

**Choice Fund Medical Plan  
With  
Health Savings Account (HDHP)  
Maricopa County 2013 - 2014**

**GO YOU<sup>SM</sup>**



# Why Choose Cigna HealthCare?

- **Quality:**

Quality coverage that can help you get healthy — and stay healthy

- **Convenience:**

We're there whenever, wherever you need us

- Choice Fund H.S.A members have access to a large National Network of doctors

- Local Network

25 CIGNA Medical Group Facilities, including 3 Urgent Care Facilities and 2 Care Today Facilities

8,034 PCPs

26,905 Specialists (including OB/GYN's)

126 Hospitals

- Choice Fund H.S.A members have access to more than 57,000 pharmacies in the U.S. that participate in our network
- Choice Fund members have direct access to a Health Advisor for their everyday healthcare needs
- Cigna HealthCare 24-Hour Health Information Line<sup>SM</sup>
- [mycigna.com](http://mycigna.com) – Convenient, helpful online tools and resources
- [mycignaplans.com](http://mycignaplans.com) – compare the 3 medical plans side-by-side to help take the guesswork out of choosing the plan that is right for you.

- **Value:**

A proactive approach to health care



# Choice Fund Medical Plan with Health Savings Account (HDHP)

- **High-Deductible Health Plan (HDHP) combined with a Health Savings Account (HSA)**
  - **HDHP – IRS qualified health plan that is a PPO product**
  - **H.S.A – IRS approved tax free savings account**

# Health Savings Account (HSA) Design

- You own the HSA account which is administered by JPMorgan Chase
- HSAs provide **triple tax-savings**
  - Tax deductions when contributing to the account
  - Tax-free earnings of funds through investments
  - Tax-free withdrawals for qualified expenses
- Fully portable
- Partial funding provided by Maricopa County
  - **\$500** single or **\$1,000** family for full year enrollment
  - Can contribute **\$3,250** single or **\$6,450** family (plus \$1,000 catch-up contribution) less County contribution
  - Unused funds remain in your account indefinitely

# Health Savings Account (HSA)

- HSA owner must be “bankable”
  - There is no credit check done
  - How have you handled your Chase Accounts in the past?
- Must use Social Security Number instead of Alternative ID#
  - SSN check/match
- HSA owner can't be covered under other insurance including Medicare A, B or D plans and general purpose health care flexible spending account.
- Funds must be used for qualifying medical expenses or IRS penalties may apply
- Refer to IRS Publication 969 & 502 for further details  
[www.irs.gov/publications/p969/ar02.html](http://www.irs.gov/publications/p969/ar02.html)

## Choice Fund Medical Plan with Health Savings Account (HDHP)

Deductible and Out-of-Pocket Maximum	In and Out-of Network
In-Network/Out-of-Network Deductible	\$1, 250 Individual / \$2500 Family
In-Network/Out-of-Pocket Maximum	\$2,000 Individual/ \$4000 Family
Preventive Care	FREE (if In-Network)
Other Services	Coinsurance After Deductible is Met
Primary Care Visit	10% in-network/ 30% out-of network
Specialty Care	10% in-network/ 30% out-of network
Allergy Injections	10% in-network/ 30% out-of network
Scans	10% in-network/ 30% out-of network
Urgent Care	10% in-network/ 30% out-of network
Emergency Room	10% in-network/ 30% out-of network
In-Patient Hospital	10% in-network/ 30% out-of network
Therapy Visits	10% in-network/ 30% out-of network
Chiropractic Care	10% in-network/ 30% out-of network
Alternative Medicine	10% in-network/ 30% out-of network



# CIGNA CHOICE FUND MEDICAL PLAN

## DEDUCTIBLE

- Deductible applies to all services except preventive care and preventive generic, preferred brand and non-preferred brand medications on the formulary.
- Deductible is set at the Individual level if you elected individual coverage or Family level if you elected family coverage.
- Family deductible amounts are collective. All members contribute to the deductible. One person could meet the entire family deductible amount.
- In and out-of-network deductibles cross-accumulate. If you meet all or part of either your in-network or out-of-network deductible, that amount applies to both your in-network deductible and out-of network deductible.

