



WHAT MEDICAL PLAN IS RIGHT FOR ME?

THE BASICS

Manager Snoozers can choose between 3 medical plan options with Cigna: a High-Deductible Plan (HDHP), \$2,500 (Co-Insurance Plan), or \$5,000 (Co-Insurance Plan) plan.

High-Deductible Health Plan - With an HDHP you will be responsible for 100% of the medical bills for both doctor visits and services provided until you have hit your deductible for the year. Once you have hit your deductible for the year, the plan covers 100% of your bills for the remainder of the calendar year. With and HDHP you are Eligible for an HSA.

Co-Insurance Plans (2500 & 5000 Plan) - You will pay a set copay for any doctor visits you attend. Any covered services that you receive, you will be responsible for 100% of those bills until you have hit your deductible. Once you hit your deductible for the year, you will only be responsible for a set percentage of the bills for the remainder of the calendar year. Once you hit your Out-of-Pocket Maximum, your plan will cover 100% of your costs the remainder of the calendar year. With a Co-Insurance plan you are eligible for an FSA.

**The deductible for your plan increases if you enroll dependents.*

PLAN OVERVIEW

PLAN BASICS	CIGNA HDHP PLAN	CIGNA 2500 PLAN	CIGNA 5000 PLAN
	IN-NETWORK*	IN-NETWORK*	IN-NETWORK*
NETWORK	Refer to page 9	Refer to page 9	Refer to page 9
Deductible Individual Family	\$1,700 \$3,400	\$2,500 \$5,000	\$5,000 \$10,000
Coinsurance You Pay Plan Pays	0% 100%	30% 70%	30% 70%
Out-of-Pocket Maximum Individual Family	\$1,700 \$3,400	\$5,000 \$10,000	\$7,000 \$14,000

WHAT ELSE SHOULD I KNOW?

- **Deductible:** The amount you are required to pay each year before certain benefits are paid for by the plan. The deductible resets every January 1.
- **Coinsurance:** The percentage of the cost you pay for covered services after you meet your deductible.
- **Out-of-pocket maximum:** The most you post in a calendar year for covered services. If you reach this maximum, the plan pays for 100% of covered expenses for the rest of the calendar year.
- **Network:** Snoozers living in AZ, CA, CO, GA, NV, TN, and TX utilize Cigna's LocalPlus network, and Snoozers living in KS, MO, and NC utilize Cigna's Open Access Plus network. Both networks are robust and have in-network and out-of-network features. Snoozers have the same level of benefits regardless of network assigned. You will pay less out of pocket when see a provider in your network.
- **Domestic Partners:** Qualified domestic partners may register on your Snooze health benefits; however, premiums for the domestic partner are deducted on an after-tax basis.

WHAT IT COSTS

YOUR WEEKLY COST¹

Employee	\$50.97	\$52.76	\$29.98
Employee + Spouse/DP ²	\$178.39	\$183.44	\$122.19
Employee + Child(ren)	\$161.40	\$170.03	\$111.36
Employee + Family	\$240.49	\$247.64	\$163.18

¹Deducted from your paycheck on a pre-tax basis.

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