

## BENEFIT SUMMARY

Administered by - Cigna Health and Life Insurance Co.  
For - Town of Pembroke Park  
Open Access Plus Plan  
(DRAFT) OAPIN  
Effective - 10/01/2025



**Selection of a Primary Care Provider** - your plan may require or allow the designation of a primary care provider. You have the right to designate any primary care provider who participates in the network and who is available to accept you or your family members. If your plan requires designation of a primary care provider, Cigna may designate one for you until you make this designation. For information on how to select a primary care provider, and for a list of the participating primary care providers, visit [www.mycigna.com](http://www.mycigna.com) or contact customer service at the phone number listed on the back of your ID card. For children, you may designate a pediatrician as the primary care provider.

**Direct Access to Obstetricians and Gynecologists** - You do not need prior authorization from the plan or from any other person (including a primary care provider) in order to obtain access to obstetrical or gynecological care from a health care professional in our network who specializes in obstetrics or gynecology. The health care professional, however, may be required to comply with certain procedures, including obtaining prior authorization for certain services, following a pre-approved treatment plan, or procedures for making referrals. For a list of participating health care professionals who specialize in obstetrics or gynecology, visit [www.mycigna.com](http://www.mycigna.com) or contact customer service at the phone number listed on the back of your ID card.

### Plan Highlights

### In-Network

Lifetime Maximum	Unlimited
Plan Year Accumulation	Your plan's deductibles, out-of-pockets and benefit level limits accumulate on a calendar year basis unless otherwise stated.
Plan Coinsurance	Plan pays 100%
Plan Deductible	Individual: None Family: None

Plan Out-of-Pocket Maximum	Individual: \$2,500 Family: \$7,500
<ul style="list-style-type: none"><li>All benefit copays/deductibles contribute towards your out-of-pocket maximum.</li><li>Covered expenses that count towards your out-of-pocket maximum include customer paid coinsurance and charges for Mental Health and Substance Use Disorder.</li><li>After each eligible family member meets his or her individual out-of-pocket maximum, the plan will pay 100% of their covered expenses. Or, after the family out-of-pocket maximum has been met, the plan will pay 100% of each eligible family member's covered expenses.</li><li>This plan includes a combined Medical/Pharmacy out-of-pocket maximum.</li></ul>	

### Benefit

### In-Network

Physician Services - Office Visits	
Primary Care Physician (PCP) Services/Office Visit	\$10 copay, and plan pays 100%
Specialty Care Physician Services/Office Visit	\$10 copay, and plan pays 100%
Surgery Performed in Physician's Office	Covered same as Physician Services - Office Visit

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Benefit	In-Network
<b>Virtual Care</b>	
<b>Dedicated Virtual Providers - MDLIVE</b>	
MDLIVE Urgent Virtual Care Services	Plan pays 100%
MDLIVE Primary Care Services	Plan pays 100%
MDLIVE Specialty Care Services	\$10 copay, and plan pays 100%
<ul style="list-style-type: none"> <li>Primary Care cost share applies to routine care. Virtual wellness screenings are payable under Preventive Care.</li> <li>For MDLIVE Behavioral Services, please refer to the Mental Health and Substance Use Disorder section (below).</li> <li>Lab services supporting a virtual visit must be obtained through dedicated labs.</li> <li>Includes charges for the delivery of medical and health-related services and consultations by dedicated virtual providers as medically appropriate through audio, video, and secure internet-based technologies.</li> </ul>	
<b>Virtual Physician Services - Office Visits</b>	
Primary Care Physician (PCP) Services/Office Visit	Plan pays 100%
Specialty Care Physician Services/Office Visit	\$10 copay, and plan pays 100%
<ul style="list-style-type: none"> <li>Physicians may deliver services virtually that are payable under other benefits (e.g., Preventive Care, Outpatient Therapy Services).</li> <li>Includes charges for the delivery of medical and health-related services and consultations as medically appropriate through audio, video, and secure internet-based technologies that are similar to office visit services provided in a face-to-face setting.</li> </ul>	
<b>Convenience Care Clinic</b>	
Convenience Care Clinic	\$10 copay, and plan pays 100%
<b>Preventive Care</b>	
Preventive Care Office Visit	Plan pays 100%
Preventive Services	Plan pays 100%
<ul style="list-style-type: none"> <li>Includes preventive Mammograms, Papanicolaou (Pap), Prostate Specific Antigen (PSA) tests and colorectal screenings.</li> <li>Diagnostic-related services are covered at the same level of benefits as other x-ray and lab services, based on place of service.</li> </ul>	
Immunizations	Plan pays 100%
<b>Inpatient</b>	
Inpatient Hospital Facility Services	\$250 per admission deductible, and plan pays 100%
Note: Includes all Lab and Radiology services, including Advanced Radiological Imaging as well as Medical Pharmaceutical Drugs	
Inpatient Hospital Physician's Visit/Consultation	Plan pays 100%
Inpatient Professional Services	Plan pays 100%
<ul style="list-style-type: none"> <li>For services performed by Surgeons, Radiologists, Pathologists and Anesthesiologists</li> </ul>	
<b>Outpatient</b>	
<b>Outpatient Facility Services</b>	
Non-surgical treatment procedures are not subject to the facility per visit deductible.	\$150 per admission deductible, and plan pays 100%
Outpatient Professional Services	Plan pays 100%

