



### **Account-based health plans**

Health plans with an account (the type of account can vary) that helps you pay for out-of-pocket medical expenses.

*Steve understands that the Health Reimbursement Arrangement (HRA) plan option he elected during the enrollment period is an account-based plan. That means his HRA account will help to pay some expenses that he'll use to meet his deductible.*

### **Co-insurance**

The percentage of the medical bill you pay, usually after you have met the annual deductible.

*Andy met his deductible and his coinsurance is 15 percent. His doctor's visit cost \$100, so he paid \$15 and his medical plan paid the rest.*

### **Deductible**

A fixed dollar amount of covered expenses you pay during the year before the plan starts paying. The amount will vary depending on what you select, who you cover and whether you receive care in or out-of-network.

*Judy enrolled her family in the Healthy Life HRA plan option and she has a \$3,250 network deductible. Judy will pay the first \$3,250 of covered expenses for her family before the plan starts paying.*

### **Flexible Spending Account (FSA)**

Accounts you can set up at enrollment to pay for health care or child care expenses. The money that funds the FSA is taken from the employee's pay check each pay period before taxes are deducted.

*Dave knew he was going to have surgery early next year and set up a health care FSA for \$1,300 during Open Enrollment. He'll contribute \$50 per pay period on a pre-tax basis next year, but the full \$1,300 will be available on Jan. 1 for him to use to pay his share of the bill for the surgery.*

### **Generic drugs**

Medicines that are comparable to a brand-referenced drug but are not under patent by a pharmaceutical company.

*Kathryn takes a cholesterol medicine that is on the [preventive generic drug list](#) – which means it is available at no cost through Cigna Home Delivery Pharmacy. Kathryn also took a generic antibiotic when she had an infection and saves money because generic drugs are almost always cheaper.*

## **Health Account**

Account-based plans, such as Cigna's Health Reimbursement Account (HRA) or Health Savings Account (HSA) options, include a special account to help pay your share of your health care costs. The accounts do differ in some ways. Only Cigna contributes money to the HRA account, while employees can also contribute to an HSA account on a pre-tax basis.

*Nancy elected the Choice HSA plan option during Open Enrollment because she wants to save for future medical expenses. Setting up an HSA account with JPMorgan will allow her to make pre-tax contributions in addition to what Cigna deposits into her account.*

## **Network**

Arrangement of health care professionals, hospitals and other services that have met certain standards and agree to discounted rates. To get the most from a health plan, staying in network generally means lower cost for care.

*The Cigna Medical Plan utilizes the Open Access Plus (OAP) or LocalPlus networks, depending upon your location. The network directory is available on [myCigna.com](#) – or you can use the find a doctor tool on [Cigna.com](#) if you are not enrolled. Contact the Cigna Customer Service Center at 1.888.992.4462 for assistance.*

## **Out-of-pocket maximum**

The most money you would have to pay for the year for covered health care expenses under your plan. Once you reach this amount, your plan will generally pay the cost of covered expenses for the remainder of the year.

*After Dave's procedure, he reached his out-of-pocket maximum and now, covered expenses for the rest of the year will be paid by his medical plan.*

## **Preventive care**

Medical care including exams, screenings and immunizations that generally prevent and/or detect health problems at an earlier, more treatable stage.

*Amy gets a colonoscopy when she turns 50. She continues with other screenings as directed by her doctor so that she reduces the risk of serious health problems. Preventive care is fully covered by the Cigna Medical Plan when it is received in network.*

## **Telemedicine**

Health care services available over the phone, the internet, or video chat with generally reduced costs and ease of access.

*Kevin calls MDLive when he isn't feeling well. He meets with a doctor over the phone, she diagnoses him with a sinus infection and calls in a prescription for an antibiotic.*

*You should consult the official plan documents for detailed information about coverage under your plan.*