

Point of Service (POS) Plan B 20/500

Plan-at-a-Glance



**CIGNA HealthCare
of Arizona**

	In-Network	Out-of-Network
Primary Care Physician Services:		
Office Visits	\$20 Copay	60% after deductible
Preventative Care	\$20 Copay	Not Covered
Adult Medical Care	\$20 Copay	Not Covered
Adult Physical Exams	\$20 Copay	Not Covered
Well Child Care	\$20 Copay	Not Covered
Routine Immunizations and Injections	\$20 Copay	Not Covered
Vision and Hearing Screening (for members age 17 and under)	\$20 Copay	Not Covered
Lab and X-ray	No Charge	60% after deductible
Specialty Physician Services:		
Office Visits	\$40 Copay	60% after deductible
Referral Physician Services	\$40 Copay	60% after deductible
Allergy Testing and Treatment	\$40 Copay	60% after deductible
Well Woman Visit - (1/Year)	\$40 Copay	Not Covered
Lab and X-ray	No Charge	60% after deductible
Pre and Postnatal Exams		
Initial Visit	\$40 Copay	60% after deductible
Subsequent Prenatal/Postnatal Visits (Physician's Global Maternity Fee)	90% after deductible	60% after deductible
Inpatient Hospital Services		
Operating and Recovery Room	90% after deductible	60% after deductible
Physician and Surgeon Charges	90% after deductible	60% after deductible
Newborn Delivery Charges	90% after deductible	60% after deductible
Diagnostic and Therapeutic Lab and X-ray Services	90% after deductible	60% after deductible
Drugs and Medications	90% after deductible	60% after deductible
Operating and Recovery Room	90% after deductible	60% after deductible
Hemodialysis	90% after deductible	60% after deductible
Radiation and Chemotherapy	90% after deductible	60% after deductible
Outpatient Hospital Services		
Operating and Recovery Room	90% after deductible	60% after deductible
Physician Services	90% after deductible	60% after deductible
Laboratory and X-ray	90% after deductible	60% after deductible
Hemodialysis	90% after deductible	60% after deductible
Radiation and Chemotherapy	90% after deductible	60% after deductible
Emergency Care		
Participating Physician's Office	\$20/\$40 Copay	\$20/\$40 Copay
Hospital Emergency Room, Outpatient Facility, or Non-Participating Physician's Office, or other Urgent Care Facility	\$100 Copay	\$100 Copay
Ambulance		
- Ground	No Charge	No Charge
- Air	No Charge	No Charge
Other Health Care Facilities (Skilled Nursing and Rehabilitation)		
<i>Maximum of 60 days per contract year.</i>	90% after deductible	60% after deductible
Home Health Care		
<i>Maximum of 20 visits per contract year.</i>	No Charge	60% after deductible
Outpatient Short Term Rehabilitation		
<i>Maximum of 60 consecutive days per condition.</i>	\$40 Copay	60% after deductible

Family Planning		
Tests, counseling	\$40 Copay	60% after deductible
Surgical sterilization procedures (vasectomy, tubal ligation):		
- Inpatient Facility Services	90% after deductible	60% after deductible
- Outpatient Facility Charge	\$40 Copay	60% after deductible
- Surgery in Physician's Office	\$40 Copay	60% after deductible
Infertility		
Office Visit	Not covered	Not Covered
Treatment / surgery	Not covered	Not Covered
Exclusions (where allowed by state):		
- Inpatient Facility Services		
- Outpatient Facility Charge		
- Costs connected with collection, preparation, storage of sperm, for artificial insemination, including donor fees.		
DME Outpatient		
\$200 Per Contract Year Deductible	\$200 Ded/\$700 Max	\$200 Ded/\$700 Max
\$700 Per Contract Year Maximum	\$200 Ded/\$700 Max	\$200 Ded/\$700 Max
All Other Covered Services		
	No Charge	60% after deductible
Mental Health		
Inpatient Copay	\$50 Copay Per Day	Not Covered
Inpatient Days	8 MH&SA Combined	Not Covered
Outpatient Individual Copay	\$40 Copay	Not Covered
Outpatient Group Copay	\$20 Copay	Not Covered
Outpatient Visits	25 MH&S Combined	Not Covered
Substance Abuse		
Inpatient Copay	\$100 Copay Per Day	Not Covered
Inpatient Days	8 MH&SA Combined	Not Covered
Outpatient Individual Copay	\$40 Copay	Not Covered
Outpatient Group Copay	\$20 Copay	Not Covered
Outpatient Visits	25 MH&SA Combined	Not Covered
Prescription Drugs		
Generic/Preferred Brand/Non-Preferred Brand	\$10/\$30/\$50	Not Covered
Out of Pocket Limits		
	\$2,000/\$4,000	\$4,000/\$8,000
Deductible		
	\$500/\$1,000	\$1,000/\$2,000
Lifetime Maximum		
	Unlimited	Unlimited