

# CIGNA MEDICARE ADVANTAGE 2021

Together, all the way...even while we are apart.

Offered by Cigna Health and Life Insurance Company or its affiliates

**Together, all the way.®**



# THE CIGNA MEDICARE APPROACH

Welcome



# MEET THE TEAM

## Texas Sales Director

Saoul "Sy" Salazar  
Saoul.Salazar@Cigna.com



## Texas Broker Sales Managers



**Elodia Gallo**  
**Houston Market**



**Tiffany Frink**  
**Houston Market**



**Lisa Quiroz**  
**San Antonio Market**



**Lupita Trevino**  
**Valley Market**



**Rochell Byrd**  
**Dallas/East Texas  
Market / OKC**



**Gilberto Enriquez**  
**El Paso Market**



# Texas

## 2021 Service Area

### SAN ANTONIO

The following counties offer these plans:

- H4513-061-001 Cigna Preferred Medicare (HMO)
- H4513-060-001 Cigna TotalCare Medicare (HMO D-SNP)  
– for people with Medicare and Medicaid
- H4513-062 Cigna Fundamental Medicare (HMO) – MA only

Atascosa, Bandera, Bexar, Guadalupe, Kendall and Wilson

- H4513-028 Cigna Preferred Medicare (HMO)
- H4513-029 Cigna TotalCare Medicare (HMO D-SNP)  
– for people with Medicare and Medicaid

### RIO GRAND VALLEY

The following counties offer these plans:

- H4513-061-002 Cigna Preferred Medicare (HMO)
- H4513-060-002 Cigna TotalCare Medicare (HMO D-SNP)  
– for people with Medicare and Medicaid
- H4513-009 Cigna Fundamental Medicare (HMO) – MA only

Cameron, Hidalgo, Webb and Willacy

- H7849-039 Cigna True Choice Medicare (PPO)

Cameron, Hidalgo and Willacy

### EL PASO

The following counties offer these plans:

- H4513-061-003 Cigna Preferred Medicare (HMO)
- H4513-060-003 Cigna TotalCare Medicare (HMO D-SNP)  
– for people with Medicare and Medicaid
- H4513-062 Cigna Fundamental Medicare (HMO) – MA only
- H7849-041 Cigna True Choice Medicare (PPO)

El Paso

### NORTH-EAST TEXAS

The following counties offer these plans:

- H4513-026 Cigna Preferred Medicare (HMO)
- H4513-027 Cigna TotalCare Medicare (HMO D-SNP)  
– for people with Medicare and Medicaid

Henderson, Rusk, Smith, Upshur and Van Zandt

### DALLAS - FORT WORTH (DFW)

The following counties offer these plans:

- H4513-028 Cigna Preferred Medicare (HMO)
- H4513-029 Cigna TotalCare Medicare (HMO D-SNP)  
– for people with Medicare and Medicaid

Collin, Dallas, Denton, Hood, Johnson, Parker, Tarrant and Wise

- H7787-001 Cigna Preferred Medicare (PPO)
- H7787-002 Cigna Fundamental Medicare (PPO) – MA only

Collin, Dallas, Denton, Johnson and Tarrant

- H7849-040 Cigna True Choice Medicare (PPO)

Dallas, Denton, Johnson, Tarrant and Wise

### SETX - HOUSTON

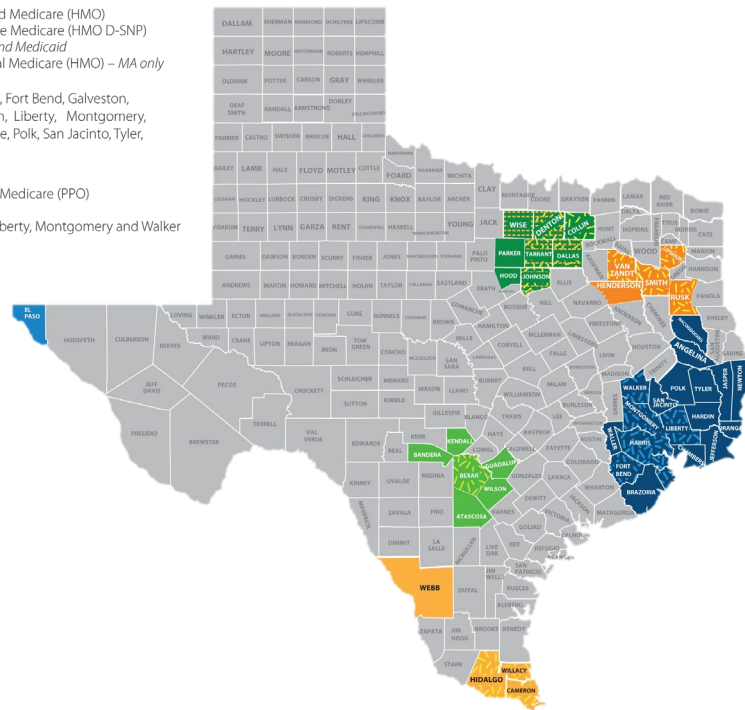
The following counties offer these plans:

