	\$35	\$25
OP Surgery - Facility	40% after ded	50% after ded
OP Surgery - Prof Fees	40% after ded	50% after ded
Advanced Radiology	40% after ded	50% after ded
Other Xray/Lab	40% after ded	50% after ded
Rx Tier 1 (Pref Gen)	\$10	\$8
Rx Tier 2 (Non-Pref Gen)	\$25	\$20
Rx Tier 3 (Pref Brand)	\$60	\$55
Rx Tier 4 (Non-Pref Brand)	50% after ded	50% after ded
Rx Tier 5 (Specialty)	40% after ded	40%
Mail Order Tier 1	\$30	\$24
Mail Order Tier 2	\$75	\$60
Mail Order Tier 3	\$180	\$165
Mail Order Tier 4	50% after ded	50% after ded
Mail Order Tier 5 (30 Day)	30% after ded	30%

2018 Nashville , Tennessee - Connect Silver Plans	
2018 Plan Name	Cigna Connect 4750
2017 Plan Name	Cigna Connect 4000
Deductible (2x for family)	\$4,750
OOP Max (2x for family)	\$7,350
Med Coinsurance	60/40%
PCP/Specialist	PCP: \$35 Specialist: 40% after ded
Office Services	40% after ded
ER	\$1,000 per visit after ded
UC	\$50
Inpatient	40% after ded
TeleHealth	\$35 ded waived
OP Surgery - Facility	40% after ded
OP Surgery - Prof Fees	40% after ded
Advanced Radiology	40% after ded
Other Xray/Lab	40% after ded
Rx Tier 1 (Pref Gen)	\$10
Rx Tier 2 (Non-Pref Gen)	\$25
Rx Tier 3 (Pref Brand)	\$60
Rx Tier 4 (Non-Pref Brand)	50% after ded
Rx Tier 5 (Specialty)	40% after ded
Mail Order Tier 1	\$30
Mail Order Tier 2	\$75
Mail Order Tier 3	\$180
Mail Order Tier 4	50% after ded
Mail Order Tier 5 (30 Day)	30% after ded

2018 Tri-Cities, Tennessee - Connect Silver Plans

2018 Plan Name	Cigna Connect 4750	Cigna Connect 4500
2017 Plan Name	Cigna Connect 4000	N/A
Deductible (2x for family)	\$4,750	\$4,500
OOB Max (2x for family)	\$7,350	\$7,350
Med Coinsurance	60/40%	80/20%
PCP/Specialist	PCP: \$35 Specialist: 40% after ded	PCP: \$25 Specialist: \$75
Office Services	40% after ded	20% after ded
ER	\$1,000 per visit after ded	\$400 per visit after plan ded
UC	\$50	\$50
Inpatient	20% after ded	20% after ded
TeleHealth	\$35	\$25
OP Surgery - Facility	40% after ded	20% after ded
OP Surgery - Prof Fees	40% after ded	20% after ded
Advanced Radiology	40% after ded	20% after ded
Other Xray/Lab	40% after ded	20% after ded
Rx Tier 1 (Pref Gen)	\$10	\$10
Rx Tier 2 (Non-Pref Gen)	\$25	\$25
Rx Tier 3 (Pref Brand)	\$60	\$60
Rx Tier 4 (Non-Pref Brand)	50% after ded	50% after ded
Rx Tier 5 (Specialty)	40% after ded	30% after ded
Mail Order Tier 1	\$30	\$30
Mail Order Tier 2	\$75	\$75
Mail Order Tier 3	\$180	\$180
Mail Order Tier 4	50% after ded	50% after ded
Mail Order Tier 5 (30 Day)	30% after ded	20% after ded

