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Area Westchester 10589	Cigna Healthcare OAP CDHP 3 90%/\$2,500 (HSA)		Cigna Healthcare OAP N 30/50/ded+coins/NG w/Vision (POSc)		Cigna Healthcare OAP B 25/40/500/NG w/Vision (POS)	
	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network
<b><u>Drug Card</u></b>			7 (Generic) 20 (Brand) 40/OC/N/A (d)		10 (Generic) 20 (Brand) 50/OC/N/A (d)	
Prescription Card	70%/60%/50%/after ded					
<b><u>Major Medical</u></b>	UCR=80%		UCR=80%		UCR=80%	
Deductible Ind/Fam	\$2,500/\$5,000	\$5,000/\$10,000	\$2000/\$4000	\$6000/\$12000	N/A	\$4,500/\$9,000
Co-Insurance	90%	70%	80%	50%	100%	50%
Out-of-Pocket	\$5,000/\$10,000	\$15,000/\$30,000	\$3000/\$6000 excl ded	\$9000/\$18,000 excl ded	\$3,000/\$6,000 excl ded	\$6,000/\$12,000 excl ded
Office Co-pay	Ded & Coins	Ded & CoIns	\$30 Co-pay	Ded + Coins	\$25.00 Co-pay	Ded + Coins
DXL/Lab Fees	Ded & CoIns	Ded & CoIns	Ded + Coins	Ded + Coins	No Charge	Ded + Coins
Specialist Co-pay	Ded & CoIns	Ded & CoIns	\$50 Co-pay	Ded + Coins	\$40 Co-pay	Ded + Coins
Lifetime Maximum	Unlimited	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000
<b><u>Hospital Benefits</u></b>						
Hospital In-Patient	Ded & CoIns	Ded & CoIns	Ded + Coins	Ded + Coins	\$500 Co-pay	\$1000 per admission Ded thenCoins
Hospital Out-Patient	Ded & CoIns	Ded & CoIns	Ded + Coins	Ded + Coins	\$250 Co-pay	\$500 per admission Ded then Coins
Emergency Room	Ded & CoIns	Ded & CoIns	\$150 Co-pay	\$150 Co-pay	\$100 Co-pay	\$100 Co-pay
Private Nursing	Not Available					
<b><u>Surgical Benefits</u></b>						
Surgical In-Patient	Ded & CoIns	Ded & CoIns	Ded + Coins	Ded + Coins	\$500 Co-pay per admission	\$1000 per admission Ded then Coins
Surgical Out-Patient	Ded & CoIns	Ded & CoIns	Ded + Coins	Ded + Coins	No Charge	\$500 per admission Ded then Coins
<b><u>Mental Health</u></b>						
Mental Nervous In-Patient	Ded & CoIns 30 days max/yr	Ded & CoIns 30 days max/yr	\$500 per admission Ded then Coins 30 days max/yr	\$500 per admission Ded then Coins 30 days max/yr	\$500 Co-pay 30 days max/yr	\$1000 per admission Ded thenCoins 30 days max/yr
Substance Abuse In-Patient	Ded & CoIns 30 days max/yr	Ded & CoIns 30 days max/yr	\$500 per admission Ded then Coins 30 days max/yr	\$500 per admission Ded then Coins 30 days max/yr	\$500 Co-pay 30 days max/yr	\$1000 per admission Ded thenCoins 30 days max/yr
Mental Nervous Out-Patient	Ded & CoIns 30 visits max/yr	Ded & CoIns 30 visits max/yr	\$50 Co-pay 30 visits max/yr	Ded + Coins 30 visits max/yr	\$40 Co-pay 30 visits max/yr	\$500 per admission Ded then Coins 30 visits max/yr
Substance Abuse Out-Patient	Ded & CoIns 60 visits max/yr	Ded & CoIns 60 visits max/yr	\$50 Co-pay 60 visits max/yr	Ded + Coins 60 visits max/yr	\$40 Co-pay 60 visits max/yr	\$500 per admission Ded then Coins 60 visits max/yr
<b><u>Other</u></b>						
Well Care(Up to 19)	No Charge	Ded & CoIns	No Charge	Ded + Coins	No Charge	Ded + Coins.
Routine Adult Care	No Charge	Ded & CoIns	\$3 Co-pay	N/A	\$25.00 Co-pay	N/A
Chiropractic Care	Ded & CoIns	Ded & CoIns	\$50 Co-pay	Ded + Coins	\$40 Co-pay	Ded + Coins.
Home Health Care	Ded & CoIns	Ded & CoIns	Coins after \$50 ded 40 visits max/yr	Coins after \$50 ded 40 visits max/yr	No Charge after \$50 ded 40 visits max/yr	\$50 Ded + Coins
Non-Authorization	Required					
Single	1 x	426.19	1 x	444.87	1 x	787.90
EE with Spouse	1 x	980.23	1 x	1,023.21	1 x	1,812.17
EE with Child(ren)	1 x	788.44	1 x	823.01	1 x	1,457.61
Family	1 x	1,261.51	1 x	1,316.82	1 x	2,332.18
Medicare	0	0.00	0	0.00	0	0.00
<b>Monthly Cost</b>	<b>4</b>	<b>3,456.37</b>	<b>4</b>	<b>3,607.91</b>	<b>4</b>	<b>6,389.86</b>
Annual Cost	41,476.44		43,294.92		76,678.32	

The rates and benefits in this report are for discussion and estimation purposes only and are not valid without approval from the insurance carriers. Final rates must be based on insurance carrier confirmation and final enrollment.

(d) Non-Formulary / Oral Contraceptive / Deductible

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**Footnote Report**

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**Prepared By:** Christopher Serraro  
**Prepared For:** CLIENT X  
**Report Id:** 9960331

**Prepared On:** 2/5/2009  
**Effective Date:** 3/1/2009

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**Cigna**

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Network

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