- H4513-061-001 Cigna Preferred Medicare (HMO)
- H4513-060-001 Cigna TotalCare Medicare (HMO D-SNP)  
– for people with Medicare and Medicaid
- H4513-009 Cigna Fundamental Medicare (HMO) – MA only

Angelina, Brazoria, Chambers, Fort Bend, Galveston, Hardin, Harris, Jasper, Jefferson, Liberty, Montgomery, Nacogdoches, Newton, Orange, Polk, San Jacinto, Tyler, Walker and Waller

- H7849-038 Cigna True Choice Medicare (PPO)

Fort Bend, Galveston, Harris, Liberty, Montgomery and Walker



Medicare Eligible Population: 3,040,015

Medicare Advantage Penetration: 42.4%



# What You Will Learn

1

Our Response in 2020

2

Cigna Medicare Resources & Tools

3

Pharmacy

4

2021 Cigna Medicare Overview





# THE CIGNA MEDICARE APPROACH

Our Response in 2020



# About Cigna

## Our response to COVID-19

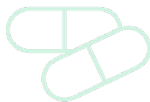
When considering how to approach the challenges presented by COVID-19, Cigna simply worked within its first guiding principle: Do the right thing always. Some of the ways we worked to do the right thing for our customers in light of COVID-19 are:



Waived all cost-sharing for in-network medical or behavioral telehealth visits



Waived cost-sharing for office visits to in-network primary care physicians, specialists and behavioral practitioners



Waived copays and cost shares for COVID-19 related testing and treatment



Extended the deadline on receiving the 360 Exam and gift card



Expanded the post-hospitalization meal benefit from 14 meals to 28



# THE CIGNA MEDICARE APPROACH

## Resources and Tools





## Why Cigna Medicare Brokers



- Local market knowledge and support
- Assistance with business planning, marketing and recruiting
- Cigna value proposition, product and positioning
- Sales and compliance training and coaching
- Issue resolution and escalation
- As needed access to sales kits and enrollment materials



## Tools and technology

- 



# CIGNA FOR BROKERS



[www.CignaforBrokers.com](http://www.CignaforBrokers.com)

## Welcome to Cigna

The information, tools, and resources you need to manage your business and complete enrollments.

### Already registered?

Use your current username and password to log in.

Username

[Forgot Username?](#)

Password

[Forgot Password?](#)

## Useful Links

[Cigna Medicare](#)

[CustomPoint](#)

[e-Enrollment](#)

[Online Provider Directory](#)

[Producer University](#)

[Sircon Producer Manager](#)

[DestinationRX\\_PlanCompare 2020](#)



# Scope of Appointment Option Updates

## Paper Scope of Appointment

- Must be completed thoroughly and accurately.
- File for 10 years
- Agent has the option to send it in to Cigna or not.

## Telescope

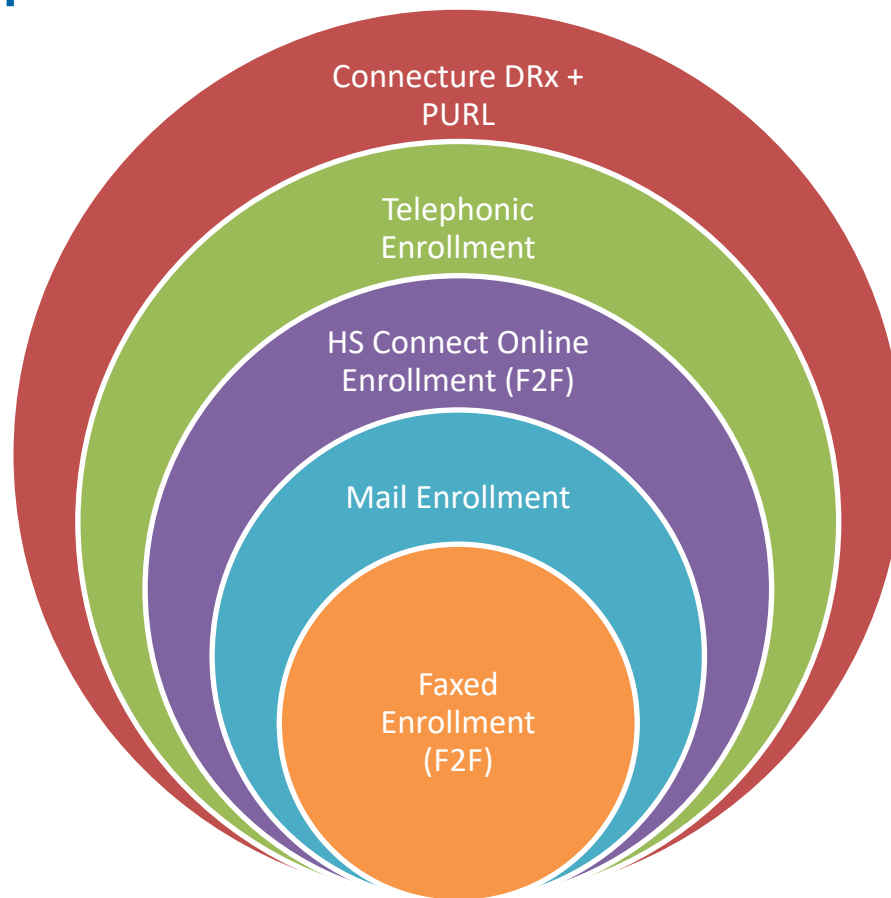
- 1 (866) 398-6055
- Average 3 minute call
- Automatic Confirmation
- 100% Accurate