# Behavioral Health and Pharmacy

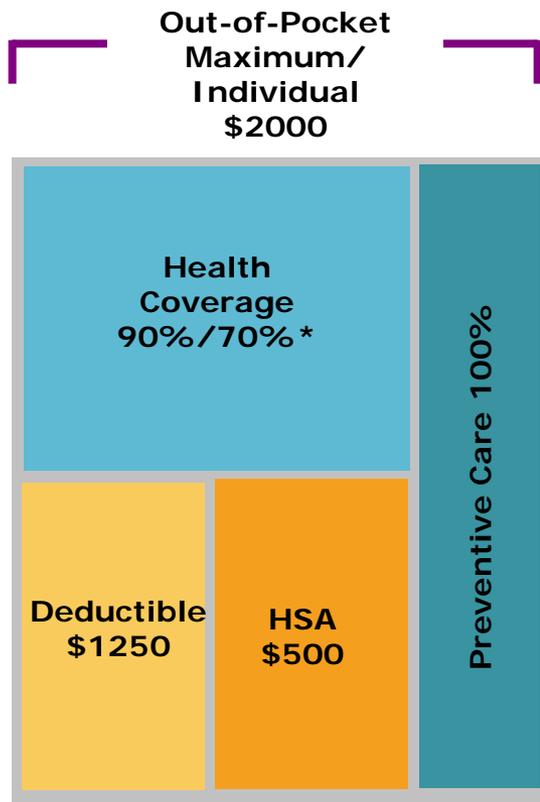
<b>Cigna Behavioral Health</b>	10% After Deductible
<b>Cigna Pharmacy Preventive Medicine</b> (refer to preventive drug list on <a href="http://www.cigna.com">www.cigna.com</a> or <a href="http://www.mycigna.com">www.mycigna.com</a> )	<b>NO DEDUCTIBLE FOR PREVENTIVE MEDICATIONS</b> Generic Preventive – <b>FREE!</b> Preferred Brand Preventive – <b>FREE!</b> Non Preferred Preventive – 50%
<b>Cigna Pharmacy all other medications</b>	<b>Generic</b> - 30% after deductible <b>Preferred Brand</b> - 40% after deductible <b>Non-Preferred Brand</b> – 50% after deductible

# Choice Fund Medical Plan with Health Savings Account (HDHP)

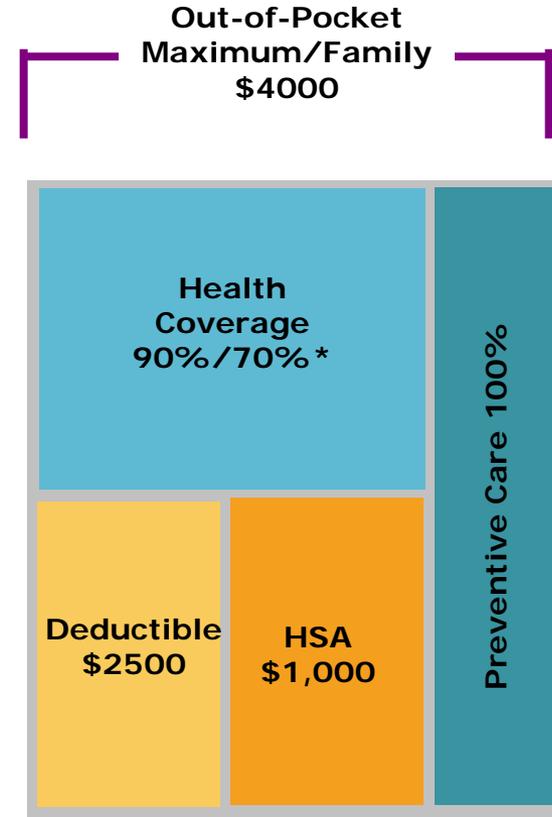
## Out-of-pocket maximum (\$2000 Individual/\$4000 Family):

- Includes the medical deductible and all co-insurance, including the pharmacy coinsurance.
- Is set at the Individual level if you elected Individual coverage, or it is set at the Family level if you elected Family coverage.
- Cross-accumulates between in-network and out-of network services.
- Family out-of-pocket maximum is collective. All members contribute to the out-of-pocket maximum. One person could meet the entire out-of-pocket maximum.

# Maricopa County



**EMPLOYEE  
\$0.00/pay month\*\***



**EMPLOYEE + Children = \$8.20/month\*\*  
EMPLOYEE + Spouse = \$14.82/ month \*\*  
EMPLOYEE + Family = \$25.36/month\*\***

<b>* In-Network Coverage Level/Out-of-Network coverage level</b>
<b>** Less all premium reductions.</b>



# Meet Carlos

## Work Hard, Play Hard



Carlos is single and in his 30s.

