

Benefit Comparison Highlights

Benefit	HMO CIGNA	POS CIGNA	PPO CIGNA	HMO HealthSelect
Office Visit	\$10	\$15 – IN 70% - OON	\$20 – IN 60% - OON	\$5
Specialist	\$20	\$25 – IN 70% - OON	\$30 – IN 60% - OON	\$5
Hospitalization <small>*County reimburses member</small>	\$0	\$100 – IN* 70% - OON	80 % – IN 60% - OON	\$0
Urgent Care	\$35	\$50 IN/OON	\$50 –IN \$100 – OON	\$5
Emergency Care	\$75	\$100 IN/OON	\$100 IN/OON	\$50 (waived if admitted)
Outpatient Lab & X-Ray	\$0	\$0 – IN 70% - OON	\$0 – IN 60% - OON	\$0
MRIs, MRAs, CAT and PET Scans	\$50	\$50 – IN 70% - OON	\$50 – IN 60% - OON	

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Benefit	HMO CIGNA	POS* CIGNA	PPO* CIGNA	HMO HealthSelect
Chiropractic/ # of Visits	\$10/ 20	\$10 – IN/ 20	\$10 – IN/ 20	\$10/ 12
Behavioral Health	UBH	UBH	UBH	UBH
Vision	Avesis	Avesis	Avesis	Avesis
Pharmacy	3-Tier WHI	3-Tier WHI W	3-Tier WHI	\$5 – Generic \$15- Brand

*Subject to deductibles, out-of-pocket costs – see plan documents for more details.