2018 Memphis, Tennessee - Connect Silver CSR Plans

2018 Plan Name	CSR Cigna Connect 2500	CSR Cigna Connect 800	CSR Cigna Connect 125	CSR Cigna Connect 2000	CSR Cigna Connect 550	CSR Cigna Connect 50
2017 Plan Name	Cigna Connect 2800	Cigna Connect 300	Cigna Connect 100	N/A	N/A	N/A
Deductible (2x for family)	\$2,500	\$800	\$125	\$2,000	\$550	\$50
OOP Max (2x for family)	\$5,850	\$2,450	\$1,250	\$5,850	\$2,450	\$1,250
Med Coinsurance	80/20%	90%/10%	95%/5%	50/50%	85%/15%	90%/10%
PCP/Specialist	PCP: \$25 Specialist: 20% after ded	PCP: \$15 Specialist: 10% after ded	PCP: \$5 Specialist: 5% after ded	PCP: \$25 Specialist: \$60	PCP: \$10 Specialist: \$30	PCP: \$5 Specialist: \$25
Office Services	20% after ded	10% after ded	5% after ded	50% after ded	15% after ded	10% after ded
ER	\$500 per visit after ded	\$250 per visit after ded	\$150 per visit after ded	50% after ded	15% after ded	10% after ded
UC	\$50	\$35	\$25	\$50	\$50	\$25
Inpatient	20% after ded	10% after ded	5% after ded	50% after ded	15% after ded	10% after ded
TeleHealth	\$25	\$15	\$5	\$25	\$10	\$5
OP Surgery - Facility	20% after ded	10% after ded	5% after ded	50% after ded	15% after ded	10% after ded
OP Surgery - Prof Fees	20% after ded	10% after ded	5% after ded	50% after ded	15% after ded	10% after ded
Advanced Radiology	20% after ded	10% after ded	5% after ded	50% after ded	15% after ded	10% after ded
Other Xray/Lab	20% after ded	10% after ded	5% after ded	50% after ded	15% after ded	10% after ded
Rx Tier 1 (Pref Gen)	\$10	\$5	\$5	\$8	\$8	\$5
Rx Tier 2 (Non-Pref Gen)	\$25	\$10	\$10	\$20	\$20	\$10
Rx Tier 3 (Pref Brand)	\$60	\$30	\$20	\$55	\$55	\$25
Rx Tier 4 (Non-Pref Brand)	50% after ded	50% after ded	50% after ded	50% after ded	50% after ded	50% after ded
Rx Tier 5 (Specialty)	40% after ded	30% after ded	20% after ded	40%	40%	30%
Mail Order Tier 1	\$30	\$15	\$15	\$24	\$24	\$15
Mail Order Tier 2	\$75	\$30	\$30	\$60	\$60	\$30
Mail Order Tier 3	\$180	\$90	\$60	\$165	\$110	\$75
Mail Order Tier 4	50% after ded	50% after ded	50% after ded	50% after ded	50% after ded	50% after ded
Mail Order Tier 5 (30 Day)	30% after ded	20% after ded	20% after ded	30%	30%	20%

2018 Tri-Cities, Tennessee - Connect Silver CSR Plans

2018 Plan Name	CSR Cigna Connect 2500	CSR Cigna Connect 800	CSR Cigna Connect 125	CSR Cigna Connect 3000	CSR Cigna Connect 500	CSR Cigna Connect 200
2017 Plan Name	N/A	N/A	N/A	Cigna Connect 2800	Cigna Connect 300	Cigna Connect 100
Deductible (2x for family)	\$2,500	\$800	\$125	\$3,000	\$500	\$200
OOP Max (2x for family)	\$5,850	\$2,450	\$1,250	\$5,850	\$2,450	\$1,250
Med Coinsurance	80/20%	90%/10%	95%/5%	80/20%	85%/15%	95%/5%
PCP/Specialist	PCP: \$25 Specialist: 20% after ded	PCP: \$15 Specialist: 10% after ded	PCP: \$5 Specialist: 5% after ded	PCP: \$25 Specialist: \$75	PCP: \$10 Specialist: \$25	PCP: \$5 Specialist: \$20
Office Services	20% after ded	10% after ded	5% after ded	20% after ded	15% after ded	5% after ded
ER	\$500 per visit after ded	\$250 per visit after ded	\$150 per visit after ded	20% after ded	15% after ded	5% after ded
UC	\$50	\$35	\$25	\$50	\$50	\$25
Inpatient	20% after ded	10% after ded	5% after ded	20% after ded	15% after ded	5% after ded
TeleHealth	\$25	\$15	\$5	\$25	\$10	\$5
OP Surgery - Facility	20% after ded	10% after ded	5% after ded	20% after ded	15% after ded	5% after ded
OP Surgery - Prof Fees	20% after ded	10% after ded	5% after ded	20% after ded	15% after ded	5% after ded
Advanced Radiology	20% after ded	10% after ded	5% after ded	20% after ded	15% after ded	5% after ded
Other Xray/Lab	20% after ded	10% after ded	5% after ded	20% after ded	15% after ded	5% after ded
Rx Tier 1 (Pref Gen)	\$10	\$5	\$5	\$10	\$10	\$5
Rx Tier 2 (Non-Pref Gen)	\$25	\$10	\$10	\$25	\$20	\$10
Rx Tier 3 (Pref Brand)	\$60	\$30	\$20	\$60	\$50	\$20
Rx Tier 4 (Non-Pref Brand)	50% after ded	50% after ded	50% after ded	50% after ded	50% after ded	50% after ded
Rx Tier 5 (Specialty)	40% after ded	30% after ded	20% after ded	30% after ded	30% after ded	20% after ded
Mail Order Tier 1	\$30	\$15	\$15	\$30	\$30	\$15
Mail Order Tier 2	\$75	\$30	\$30	\$75	\$60	\$30
Mail Order Tier 3	\$180	\$90	\$60	\$180	\$150	\$60
Mail Order Tier 4	50% after ded	50% after ded	50% after ded	50% after ded	50% after ded	50% after ded
Mail Order Tier 5 (30 Day)	30% after ded	20% after ded	20% after ded	20% after ded	20% after ded	20% after ded

