

## MBI HEALTH PLANS COMPARISON

Key Medical Benefits	Open Access Plus		Cigna Choice Fund HSA		Cigna One Health HMO
	In Network	Out of Network	In Network	Out of Network	In Network Only
<b>Deductible</b> Individual/Family	\$1,000/\$3,000	\$1,000/\$3,000	\$2,000/\$4,000	\$4,000/\$8,000	\$0
<b>Out of Pocket Max</b> Individual/Family	\$3,000/\$6,000	\$4,000/\$12,000	\$4,000/\$8,000	\$6,000/\$12,000	\$1,500/\$3,000
<b>Office Visits</b> Physician/Specialist	\$25 / \$40	40 %*	20%*	40%*	\$25 / \$40
Preventative Care	\$0	Not covered	\$0	Not covered	\$0
Emergency Room	\$150		20%*		\$150
<b>Prescriptions</b> 30 day / 90 day	<u>Generic</u> \$10 / \$20 <u>Brand</u> \$50 / \$100 <u>Non-formulary</u> \$80 / \$160 <u>Specialty</u> \$125/ N/A	25%*	20%*	25%*	<u>Generic</u> \$10 / \$20 <u>Brand</u> \$50 / \$100 <u>Non-formulary</u> \$80 / \$160 <u>Specialty</u> \$125/ N/A
<b>Employer Contribution</b> Individual/ Family	N/A		\$600/\$1,200		N/A

\*-Coinsurance percentage Amount-Requires deductible to be met first