Benefit	In-Network
<ul style="list-style-type: none"> <li>For services performed by Surgeons, Radiologists, Pathologists and Anesthesiologists</li> </ul>	
<b>Emergency Services</b>	
<b>Emergency Room</b>	
<ul style="list-style-type: none"> <li>Includes ER Physician Charges, Lab and Radiology including Advanced Radiological Imaging (ARI)</li> <li>Per visit copay is waived if admitted.</li> </ul>	\$100 copay, and plan pays 100%
<b>Urgent Care Facility</b>	\$10 copay, and plan pays 100%
<ul style="list-style-type: none"> <li>Includes Physician Charges, Lab and Radiology</li> </ul>	
<b>Ambulance</b>	Plan pays 100%
Ambulance services used as non-emergency transportation (e.g., transportation from hospital back home) generally are not covered.	
<b>Ambulance - Mental Health and Substance Use Disorder</b>	Plan pays 100%
Ambulance services used as non-emergency transportation (e.g., transportation from hospital back home) generally are not covered.	
<b>Inpatient Services at Other Health Care Facilities</b>	
<b>Skilled Nursing Facility, Rehabilitation Hospital, Sub-Acute Facilities</b>	Plan pays 100%
<ul style="list-style-type: none"> <li>Annual Limit: 60 days</li> </ul>	
<b>Laboratory Services</b>	
<b>Physician's Services/Office Visit</b>	Covered same as Physician Services - Office Visit
<b>Independent Lab</b>	Plan pays 100%
<b>Outpatient Facility</b>	Plan pays 100%
<b>Radiology Services</b>	
<b>Physician's Services/Office Visit</b>	Covered same as Physician Services - Office Visit
<b>Outpatient Facility</b>	Plan pays 100%
<b>Advanced Radiological Imaging (ARI)</b>	Includes MRI, MRA, CAT Scan, PET Scan, etc.
<b>Outpatient Facility</b>	\$50 scan per day copay, and plan pays 100%
<b>Physician's Services/Office Visit</b>	\$75 scan per day copay, and plan pays 100%
<b>Outpatient Therapy Services</b>	
<b>Outpatient Physical Therapy, Speech Therapy, Hearing Therapy and Occupational Therapy</b>	\$10 copay, and plan pays 100%
Annual Limits:	
<ul style="list-style-type: none"> <li>All Therapies Combined – Includes Physical, Speech, Hearing and Occupational Therapies – 30 visits</li> <li>Limits are not applicable to mental health conditions for Physical, Speech and Occupational Therapies.</li> </ul>	
<b>Note:</b> Therapy visits, provided as part of an approved Home Health Care plan, accumulate to the applicable Home Health Care maximum.	
<b>Chiropractic Care</b>	Plan pays 100%
Annual Limit:	
<ul style="list-style-type: none"> <li>Chiropractic Care – 30 visits</li> </ul>	

