CIGNA HealthCare plans, offered through Connecticut General Life Insurance Company, provide coverage you, your employees, and their families can count on, along with a broad range of options and award-winning service to help you protect your employees’ health and secure your business.

CIGNA Health Savings Plans®

Economical. Our comprehensive, high deductable Health Savings Plans allow you to use a tax-advantaged Health Savings Account (HSA) to help pay for current medical expenses or save for future medical expenses.

Preventive care. Covered at 100% for most services.

True choice. Choose an in-network health care professional or choose to receive care from one who isn’t part of the CIGNA network.

Primary care. Choose a Primary Care Physician as your personal doctor. A Primary Care Physician is a valuable resource who serves as a personal health coach. But, if you prefer, you also have the option of not choosing a Primary Care Physician.

Specialists. You have direct access to participating specialists. You do not need a referral to see an in-network or out-of-network specialist. Please check the Summary of Benefits for more specific details about the CIGNA Health Savings Plans.

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2. You want the ability to save money tax free to pay for medical expenses.
3. You want preventive care covered at 100% for most services.
4. You want a national network of doctors and hospitals.

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In Florida, CIGNA offers you:

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Learn more
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This Plan Comparison highlights some of the benefits available under these plans. A complete description regarding the terms of coverage, exclusions, and limitations, including legislated benefits, will be provided in your Summary of Benefits and Certificate of Coverage.

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For specific costs and further details of the coverage, including exclusions, reductions or limitations and the terms and conditions of coverage, please refer to the Certificate of Coverage or ask your agent for an Outline of Coverage, or write to the company.

1 Annual deductible waived.

Depending on an employee or family member’s coverage history, CIGNA may exclude coverage for certain pre-existing conditions. Your employer may impose waiting periods during which new employees are ineligible for coverage.

For children age 16 and older refer to the Physician Services benefits.

The most customers will pay per year for covered health expenses before the plan pays 100% for the rest of that year.

COmmONLY USED HEALTH CARE WORDS

- Ambulance: Any health care service provided to a customer who is not admitted to a hospital or Surgical Center.
- Outpatient Hospital Services: Any health care professional (physician, hospital, etc.) that participates in the CIGNA network.
- In-network: Any health care professional who is a member of the network, but is not an in-network health care professional (the customer is responsible for the difference). For a list of the network provider, visit www.CIGNAforSmallGroup.com.
- Out-of-network: Any health care professional that participates in the CIGNA network.
- Out-of-network: Any health care professional who is not a member of the network.
- Out-of-pocket costs: Any health care expenses (and any related sales tax) that customers pay in exchange for the services provided.

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CIGNA Health Savings Plans® – FLORIDA

### Small Group Plans

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### Retail Pharmacy (per 30 day supply)

- Prescription Drug Deductible (includes mail and mail-to-office)
- Generic/Brand Name/Non-Preferred Brand Name
- Self-Administered Injectable Drugs

### Home Delivery Pharmacy (per 90 day supply)

- Generic Brand Name/Non-Preferred Brand Name
- Self-Administered Injectable Drugs

### Commonly Used Health Care Words

- Out-of-pocket costs: Copays, deductibles, coinsurance, or fees paid by a customer for health services or prescription drugs.
- Outpatient care: Care given to a customer admitted to a hospital, hospice, skilled nursing center, or rehabilitation center.
- Inpatient care: The most customers will pay per year for covered health expenses before the plan pays 100% for the rest of that year.

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