## eScope

- Electronic signature from agent and member required
- Automatic confirmation number



# Enrollment Options



## Order:

- Customizable marketing materials (CustomDocs)
- “Off-the-shelf” materials such as sales kits etc. (CustomPoint)
- <https://custompoint.rrd.com/xs2/prelogin?CMPID=1064&qwerty=20081101>



# Producer's University | Learning Center





# Provider Search Options

Cigna.com

Due to COVID-19, your provider's location and availability may have changed.  
Please contact the provider's office directly to confirm location, hours and services offered at this time.

[COVID-19 Testing Site Locator](#)

In order to serve you better, we need to know your state and county of residence. This will help us determine the contracted medical service providers that are available to you.

State of Residence

<< Select One >>

County of Residence

<< Select One >>

Preferred plan type

☒ Any ☐ HMO ☐ PPO

Health plan

Providers outside of the Service Area  
Member Services to

<https://providersearch.hsconnectonline.com/OnlineDirectory/>

Home

Market Specific

Pre-Sale

(all markets)

Sale

(all markets)

Agent Communications

(all markets)

Click a category to display the contents



► Texas Booklets, Brochures, and Handbooks (2020)

► Texas Enrollment Forms (2020)

► Texas Plan Info (2020)

▼ Texas Provider Info (2020)

Resource	Description	Last Upload Date	Share
<a href="#">Provider Directory Data – TX</a>	Cigna Medicare Daily Provider Directory Spreadsheet	8/11/2020	
► <a href="#">2020 Provider and Pharmacy Directory</a>	North Texas PPO	7/15/2020	
► <a href="#">2020 Provider and Pharmacy Directory</a>	Non-DFW Areas HMO	7/15/2020	
► <a href="#">2020 Provider and Pharmacy Directory</a>	Main Service Area, Texas Valley, El Paso, and Northeast Texas HMO	7/15/2020	
► <a href="#">2020 Provider and Pharmacy Directory</a>	CarePlan (Medicare-Medicaid Plan)	7/15/2020	
► <a href="#">2020 Provider and Pharmacy Directory</a>	DFW and San Antonio HMO	7/15/2020	

[Back to the map](#)

► Texas Spanish Materials (2020)

[www.CignaMedicareProducers.com](http://www.CignaMedicareProducers.com)

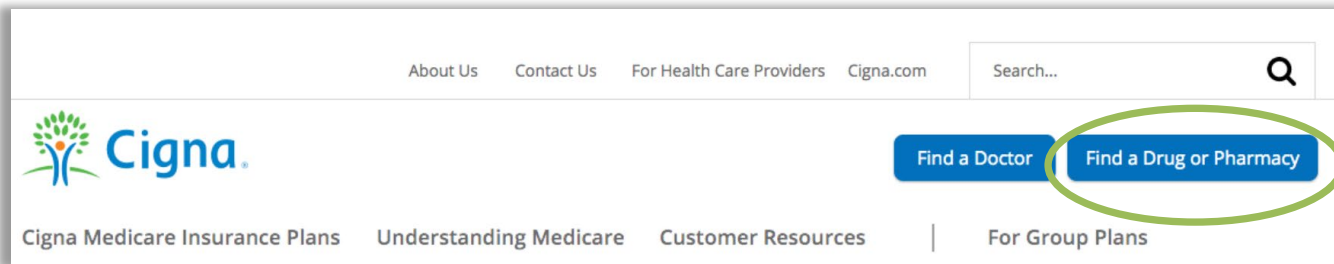
# THE CIGNA MEDICARE APPROACH

## Pharmacy Updates



# 2020 Pharmacy Network

- The Drug & Pharmacy Search Tool allows customers to identify network pharmacies in their zip code and receive an estimated cost for their prescription drugs.
  - <https://www.cigna.com/medicare/medicare-advantage/>
  - Prices provided through this tool are **estimates** and can differ from actual costs when a prescription is dispensed.
- Pharmacies with preferred cost sharing can be identified in the Drug & Pharmacy Search Tool or the Pharmacy Directory at <https://www.cigna.com/medicare/medicare-advantage/pharmacy-network-ma>
- When a prescription is filled at a pharmacy with preferred cost sharing, the copay or coinsurance for the drug in Tiers 1-4 in most instances will be lower than at a pharmacy with standard cost sharing