Benefit	In-Network
<b>Hospice</b>	
Inpatient Facilities	Plan pays 100%
Outpatient Services	Plan pays 100%
<b>Note:</b> Includes Bereavement counseling provided as part of a hospice program.	
<b>Medical Pharmaceutical Drugs</b>	
Cigna Pathwell Specialty® Medical Pharmaceuticals	Plan pays 100%
Other Medical Pharmaceuticals	Plan pays 100%
<ul style="list-style-type: none"> <li>• Cigna Pathwell Specialty® Medical Pharmaceuticals are only covered when administered by a Cigna Pathwell Specialty® designated provider.</li> <li>• This benefit only applies to the cost of Medical Pharmaceutical drugs administered. Related Facility, Office Visit or Professional charges are covered according to the plan design.</li> </ul>	
<b>Family Planning</b>	
Women's Services	Plan pays 100%
Includes contraceptive devices as ordered or prescribed by a physician and surgical sterilization services, such as tubal ligation (excludes reversals)	
Men's Services	Not Covered
Includes surgical sterilization services, such as vasectomy (excludes reversals)	
<b>Abortion</b>	
Abortion Services	Coverage varies based on Place of Service
<b>Note:</b> Non-elective procedures only	
<b>Infertility</b>	
Infertility Treatment	
<b>Note:</b> Coverage will be provided for the treatment of an underlying medical condition up to the point an infertility condition is diagnosed. Services will be covered as any other illness.	
<b>Outpatient Dialysis Services</b>	
Physician's Services/Office Visit	Covered same as Physician Services - Office Visit
Home Dialysis	Covered same as plan's Home Health Care benefit
<b>Note:</b> Dialysis visits will not accumulate to Home Health Care maximum	
Outpatient Facility Services	Covered same as plan's Outpatient Facility Services benefit
Outpatient Professional Services	Covered same as plan's Outpatient Professional Services benefit
<b>Other Health Care Facilities/Services</b>	
Home Health Care	Plan pays 100%
<ul style="list-style-type: none"> <li>• Annual Limit: 60 visits (The limit is not applicable to mental health and substance use disorder conditions.)</li> </ul>	

Benefit	In-Network
<b>Organ Transplants</b> <ul style="list-style-type: none"> <li>Services paid at in-network level if performed at Cigna LifeSOURCE Transplant Network® facilities.</li> <li>Travel Maximum - Cigna LifeSOURCE Transplant Network® facility only: \$10,000 maximum per Transplant per Lifetime</li> </ul>	Covered same as Inpatient benefit
<b>Condition-Specific Care</b> <ul style="list-style-type: none"> <li>Must be enrolled in the Condition-Specific Care program for orthopedic treatment prior to surgery and receive care from a specifically designated provider in order to qualify.</li> <li>Includes specific services for surgery, including Facility and Professional charges from admission through discharge. Some limitations may apply.</li> <li>Travel Maximum - \$600 per procedure</li> </ul>	Plan pays 100%
<b>Durable Medical Equipment and External Prosthetic Appliances</b> <ul style="list-style-type: none"> <li>Annual Limit: Unlimited</li> </ul>	Plan pays 100%
<b>Breast Feeding Equipment and Supplies</b> <ul style="list-style-type: none"> <li>Limited to the rental of one breast pump per birth as ordered or prescribed by a physician</li> <li>Includes related supplies</li> </ul>	Plan pays 100%
<b>Mental Health and Substance Use Disorder</b>	
<b>Inpatient Mental Health</b>	\$250 per admission deductible, and plan pays 100%
<b>Outpatient Mental Health – Physician's Office</b>	\$10 copay, and plan pays 100%
<b>Outpatient Mental Health - MDLIVE Behavioral Services</b>	\$10 copay, and plan pays 100%
<b>Outpatient Mental Health – All Other Services</b>	Plan pays 100%
<b>Inpatient Substance Use Disorder</b>	\$250 per admission deductible, and plan pays 100%
<b>Outpatient Substance Use Disorder – Physician's Office</b>	\$10 copay, and plan pays 100%
<b>Outpatient Substance Use Disorder - MDLIVE Behavioral Services</b>	\$10 copay, and plan pays 100%
<b>Outpatient Substance Use Disorder – All Other Services</b>	Plan pays 100%
Annual Limits:	
<ul style="list-style-type: none"> <li>Unlimited maximum</li> </ul>	
<u>Notes:</u>	
<ul style="list-style-type: none"> <li>Inpatient includes Acute Inpatient and Residential Treatment.</li> <li>Outpatient - Physician's Office and MDLIVE Behavioral Services - may include Individual, family and group therapy, psychotherapy, medication management, etc.</li> <li>Outpatient - All Other Services - may include Partial Hospitalization, Intensive Outpatient Services, Applied Behavior Analysis (ABA Therapy), etc.</li> </ul>	
<b>Important Note on Mental Health and Substance Use Disorder Coverage:</b> Covered medical services listed above, which are received to diagnose or treat a Mental Health or Substance Use Disorder condition will be payable according to this section titled "Mental Health and Substance Use Disorder."	
Pharmacy	In-Network
<b>Cost Share and Supply</b>	

