

# WHAT MEDICAL PLAN IS RIGHT FOR ME?

## THE BASICS

Manager Snoozers can **choose between 3 medical plan options** with Cigna: a \$500, \$2,000, or \$5,000 deductible plan.

**A deductible** is the amount you are required to pay each year before certain benefits are paid for by the plan. Once you meet the deductible amount, expenses are covered by the plan based on the coinsurance percentage. The deductible resets every January 1.

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

The lower the deductible plan, the higher the weekly premium. The weekly premium is your weekly contribution from your paycheck.

**All other features of each plan are the same, except** the cost for inpatient, childbirth, and imaging services: The \$500 deductible plan will charge you 20% after your deductible has been met for these services, while the \$2,000 and \$5,000 deductible plans will charge you 30% for these services after your deductible has been met.

PLAN OPTIONS	CIGNA 500 PLAN	CIGNA 2000 PLAN	CIGNA 5000 PLAN
	IN-NETWORK <sup>1</sup>	IN-NETWORK <sup>1</sup>	IN-NETWORK <sup>1</sup>
Deductible Individual   Family	\$500   \$1,000	\$2,000   \$6,000	\$5,000   \$10,000
Coinsurance Member Pays   Plan Pays	20%   80%	30%   70%	30%   70%
Out-of-Pocket Maximum Individual   Family	\$4,500   \$9,000	\$5,000   \$10,000	\$7,000   \$14,000
<b>YOUR WEEKLY COST</b> (deducted from your paycheck on a pre-tax basis)			
Employee	\$60.48	\$45.74	\$27.64
Employee + Spouse	\$221.30	\$191.52	\$117.46
Employee + Child(ren)	\$200.27	\$173.34	\$106.47
Employee + Family	\$316.23	\$273.47	\$167.84

## WHAT ELSE SHOULD I KNOW?

- **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, NC, and those who live in a part of the state where LocalPlus isn't offered 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.

