

# PERSONAL GUIDANCE MAKES IT EASY

Helping you save and stay healthy



## Now it's easier for you to take control of your health and health spending.

Cigna One Guide service can help you make smarter, informed choices and get the most from your plan. It's our highest level of support that combines the ease of a powerful app with the personal touch of live service. One Guide personal support, tools and reminders can help you stay healthy and save money.

### Your One Guide team is a click or call away to help you:

#### Understand your plan

- › Know your coverage and how it works
- › Get answers to all your health care or plan questions

#### Get care

- › Find an in-network doctor, lab or urgent care center
- › Connect to health coaches, pharmacists and more
- › Stay on track with appointments and preventive care
- › Take advantage of dedicated one-on-one support for complex health situations

#### Save on care

- › Learn ways to save and get the most value from your plan
- › Get cost estimates and service comparisons to avoid surprises



**Start using the Cigna One Guide service today - by app, chat or phone.**

Download the myCigna<sup>SM</sup> app\* or call the number on the back of your ID card to talk with your personal guide.



**Together, all the way.®**



Offered by: Cigna Health and Life Insurance Company or Connecticut General Life Insurance Company.

# HEALTH INSURANCE



Rolfson Oil offers employees the option to purchase affordable, qualified medical coverage. Each plan provides in and out of network coverage, however your out of pocket cost will be much lower when care is received in-network. For additional plan details, please reference your summary of benefits & coverage document or inquire with human resources.

HEALTH COVERAGE HIGHLIGHTS	\$4,00 HSA	\$3,000 HSA	\$1,500 OAP
	In-Network	In-Network	In-Network

	Annual Deductible (embedded**)		
Individual	\$4,000	\$3,000	\$1,500
Family	\$8,000	\$6,000	\$4,500

	Annual Out-of-Pocket Maximum (embedded**)		
Individual	\$5,500	\$5,000	\$4,500
Family	\$11,000	\$10,000	\$9,000

	Covered Services		
*Preventive Care	No Charge	No Charge	No Charge
Virtual Care – MD Live	20% after deductible	20% after deductible	\$10 copay
Primary Care Office Visit	20% after deductible	20% after deductible	\$30 copay
Specialist Office Visit	20% after deductible	20% after deductible	\$60 copay
Urgent Care	20% after deductible	20% after deductible	\$60 copay
Emergency Room	20% after deductible	20% after deductible	20% after deductible
Inpatient Facility Fee	20% after deductible	20% after deductible	20% after deductible

	Prescription Drugs		
Tier 1 - Generic	Ded. then \$15 copay	20% after deductible	\$15 copay
Tier 2 – Preferred Brand	Ded. then \$50 copay	20% after deductible	\$50 copay
Tier 3 – Non-Preferred Brand	Ded. then \$70 copay	20% after deductible	\$70 copay
Tier 4 – Specialty	Ded. then 30% to \$350	20% after deductible	30% to \$350

\*Preventive care visits are covered at 100%, however diagnostic tests that are not deemed preventive will be subject to the deductible and co-insurance.

\*\*Embedded deductible and out-of-pocket maximum mean an individual enrolled with dependent(s) must only satisfy their individual deductible or out-of-pocket maximum instead of the entire family maximums.

Out-of-network benefits are also covered; however, your out-of-pocket costs are higher, and you will not receive a network discount, so please confirm network status prior to receiving care.