Offered by: Cigna Health and Life Insurance Company.

2018 Nashville , Tennessee - Connect Silver and CSR Plans

2018 Plan Name	Cigna Connect 4750	CSR Cigna Connect 2500	CSR Cigna Connect 800	CSR Cigna Connect 125
2017 Plan Name	Cigna Connect 4000	N/A	N/A	N/A
Deductible (2x for family)	\$4,750	\$2,500	\$800	\$125
OOP Max (2x for family)	\$7,350	\$5,850	\$2,450	\$1,250
Med Coinsurance	60/40%	80/20%	90%/10%	95%/5%
PCP/Specialist	PCP: \$35 Specialist: 40% after ded	PCP: \$25 Specialist: 20% after ded	PCP: \$15 Specialist: 10% after ded	PCP: \$5 Specialist: 5% after ded
Office Services	40% after ded	20% after ded	10% after ded	5% after ded
ER	\$1,000 per visit after ded	\$500 per visit after ded	\$250 per visit after ded	\$150 per visit after ded
UC	\$50	\$50	\$35	\$25
Inpatient	40% after ded	20% after ded	10% after ded	5% after ded
TeleHealth	\$35	\$25	\$15	\$5
OP Surgery - Facility	40% after ded	20% after ded	10% after ded	5% after ded
OP Surgery - Prof Fees	40% after ded	20% after ded	10% after ded	5% after ded
Advanced Radiology	40% after ded	20% after ded	10% after ded	5% after ded
Other Xray/Lab	40% after ded	20% after ded	10% after ded	5% after ded
Rx Tier 1 (Pref Gen)	\$10	\$10	\$5	\$5
Rx Tier 2 (Non-Pref Gen)	\$25	\$25	\$10	\$10
Rx Tier 3 (Pref Brand)	\$60	\$60	\$30	\$20
Rx Tier 4 (Non-Pref Brand)	50% after ded	50% after ded	50% after ded	50% after ded
Rx Tier 5 (Specialty)	40% after ded	40% after ded	30% after ded	20% after ded
Mail Order Tier 1	\$30	\$30	\$15	\$15
Mail Order Tier 2	\$75	\$75	\$30	\$30
Mail Order Tier 3	\$180	\$180	\$90	\$60
Mail Order Tier 4	50% after ded	50% after ded	50% after ded	50% after ded
Mail Order Tier 5 (30 Day)	30% after ded	30% after ded	20% after ded	20% after ded

2018 Memphis, Nashville and Tri-cities, Tennessee - Connect Gold Plan

2018 Plan Name	Cigna Connect 1200
2017 Plan Name	Cigna Connect Flex Gold 1500
Deductible (2x for family)	\$1,200
OOP Max (2x for family)	\$7,000
Med Coinsurance	80%/20%
PCP/Spec	PCP: \$15 Specialist: \$60
ER	20% after ded
Inpatient Hospital	20% after ded
TeleHealth	\$15
Urgent Care	\$35
Rx Tier 1 (Pref Gen)	\$8
Rx Tier 2 (Non-Pref Gen)	\$15
Rx Tier 3 (Pref Brand)	\$35
Rx Tier 4 (Non-Pref Brand)	50% after ded
Rx Tier 5 (Specialty)	40%, ded waived
Mail Order Tier 1	\$24
Mail Order Tier 2	\$45
Mail Order Tier 3	\$105
Mail Order Tier 4	50% after ded
Mail Order Tier 5 (30 Day)	30%, ded waived

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