Medical insurance

Our Cigna plan utilizes the national Cigna network. The plans are **in-network only,** meaning there is no coverage for out of network providers.   The netowrk is national, across the U.S. Go to mycigna.com to view claims, find care and costs, print an ID card, and more!

For the 2024 plan year, Cigna Healthcare will automatically transition to digital ID cards. You can access the digital ID cards from myCigna.com and the myCigna app. Employees can also request physical ID cards on myCigna.com.

In-network care	Medical Plan
Medical Network Name	Open Access Plus
Deductible (DED) and Out of Pocket Maximum	$3,200 Employee Only $6,400 Family
Deductible Type	Aggregate
Pre-tax account availability	Company-provided HRA: $1,000 Employee Only $1,500 Family *Available once you meet the first $2,200 of the deductible for an employee only plan, and $4,900 for a family plan.*
Preventive care	100% covered (No Cost)
Primary / Specialist visits	DED then you pay $0
Urgent care / Emergency room	DED then you pay $0
Outpatient & Inpatient hospital care	DED then you pay $0
Pharmacy Network Name	Advantage
Prescription Deductible (DED	Integrated with Medical Deductible (DED)
Prescription drugs	(30 days)
Prescriptions (all tiers)	DED then you pay $0
Wellness Drugs (no DED applies)	100% covered (no cost)
Out-of-network care available?	No
Your cost for coverage	(Weekly)
Employee only	$9.40
Employee + Spouse	$23.22
Employee + Child(ren)	$18.11
Employee + Family	$46.53