Pharmacy	In-Network
<p><b>Pharmacy Cost Share</b></p> <ul style="list-style-type: none"> <li>Retail – up to 90-day supply (except Specialty up to 30-day supply)</li> <li>Home Delivery – up to 90-day supply (except Specialty up to 30-day supply)</li> <li>If you receive a supply of 34 days or less at home delivery of a Specialty Prescription Drug, the Specialty home delivery cost share will be adjusted to reflect a Retail (per 30-day supply) cost share.</li> </ul>	<p><b>Retail (per 30-day supply):</b>            Generic: You pay \$10            Preferred Brand: You pay \$30            Non-Preferred Brand: You pay \$50</p> <p><b>Retail and Home Delivery (per 30-day supply):</b>            Specialty: You pay 20%</p> <p><b>Retail and Home Delivery (per 90-day supply):</b>            Generic: You pay \$25            Preferred Brand: You pay \$75            Non-Preferred Brand: You pay \$125</p>

• **Cigna 90 Now CVS:** Retail drugs for a 30-day supply may be obtained in-network at a wide range of pharmacies across the nation although prescriptions for a 90-day supply (such as maintenance drugs) will be available at select network pharmacies. Walgreens will be considered out-of-network for a 90-day supply.  
 • This plan will not cover out-of-network pharmacy benefits.  
 • Cigna 90 Now Program: You can choose to fill your medications in a 30- or 90-day supply. If you choose to fill a 30-day prescription, it can be filled at any network retail pharmacy or network home delivery pharmacy. If you choose to fill a 90-day prescription, it must be filled at a 90-day network retail pharmacy or network home delivery pharmacy to be covered by the plan.  
 • Specialty medications are used to treat an underlying disease which is considered to be rare and chronic including, but not limited to, multiple sclerosis, hepatitis C or rheumatoid arthritis. Specialty Drugs may include high cost medications as well as medications that may require special handling and close supervision when being administered.  
 • When you request a brand drug, you pay the brand cost share plus the cost difference between the brand and generic drugs up to the cost of the brand drug (unless the physician indicates "Dispense As Written" DAW) (MAC B).  
 • Exclusive specialty home delivery: Specialty medications must be filled through home delivery; otherwise you pay the entire cost of the prescription upon your first fill. Some exceptions may apply.  
 • If you use a manufacturer coupon to pay for some or all of the cost of a medication, the value of the coupon may not apply towards meeting your plan deductible or out-of-pocket maximum, if any.  
 • **SaveOn Specialty Program:** Certain specialty pharmacy drugs may be considered non-essential health benefits and may fall outside of the deductible and out-of-pocket limits. All drugs in this program are potentially subject to a higher cost share than amounts set forth above. If you participate in the program, cost share may be paid through a manufacturer copay assistance program and your out-of-pocket cost may be reduced to \$0. If you do not participate in the program, then you will be responsible for the payment of the cost share for these medications and payment will not be applied towards your deductible and out-of-pocket maximums. See your plan documents for more specific information.  
 • Your pharmacy benefits share an out-of-pocket maximum with the medical/behavioral benefits.

