

## Understanding Your Out-of-Pocket Maximum

The out-of-pocket maximums are the most you pay out of your own pocket for eligible medical and prescription drug expenses during a calendar year before the plan pays 100 percent of the allowed amount. Your deductible and coinsurance count toward meeting this maximum. Your premium, any amounts that exceed the allowed amount and costs for medical care the Plan does not cover do not count toward meeting the maximum.

SERVICES	CIGNA HEALTHREIMBURSEMENT OPTION		CIGNA HEALTHSAVINGS OPTION	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
<b>Annual Out-of-Pocket Maximum<sup>1</sup></b> Includes deductible and coinsurance	\$6,000 individual / \$12,000 family	\$12,000 individual / \$24,000 family	\$6,250 individual only coverage / 7,900 for one person in family / \$12,500 family coverage	\$12,500 individual only or for one person in family / \$25,000 family coverage
	Once any covered family member reaches the individual out-of-pocket maximum ( <b>BLUE</b> ), the plan will begin paying 100 percent of covered expenses for that individual. When the family out-of-pocket maximum ( <b>RED</b> ) is met by any combination of covered family members, the plan will begin paying 100 percent of covered services for all covered family members.		Once the family out-of-pocket maximum ( <b>RED</b> ) is met by any combination of covered family members, the plan will begin paying 100 percent of covered services for all covered family members. If out-of-pocket expenses for any one covered family member reach \$7,900 (a limit set by law), the plan will begin paying 100 percent of covered services for that individual, even if the family out-of-pocket maximum has not been met.	

<sup>1</sup> Prescription 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.

Under both Medical Plan options, in-network and out-of-network out-of-pocket maximums cross apply. For example, amounts you spend on in-network services would apply to meeting the out-of-network out-of-pocket maximum and vice versa.