Between work and a number of sports leagues, he's always on the go.

Typically healthy with low annual expenses – except for those times when he plays a little too hard...

### **His Cigna Choice Fund Medical Plan with Health Savings Account (HDHP) includes:**

- |                         |         |
|-------------------------|---------|
| – Deductible            | \$1,250 |
| – Health coverage       | 90%/70% |
| – HSA (Employer Funded) | \$ 500  |



# How Carlos Fared

## Preventive Care Expenses

Annual exams \$ 300

***Covered 100%; no cost to Carlos***

## HSA Deposit

By Carlos \$ 0

## Medical Expenses

Urgent Care \$ 80

2 sports med visits 320

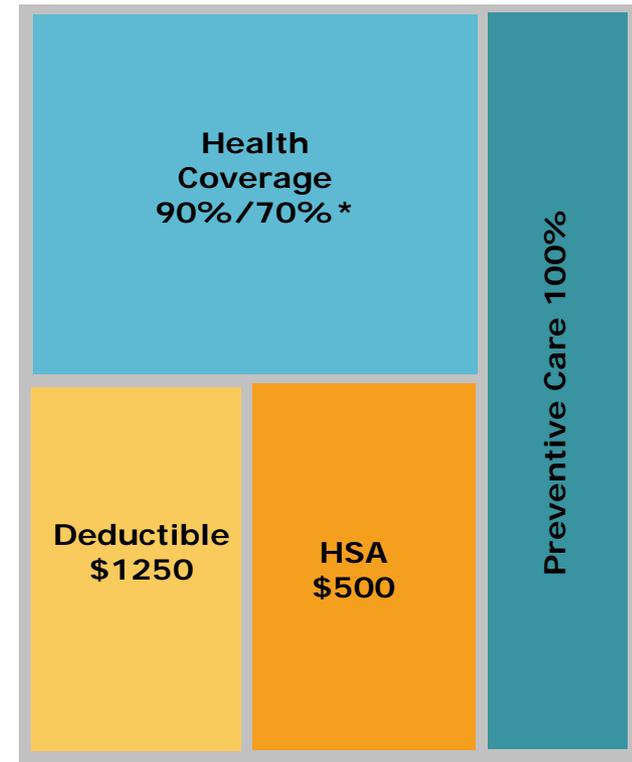
**TOTAL** \$ 400

## How Medical is Paid

HSA Funds used \$ 400

## HSA Funds that will Roll over to

**Year 2: \$ 100**



# Meet the Cooper Family

## Family of Five

**The Cooper family manages school, work,  
Little League, dance class... and their son Joel's diabetes**

- This year's annual expenses are higher as Mr. Cooper also needed outpatient surgery for an old football injury



## **The Cigna Choice Fund Medical Plan with Health Savings Account (HDHP) includes:**

Deductible	\$2,500
Health coverage	90%/70%
HSA (Employer Funded)	\$1,000



# How the Cooper Family Fared

## Preventive Care Expenses

Annual exams \$ 900

**Covered 100%; no cost to family**

## HSA Deposit

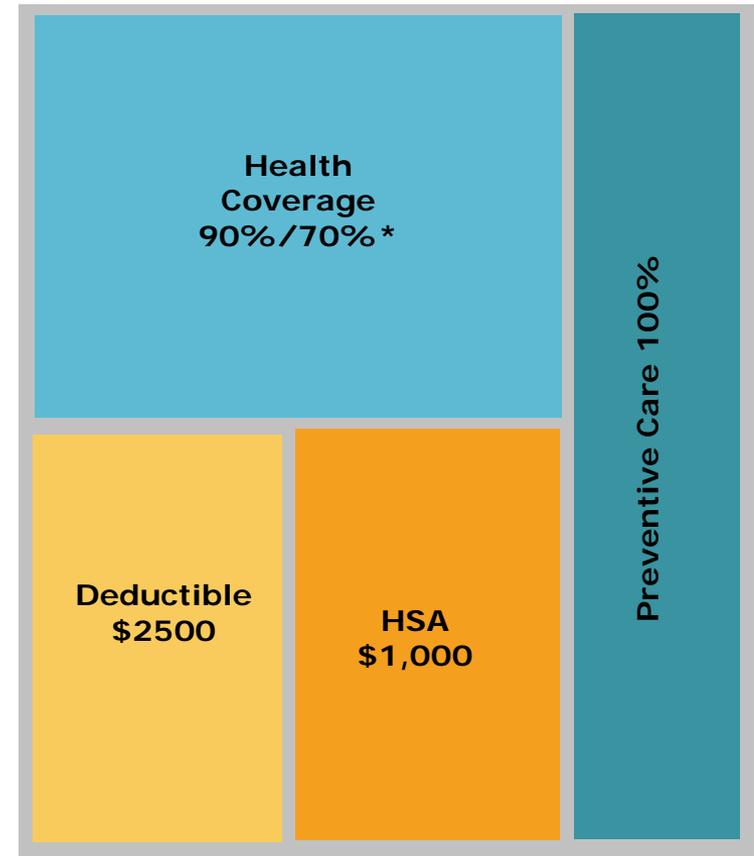
By the Coopers	\$	2,000
The County	\$	<u>1,000</u>
<b>Total</b>	<b>\$</b>	<b>3,000</b>