## Drugs Covered

### Prescription Drug List:

Your Cigna Advantage Prescription Drug List includes a full range of drugs including all those required under applicable health care laws. Some of the more expensive drugs are excluded when there are less expensive alternatives. To check which drugs are included in your plan, please log on to [myCigna.com](http://myCigna.com). Some highlights:

- Coverage includes Self Administered injectable drugs, but excludes infertility drugs.
- Contraceptive devices and drugs are covered with federally required products covered at 100%.
- Insulin, glucose test strips, lancets, insulin needles & syringes, insulin pens and cartridges are covered.

## Pharmacy Program Information

### Pharmacy Clinical Management: Essential

Your plan features drug management programs and edits to ensure safe prescribing, and access to medications proven to be the most reliable and cost effective for the medical condition, including:

- Prior authorization requirements
- Step Therapy on select classes of medications and drugs new to the market
- Quantity limits, including maximum daily dose edits, quantity over time edits, duration of therapy edits, and dose optimization edits
- Age edits, and refill-too-soon edits
- Plan exclusion edits
- Current users of Step Therapy medications will be allowed one 30-day fill during the first three months of coverage before Step Therapy program applies.
- Your plan includes Specialty Drug Management features, such as prior authorization and quantity limits, to ensure the safe prescribing and access to specialty medications.
- For customers with complex conditions taking a specialty medication, we will offer Accredo Therapeutic Resource Centers (TRCs) to provide specialty medication and condition counseling. For customers taking a specialty medication not dispensed by Accredo, Cigna experts will offer this important specialty medication and condition counseling.

### Patient Assurance Program

Your plan includes the Patient Assurance Program, which waives the deductible and reduces the amount you owe for certain medications used to treat chronic conditions included in the program. Additionally:

- Any amount you pay for these medications only count toward meeting your out-of-pocket maximum.
- Any discount provided by a pharmaceutical manufacturer for these medications only count toward meeting your out-of-pocket maximum.

## Additional Information

### Cigna Diabetes Prevention Program in collaboration with Omada

Cigna Diabetes Prevention Program in collaboration with Omada is a program to help you avoid the onset of diabetes, as well as health risks that might lead to heart disease or a stroke. The program is covered by your health plan at the preventive level, just like for your wellness visit. Program participants have access to a professional virtual health coach, an online support group, interactive lessons, and a smart-technology scale. The program will help you make small changes in your eating, activity, sleep, and stress to achieve healthy weight loss through a series of 16 weekly lessons and tools to help you maintain weight loss over time. You will also be offered the opportunity to join a gym for a low monthly fee and no enrollment fee.

## Additional Information

### Out-of-Network Emergency Services Charges

1. Emergency Services are covered at the in-network cost-sharing level as required by applicable state or federal law if services are received from a non-participating (out-of-network) provider.

2. The allowable amount used to determine the plan's benefit payment for covered Emergency Services rendered in an out-of-network hospital, or by an out-of-network provider in an in-network hospital, is the amount agreed to by the out-of-network provider and Cigna, or as required by applicable state or federal law.

The member is responsible for applicable in-network cost-sharing amounts (any deductible, copay or coinsurance). The member is not responsible for any charges that may be made in excess of the allowable amount. If the out-of-network provider bills you for an amount higher than the amount you owe as indicated on the Explanation of Benefits (EOB), contact Cigna Customer Service at the phone number on your ID card.

