



CIGNA HealthCare

Proposed Benefits

Product: CIGNA PPO for Those Outside Commercial Network Only

Situs State: CA

Effective Date: 01/01/2004

Benefits Summary (Cont.)

Category	Description	In Network	Out Network
MH/SA Benefits			
{Mental Health - Alcohol & Drug Abuse}			
MH/SA Cost Sharing	Inpatient Coinsurance	90%	70%
	Outpatient Coinsurance	N/A	50%
	Outpatient Copay	\$25.00	N/A
	Inpatient Cal Year Max Days	30	30
	Outpatient Cal Year Max Days	60	60
 Miscellaneous Benefits			
	24 HIL	Included	
	Transition of Care	Included	
	Extended Preventive Care	Included	
	EPA	Included	
	PCL	Included	
	DME	Included	

Group Description: PPO

Outliers

<i>Tier</i>	<i>Subscribers</i>	<i>Members</i>	<i>Premium Rate</i>	<i>Renewal Rate</i>	<i>Change</i>
Employee	23	23	\$386.21	\$410.93	6.40%
Emp + Spouse	1	2	\$899.91	\$957.50	
Emp + Child(ren)	-	-	\$834.25	\$887.64	
Emp + Family	-	-	\$1,255.23	\$1,335.56	
Total	24	25	\$9,782.74	\$10,408.84	