

Administrator Network Website Plan Type	American Plan Administrators www.cigna.com Base Plan	American Plan Administrators www.cigna.com Middle Plan	American Plan Administrators www.cigna.com High Plan
In-Network Expenses			
Primary Office Visit Copay	\$20	\$20	\$20
Primary Care Physician Selection	Optional	Optional	Optional
Specialist Copay	\$20	\$20	\$20
Preventive Care	\$0	\$0	\$0
Referrals Required	No	No	No
In-Patient Hospital Copay	Coinsurance after Deductible	Coinsurance after Deductible	Coinsurance after Deductible
Outpatient Surgery	Coinsurance after Deductible	Coinsurance after Deductible	Coinsurance after Deductible
Laboratory (Participating Lab: Quest Diagnostics)	\$0/office based \$150 copay/hospital	\$0/office based \$150 copay/hospital	\$0/office based \$150 copay/hospital
X-Ray	\$0/office based \$300 copay/hospital	\$0/office based \$300 copay/hospital	\$0/office based \$300 copay/hospital
MRI & CT Scans	\$100/office based \$500 copay/hospital	\$100/office based \$500 copay/hospital	\$100/office based \$500 copay/hospital
Deductible	\$2,000 / \$4,000	\$1,250 / \$2,500	\$500 / \$1,000
Coinsurance	30%	20%	10%
Out of Pocket Max	\$6,000 / \$12,000	\$5,000 / \$10,000	\$4,000 / \$8,000
Emergency Room Copay	\$300 copay	\$300 copay	\$300 copay
Urgent Care Provider	\$50 copay	\$50 copay	\$50 copay
RX Copay	\$20 / \$40 / \$60	\$20 / \$40 / \$60	\$20 / \$40 / \$60
Mail Order RX	\$40 / \$80 / \$120	\$40 / \$80 / \$120	\$40 / \$80 / \$120
Specialty RX Copay	Retail: 30% Coinsurance	Retail: 30% Coinsurance	Retail: 30% Coinsurance
Routine Eye Exams (1 exam per 24 months)	\$0	\$0	\$0
Vision Eyewear (every 24 months)	100% up to \$100	100% up to \$100	100% up to \$100
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Out-of-Network Expenses			
Deductible	\$10,000 / \$20,000	\$10,000 / \$20,000	\$5,000 / \$10,000
Coinsurance	50%	50%	40%
Out of Pocket Max	\$20,000 / \$40,000	\$20,000 / \$40,000	\$10,000 / \$20,000
Out Of Network Hospital	Ded/Coins	Ded/Coins	Ded/Coins
Emergency Room Copay	\$300 copay	\$300 copay	\$300 copay
Lifetime Maximum	Unlimited	Unlimited	Unlimited