### Medicare Coordination

In accordance with the Social Security Act of 1965, this plan will pay Secondary to Medicare Part A and B as follows:

(a) a former Employee such as a retiree, a former Disabled Employee, a former Employee's Dependent Spouse and/or Dependent Child(ren), including a former Employee's Domestic Partner, or a COBRA continuant (whose insurance is continued for any reason), and who is also eligible for Medicare due to age or disability;

(b) an Employee's Domestic Partner who is also eligible for Medicare due to age;

(c) an Employee, a former Employee, an Employee's or former Employee's Dependent Spouse and/or Dependent Child(ren), an Employee's Dependent, including a Domestic Partner, who is eligible for Medicare due to End Stage Renal Disease after that person has been eligible for Medicare for 30 months.

When a person is eligible for Medicare A and B as described above, this plan will pay as the Secondary Plan to Medicare Part A and B **regardless if the person is actually enrolled in Medicare Part A and/or Part B and regardless if the person seeks care at a Medicare Provider or not for Medicare covered services.**

### One Guide

Available by phone or through myCigna mobile application. One Guide helps you navigate the health care system and make the most of your health benefits and programs.

### Out-of-Area Services

- Coverage for services rendered outside a network area
- ER and Ambulance paid the same as network services
- Preventive care services covered at 100% for Out-of-Area

For all other services, plan pays 80%

### Complete Care Management

Pre-authorization is required on all inpatient admissions and selected outpatient procedures, diagnostic testing, and outpatient surgery. Network providers are contractually obligated to perform pre-authorization on behalf of their customers.

**Pre-Existing Condition Limitation (PCL)** does not apply.

### Well-Being Solution: Core Plus

- Health assessment
- Device/app integration
- Personalized online content and data-driven actions
- Social connections/challenges

## Definitions

**Ccoinsurance** - The portion of covered expenses you are responsible for is called Coinsurance.

**Copay** - A flat fee you pay for certain covered services such as doctor's visits or prescriptions.

**Deductible** - A flat dollar amount you must pay out of your own pocket before your plan begins to pay for covered services.

**Out-of-Pocket Maximum** - Specific limits for the total amount you will pay out of your own pocket before your plan coinsurance percentage no longer applies. Once you meet these maximums, your plan then pays 100 percent of the "Maximum Reimbursable Charges" or negotiated fees for covered services.

**Place of service** - Your plan pays based on where you receive services. For example, for hospital stays, your coverage is paid at the inpatient level.

**Prescription Drug List** - The list of prescription brand and generic drugs covered by your pharmacy plan.

**Professional Services** - Services performed by Surgeons, Assistant Surgeons, Hospital Based Physicians, Radiologists, Pathologists and Anesthesiologists

**Transition of Care** - Provides in-network health coverage to new customers when the customer's doctor is not part of the Cigna network and there are approved clinical reasons why the customer should continue to see the same doctor.

## Exclusions

### What's Not Covered (This Is Not All Inclusive; check your plan documents for a complete list)

- Services that aren't medically necessary
- Experimental or investigational treatments, except for routine patient care costs related to qualified clinical trials as described in your plan document
- Accidental injury that occurs while working for pay or profit
- Sickness for which benefits are paid or payable under any workers' compensation or similar law
- Services provided by government health plans
- Cosmetic surgery, unless it corrects deformities resulting from illness, breast reconstruction surgery after a mastectomy, or congenital defects of a newborn or adopted child or child placed for adoption
- Dental treatments and implants
- Custodial care
- Surgical procedures for the improvement of vision that can be corrected through the use of glasses or contact lenses
- Vision therapy or orthoptic treatment
- Hearing aids
- Reversal of sterilization procedures
- Nonprescription drugs or anti-obesity drugs
- Non-emergency services incurred outside the United States
- Bariatric surgery
- Infertility services
- Treatment of TMJ disorders and craniofacial muscle disorders

## These are only the highlights

This summary outlines the highlights of your plan. For a complete list of both covered and not covered services, including benefits required by your state, see your employer's insurance certificate, service agreement or summary plan description -- the official plan documents. If there are any differences between this summary and the plan documents, the information in the plan documents takes precedence.

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