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CIGNA-HEALTHSPRING TEXAS/HOUSTON MARKET PRODUCTS & BENEFITS OVERVIEW

**Harris Health Retiree
Health Reimbursement Account Informational
Session
April 18, 2018**

Together, all the way.®



The A, B, C, and D of Medicare



Part A	Part B	Part C	Part D*
Hospital insurance	Medical insurance	Medicare Advantage	Prescription drugs
<p>Hospital stays</p> <p>Skilled nursing facility stays</p> <p>Home health care</p> <p>Hospice care</p>	<p>Doctors' services</p> <p>Outpatient care</p> <p>Diagnostic tests</p> <p>Preventive services</p> <p>Laboratory services</p> <p>Durable medical equipment</p>	<p>Combines Parts A & B</p> <p>Commonly includes supplemental benefits like hearing, vision and dental</p> <p>May or may not include Rx coverage</p>	<p>Optional coverage</p> <p>Help lower prescription drug cost</p> <p>All plans must offer at least a standard level of coverage set by Medicare</p> <p>Some Medicare Advantage plans offer built-in prescription drug coverage</p>

*Penalties for those who don't enroll during initial enrollment period and go without creditable coverage for more than 63 days.

Part D plans are part of the government's Medicare program, but they are offered and managed through approved private insurers.



Medicare Choices

What will you pay under each option?

Original Medicare (Parts A & B)

You Pay:

- Deductibles
- Coinsurance
- Part B premium
- Part D prescription drug costs*

Medicare Advantage (Medigap not needed)

You Pay:

- Part B premium
- No or low monthly premiums for Part C
- Low copays

Your Financial Security

✓ All plans include an Out of Pocket (OOP) maximum for your protection

This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments, and restrictions may apply. Benefits, premiums and/or co-payments/co-insurance may change on January 1 of each year.



2018 Plan - Main Service Area/Valley/El Paso

HealthSpring Preferred (HMO) H4513-025

Angelina, Brazoria, Cameron, Chambers, El Paso,
Fort Bend, Galveston (Partial), Hardin, Harris,
Hidalgo, Jasper, Jefferson, Liberty, Montgomery, Nacogdoches, Newton, Orange, Polk, San Jacinto,
Tyler, Walker, Waller, Webb, Willacy

\$0 Premium

\$0 PCP Visit

\$30 Specialist Visit

\$350 per Hospital admit

Preferred \$0/ \$4/ \$40/ \$80/ 33%

Standard \$5/ \$9/ \$45/ \$85/ 33%

Max Out of Pocket \$3,400



2018 Plan – Added Benefits

HealthSpring Preferred (HMO) H4513-025

Angelina, Brazoria, Cameron, Chambers, El Paso,
Fort Bend, Galveston (Partial), Hardin, Harris,
Hidalgo, Jasper, Jefferson, Liberty, Montgomery, Nacogdoches, Newton, Orange, Polk, San Jacinto,
Tyler, Walker, Waller, Webb, Willacy

Dental - \$1000 annual plan max Preventive Plus

\$700 per ear per device every three years

\$200 limit combined with eyewear each year

Health Club

50 one way trips

National Fitness Facility and Exercise Center Network*



* The list of fitness chains above is an example of fitness facilities that are included in our national fitness facility and exercise center network. Not all fitness facility locations may participate in designated network area locations by state or region.



Transportation



How it works

When a customer is identified as qualifying for Lyft based on geographic availability and is not listed as program exclusion:

- A2C calls the customer to explain Lyft
- The customer is asked if they use a cell phone that receives text messages and if they would like to use Lyft for their next transport
- If the customer expresses concern about Lyft then, Lyft is recorded in the system as an excluded provider
- Customers who wish to use Lyft have Lyft assigned for their next trip
- When the first round trip is completed A2C calls the customer to understand how they felt about the Lyft experience
- If the customer has a positive experience, Lyft will automatically be assigned as their preferred provider for all future trips



Access2Care – transportation to and/or from:

- Doctor's office or other provider locations
- Emergency room (customer must be discharged by ER)
- Pharmacy stops-while traveling from medical visit to customer home (10 mile radius)
- Customers call at least 2 business days in advance to schedule routine trips
- Dentist office for customers with Cigna-HealthSpring dental coverage
- Fitness locations



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