## Medical Expenses

Lab work	\$	200
Outpatient Surgery		9,000
14 doctor visits		1,800
4 endocrinologist visits		<u>600</u>
<b>TOTAL</b>	<b>\$</b>	<b>11,600</b>

## How Medical is Paid

HSA Funds Used	\$	2,500
Member Coinsurance		910
Medical Plan Coverage	\$	<u>8,190</u>
<b>TOTAL</b>	<b>\$</b>	<b>11,600</b>



Member Pays \$1,500 County \$1,000 = \$2,500  
 Plan Pays \$8,190 (+ preventive care costs)



# FAQ's

To get a complete summary of all of the questions and their answers go to:  
[http://ebc.maricopa.gov/ehi/pdf/2011/CIGNA\\_HSA/hsa\\_faqs.pdf](http://ebc.maricopa.gov/ehi/pdf/2011/CIGNA_HSA/hsa_faqs.pdf)

- Will I be subject to pre-existing condition limitation?
- Will I have the same healthcare available to me as I would with a traditional HMO Plan?
- How big is the network and is it true that as long as a provider has a contract with Cigna, they are considered in network for the Choice Fund Medical Plan with Health Savings Account (HDHP)?
- Since the Choice Fund Medical Plan with Health Savings Account (HDHP) does NOT have copayments, will I be required to pay the full cost of a doctor's visit and will the total amount I pay count towards my deductible?
- At what point do I start paying the coinsurance for my medical expenses?

# FAQs

- Is there a point in the plan when my eligible medical expenses are paid at 100%?
- If the healthcare provider insists on receiving payment at the time of service (and I have already met my deductible and out-of-pocket maximum) will Cigna reimburse me if I pay the provider and then submit a paper claim to Cigna?
- Is pre-authorization needed for certain medical services?

# FAQs

## Pharmacy benefits on the Choice Fund Medical plan:

- When I pay full price for a prescription at the pharmacy, does that amount apply towards satisfying my deductible?
- Since the pharmacy benefit for this plan is administered by Cigna instead of Catalyst RX (formerly WHI), will I be required to go to a Cigna pharmacy to have my prescriptions filled and where can I find a list of available pharmacies?
- My healthcare provider has prescribed a preventive medication which is listed as non-preferred. How much will I have to pay for the medication and will I have to satisfy my deductible first?
- I would like to view rates for providers and prescriptions. How can I do this?

# FAQs

- Other than electing the Choice Fund Medical Plan with Health Savings Account (HDHP) via the Benefit Enrollment System, is there anything else I need to do to complete enrollment?
- When does Maricopa County make its contribution to my Health Savings Account?
- How much does Maricopa County contribute to an HSA? (based on employee's initial election)
- How do I arrange to have payroll deductions for contributions I wish to make to my account?
- If I choose to have payroll deductions taken from my paycheck and deposited into my HSA, will those deductions occur 24 pay periods a year or 26 pay periods per year?
- What happens if my out-of-pocket medical expenses exceed the amount I have in my HSA at the beginning of the plan year?

# FAQs

- What happens if mid-year I decide I can no longer afford to make contributions to my HSA?
- Is there a limit as to how many times I can change the amount I contribute to my HSA through payroll deductions?
- What happens if by the end of the year I have not used all of the money in my HSA?
- Can I take my HSA with me when I leave or retire?
- How do I get access to the funds in my HSA to pay for medical expenses?
- How often will my HSA earn interest?
- How can I keep track of my HSA balance?

