

What are the differences between Anthem and the new Cigna plans?

Benefit	Current Anthem Plan	New Cigna Plan
Number of Plan Options	3 - High Deductible Health Plan (HDHP), Healthkeepers & KeyCare	2 - HDHP & Traditional plan
Plan Network	HealthKeepers vs. KeyCare	All plans are open access and based on national Cigna platform
Primary Care Provider (PCP)	HealthKeepers participants must identify a PCP at enrollment	No PCP designation required EXCEPT for Patient First. If Patient First is your PCP, you must tell Cigna or you will be charged the Urgent Care fee for a regular office visit.
Specialists	PCP referral required to see Specialist	No PCP referral required to see Specialist.
Benefit	Current Healthkeepers & HDHP	New Traditional & HDHP
3D Mammograms	Not covered	Covered under Preventive Care
90 day Rx at Retail	Not covered	Coverage for 90 day Rx retail fill at any <u>Cigna's 90 Now</u> retail network
Telemedicine	Live Health Online - regular PCP copay or \$49 for HDHP	Cigna Telehealth - regular PCP copay on Traditional Plan or \$40 per consult for HDHP
Benefit	Current Healthkeepers Plan	New Traditional Plan
Rehabilitation Services	30% coinsurance	Covered at copays if services rendered with PCP/Specialist
Medical Specialty Drugs	20% coinsurance after the PCP/Specialist Copay for injectable	If a member receives an infusion/injectable drug at the doctor's office setting ONLY the PCP/Specialist Copay will apply
Plan Ambulance Coverage	\$150 Copay	30% coinsurance
Maternity	\$300 copay for all routine pre/post natal visits and delivery, inpatient admission facility services at 30% coinsurance, diagnostic tests at 30% coins. -or- \$50 per visit with professional provider	30% coinsurance Global Maternity Fee
Out of Network Benefit Coinsurance	30% coinsurance	50% coinsurance
Benefit	Current HDHP	New HDHP
HDHP Preventive Generics (see list for specific medications)	Deductible applied for all medications	Preventive medication covered at 100%. Deductible will not apply.