

Understanding Your Annual Deductible

Annual deductibles are the amount you owe for covered medical services before the Plan begins to pay benefits. In the HealthSavings Option, prescription drugs are subject to the deductible. Once the deductible is met, you pay coinsurance—your share of the costs for an eligible expense calculated as a percentage of the allowed amount.

SERVICES	CIGNA HEALTHREIMBURSEMENT OPTION		CIGNA HEALTHSAVINGS OPTION	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
Annual Deductible ¹	\$2,000 individual / \$4,000 family	\$4,000 individual / \$8,000 family	\$2,500 individual only coverage / \$5,000 family coverage	\$5,000 individual only coverage / \$10,000 family coverage
	Once any covered family member meets the individual deductible (BLUE), the plan will begin sharing costs for that individual's covered expenses. Once the family deductible (RED) is met by any combination of covered family members, the plan will begin sharing the cost of covered services for all covered family members.		Once the family deductible (RED) is met by any combination of covered family members, the plan will begin sharing the cost of covered services for all covered family members.	

¹Prescription drug coinsurance is subject to the annual deductible in the HealthSavings Option. It also applies to the annual coinsurance and out-of-pocket maximums under both Medical Plan options.

NOTE: Under both Medical Plan options, in-network and out-of-network deductibles cross apply. For example, amounts you spend on in-network services would apply to meeting the out-of-network deductible and vice versa.]