# FAQs

- Can I use HSA funds to pay for dental and vision expenses?
- If I do use HSA funds for dental and vision expenses what would be the advantage of also enrolling in the Limited Use FSA?
- When I use my Chase debit card to access funds from my HSA, will the system automatically recognize which items or expenses are qualified medical expenses?

# Tools and Resources: Mycignaplays.com



**Enrollment Period:**  
10/01/2007 - 10/31/2007

**Enrollment Information:**

- ▶ How Do I Enroll?
- ▶ Enrollment Form (pdf)

**Health Savings Account Setup:**

- ▶ Online HSA Bank Application



**Contacts:**

For information about your medical plan options, call CIGNA at 800.401.4041.

For other benefit information, you may contact the Human Resources Department at 555-5555 or send an email to HRDepartment@yourcompany.com.

● Welcome to the myCIGNAPlans Home page

**Employer Specific Message Area (Optional)**

**Welcome to your benefit plans decision making tool!**  
Please complete an enrollment form, located on the left side of this page, and return it to your Human Resources department via inter-office mail or fax to 555-4444. Your enrollment form must be received no later than the close of business on Wednesday, October 31, 2007.

For questions about your plan options, please call CIGNA HealthCare's Pre-Enrollment Line at 1-800-401-4041.

For other benefit information, you may contact the Human Resources Department at 555-5555 or send an email to HRDepartment@yourcompany.com.

**Review Plan Options**

This web site reflects your employer's benefit choices based on information currently available to us. The plan you receive will comply with your employer's final instructions to us regarding benefit choices.

MEDICAL					
HRA Plan:	How it Works	Benefit Summary	FAQs	Additional Features	FSA
HSA Plan:	How it Works	Benefit Summary	FAQs	Additional Features	FSA
Open Access Plus Plan:		Benefit Summary	FAQs	Additional Features	FSA
DENTAL					
HMO Plan:		Benefit Summary	FAQs		FSA
PPO Plan:		Benefit Summary	FAQs		FSA

**Plan Costs**

Information and tools to help you plan your health care costs.

Compare Medical Plan Costs	Provided by WebMD
Compare Drug Costs	Provided by WebMD
Calculate your potential HSA tax savings	
Ways you can control your healthcare costs	

● I Want to...

- Find a doctor, hospital, pharmacy or special facility
- Use the Hospital Quality Tool
- Set up my Health Savings Account

● Additional Resources

- Choosing the Right Medical Plan
- Choosing the Right Dental Plan
- Common Questions
- Glossary of Terms
- Drug List
- See what quality resources and tools come with your CIGNA Health Care Plan.



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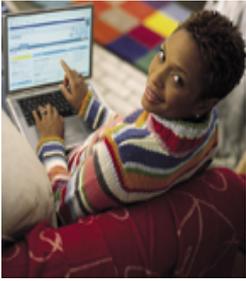
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**2013 Sign on Information**

**Username: MaricopaCounty2013      Password: cigna**





**Ease. Convenience.**

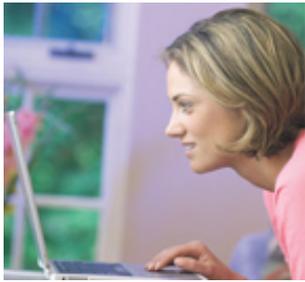


Helping you take control of your health and make the most of your plan.

- Compare costs and providers
  - Get prescription drug price quotes and information
  - Take control of your health with my health assessment
  - Learn more about medical topics, health and wellness
- Keep track of your personal health information and chart progress on important health indicators
- Take care of business simply and quickly: order a new ID card, choose your doctor, and learn more about your plan's benefits and features

**[www.mycigna.com](http://www.mycigna.com) - Secure and just a click away!**





# Personalized, Responsive Service That's Convenient For You – Cigna Member Services

- [mycigna.com](http://mycigna.com)
- 1-800-Cigna24 (1-800-244-6224) For Choice Fund Medical Plan with Health Savings Account (HDHP) **and** Health Savings Account Questions!
- Problems resolved fast- **24 hours 7 days a week**
- Information and answers
- Interactive voice response system
- We speak many languages



# THE NEW MYCIGNA MOBILE APP GOES ONE STEP FURTHER



- Instant, real-time access to health information on the go
- Store and organize info right on smartphone
- Easy and simple navigation
- Completely personalized
- Features:
  - Order ID cards
  - Check H.S.A fund balance
  - Check Claims and Deductibles
  - Locate Doctors and Hospitals
- Available whenever, wherever

# Questions?

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