

Medical plan options table

Both medical options are supported by the CIGNA Open Access Plus network.

Medical plan features	Medical Option 1		Medical Option 2	
Health Savings Account (See page 8 for HSA Contribution limits)	POTENTIAL CNO CONTRIBUTION¹ Associate: \$1,000 Associate + child(ren): \$1,500 Associate + spouse: \$1,500 Family: \$2,000			
Preventive care	100% payable by the Plan (including annual exams, routine mammograms, Paps, PSAs, immunizations, eye exams, etc.)			
Calendar-year deductibles	IN-NETWORK \$2,500 Associate \$3,750 Limited family \$5,000 Family	OUT-OF-NETWORK \$5,000 Associate \$7,500 Limited family \$10,000 Family	IN-NETWORK \$1,750 Associate \$2,625 Limited family \$3,500 Family	OUT-OF-NETWORK \$3,500 Associate \$5,250 Limited family \$7,000 Family
Coinsurance	In-network: 80% of allowable charges covered after deductible Out-of-network: 50% of allowable charges after deductible			
Specialists² CCN = CIGNA Care Network; INN = In-network, non-CCN	80% CCN or 70% INN of allowable charges covered after deductible Out-of-network: 50% of allowable charges after deductible ³			
Prescription drugs	Generic PM ³ : 100% payable by the Plan Tier 1 through 3: After deductible you pay: Tier 1: 20% up to \$15 Tier 2: 40% up to \$50 Tier 3: 60% up to \$100 *There are no out-of-network benefits for prescription drugs.			
Annual out-of-pocket maximum	IN-NETWORK \$5,000 Associate \$7,500 Limited family \$10,000 Family	OUT-OF-NETWORK \$10,000 Associate \$15,000 Limited family \$20,000 Family	IN-NETWORK \$4,000 Associate \$6,000 Limited family \$8,000 Family	OUT-OF-NETWORK \$8,000 Associate \$12,000 Limited family \$16,000 Family
Semimonthly premiums Associate Associate + child(ren) Associate + spouse Family				
	\$40.50		\$72.00	
	\$124.50		\$179.00	
	\$146.50		\$211.50	
	\$186.00		\$267.00	

¹ CNO-provided HSA funds are earned when you complete of wellness tasks. See [page 15](#) for details.

² CNN/INN coinsurance differentials apply only to specific specialties.

³ Generic PM is only 100% payable by the Plan when your prescription is filled through CIGNA Home Delivery or from one of OurClinics@CNO. See [page 9](#) for details.