

## BENEFITS COMPARISON

	KAISER HMO	CIGNA SELECT HMO	CIGNA NETWORK HMO	CIGNA OAP PPO
Coverage available	Network Only	Network Only	Network Only	In-Network & Out-of-Network <small>*only In-Ntwk shown below</small>
Deductible	None	None	None	\$1,000 / Individual \$3,000 / Family
Out-of-Pocket Max	\$1,500 / Individual \$3,000 / Family	\$1,000 / Individual \$2,000 / Family	\$1,500 / Individual \$3,000 / Family	\$4,000 / Individual \$12,000 / Family
Primary / Specialist Office Visit	\$5 / \$10 Co-Pay	\$5 / \$10 Co-Pay	\$25 / \$30 Co-Pay	\$60 / \$70 Co-Pay
Urgent Care	\$5	\$25	\$25	\$55
Emergency Room	\$150 Co-Pay	\$150 Co-Pay	\$150 Co-Pay	\$250 Co-Pay
Hospital Inpatient or Outpatient Services	\$250 admit \$5-\$10	\$250 admit \$5-\$25	\$250 admit \$25-\$30	\$250 admit + 20% \$70-20%
Pharmacy Co-Pays	\$5, \$35, \$60	\$5, \$35, \$50	\$5, \$35, \$50	\$10, \$35, \$50
<small>*30 day supply retail; additional member savings if home delivery</small>				

## KEY DIFFERENCES

	KAISER HMO	CIGNA SELECT HMO	CIGNA NETWORK HMO	CIGNA OAP PPO
	Managed Healthcare	Managed Healthcare	Managed Healthcare	More freedom of Choice
Coverage available <small>*True medical emergency conditions covered anywhere on all plans</small>	Network Only  Kaiser only Network: "California - Southern"  CA Only	Network Only  Narrower Cigna Network: "Southern California SELECT"  CA Only	Network Only  Larger Cigna Network: "Southern California"  CA Only	In-Network & Out-of-Network Larger Cigna Network: "Open Access Plus, OAP Tiered"  Nationwide
Deductible <small>*What you pay before insurance pays; applies for most services, except Office Visit Co-Pays</small>	None	None	None	Has Deductible
Out-of-Pocket Max <small>*Max member pays per calendar year</small>	Middle OOP Max	Lowest OOP Max	Middle OOP Max	Highest OOP Max
Primary / Specialist Office Visit	Lowest Office Visit Co-Pays  <small>*PCP Referral Needed for most Specialists</small>	Lowest Office Visit Co-Pays  <small>*PCP Referral Needed for most Specialists</small>	Middle Office Visit Co-Pays  <small>*PCP Referral Needed for most Specialists</small>	Highest Office Visit Co-Pays  <small>*Referral-free access; some services still require pre-approval</small>
Other Co-Pays / Co-insurance <small>*Cost sharing between plan/member</small>	Lowest Co-Pays	Lowest-Middle Co-Pays	Middle Co-Pays	Highest Co-Pays and has Co-insurance: 80% / 20%