

CIGNA

Annual Deductible	\$0
Ann. Retiree Out-Of-Pocket Max	\$5,500 which applies to in-network Medicare-covered and in-network non-Medicare-covered benefits
PCP Visit	\$0
Specialist Visit	\$30
Diagnostic Tests (X-rays, lab, radiology, etc.)	\$0 Primary Care Visit; \$30 Specialist Visit
Mental Health / Substance Use Disorder	\$0 Outpatient Mental Health; \$30 Outpatient Substance Abuse
Urgent Care Center	\$0
Preventive Services	\$0
Rehab. Services	Cardiac and Pulmonary Rehab \$10; Short Term Physical, Occupational and Speech Therapy Rehab \$30
Durable Medical Equipment (DME)	POV, Scooters, Power Wheelchairs, Air Fluidized Beds - \$100 All Other DME-\$0
Private Duty Nursing (PDN)	Not Covered
Hearing Exam	\$30 Medicare covered; \$0 for 1 routine exam every year
Inpatient Stay	\$150 per day for days 1-7; \$0 per day for days 8-90; Inpatient Hospital Care – Coverage Limit (days)
Hospital Stay Coinsurance	NA
Skilled Nursing Facility	\$0 1-100 days
Home Health Care	\$0
Hospital Outpatient Services	Colorectal Screenings \$0, Surgical \$100 Ambulatory Surgical Center \$75, Observation Services and Non-Surgical Services \$30
Ambulance Services	\$200
Emergency Care	\$90 waived if admitted
Meal Delivery	\$0 copay. After discharge from a qualified inpatient hospital stay directly to home (for traumatic or chronic illness), members are eligible to receive a one-time delivery of 14 nutritional meals delivered to their home free of charge. Members are eligible to receive this benefit for up to three qualified hospital stays per year.
Fitness / Mobility Programs	\$0 cost to member through Silver & Fit program. Customers can visit multiple facilities in the same month.
Transportation	Not Covered
Fitness / Tracker Device	Silver & Fit data aggregator with more than 250 various devices (device not included)
Hearing Aids	\$700 per ear per device every three years
Voluntary Incentive Gift Card	Up to \$50 in gift cards for completion of certain wellness screenings