# Preferred Mail Order Pharmacy Benefit 2020



- Effective January 1, 2020, Express Scripts Pharmacy will be the preferred mail order pharmacy for our Cigna Medicare Advantage Part D (MAPD)
- Customers must enroll with Express Scripts Pharmacy to dispense their medications
  - Call 1-877-860-0982 to speak to a representative or
  - Visit [www.express-scripts.com](http://www.express-scripts.com) and click “Register”
- Prescribers can submit prescriptions for a member
  - E-prescribe by searching Express Scripts Pharmacy in their EMR or
  - Call 1-877-860-0982 and select Option 2
- New Pharmacy General Mailbox: [pharmacyquestions@healthspring.com](mailto:pharmacyquestions@healthspring.com)



## Copays and Preferred Pharmacy

Preferred & PPO Plans	2020	2021
<b>Part D Deductible</b>	No Deductible	\$190 for T4 and T5
<b>Preferred Retail</b>	\$0/ \$4 / \$40 /\$80/ 33%	\$0/ \$4 / \$42 /\$95/ 29%
<b>Standard Retail</b>	\$5 / \$9 / \$45 / \$85 / 33%	\$10 / \$20 / \$47 / \$100 / 29%
<b>Mail Order - 90 Days ExpressScripts</b>	\$0 / \$0 / \$80 / \$160	\$0 / \$0 / \$126 / \$285
Total Care Plans	2020	2021
<b>Preferred Retail</b>	\$0 - \$8.95	\$0 - \$9.20
<b>Standard Retail</b>	\$0 - \$8.95	\$0 - \$9.20
<b>Standard Mail Order - 90 Days</b>	\$0 - \$8.95	\$0 - \$9.20





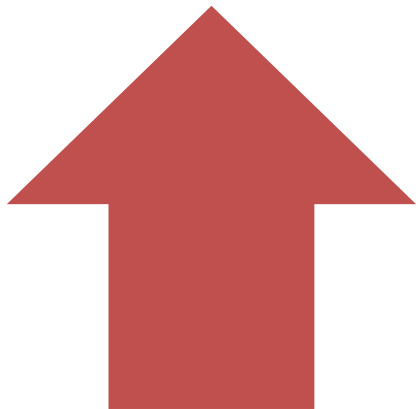
# THE CIGNA MEDICARE APPROACH

2021 Benefits





## 2021 Benefits Highlights



New Markets!  
We are Growing!



Continued &  
Expanded  
Benefits!

**HMO and PPO  
Plans that are:**

- **Competitive**
- **Affordable**
- **Sustainable**



# DALLAS MARKET

Broker Manager - Rochelle Byrd

Presenter- Saoul “Sy” Salazar



## Dallas Market – Preferred Benefit Comparison

	2020	2021
<b>Plan</b>	Cigna HealthSpring Preferred HMO H4513-028	Cigna Preferred HMO H4513-028
<b>Counties</b>	Bexar, Collin, Dallas, Denton, Hood, Johnson, Parker, Tarrant, Wise	Bexar, Collin, Dallas, Denton, Hood, Johnson, Parker, Tarrant, Wise
<b>Network</b>	Referrals Required	Referrals Required
<b>Monthly Plan Premium</b>	\$0	\$0
<b>Deductible</b>	\$0	\$0
<b>Maximum Out-of-Pocket</b>	\$3,900	\$4,200
<b>Primary Care</b>	\$0	\$0
<b>Specialists</b>	\$30	\$25
<b>Inpatient Hospital Coverage</b>	\$150 per day - Days 1-6	\$225 per day, days 1-6
<b>Outpatient Surgery/ ASC</b>	\$195 / \$150	\$225 / \$175



## Dallas Market – Preferred Benefits Continued

	2020	2021
ER	\$90	\$90
Lab / X Rays	\$0	\$0
Therapeutic Radiology	\$60	\$60
Diagnostic Radiology	\$150	\$150
Ambulance	\$200	\$145
Fitness	\$0	\$0
Dental Allowance	\$2,000 Preventive & Comprehensive	\$2,000 Preventive & Comprehensive
Hearing Allowance	\$700 per ear every 3 years	\$700 per ear every 3 years
Vision Allowance	\$250 per year	\$250 per year
Transportation	Not Covered	Not Covered
OTC Benefit	\$40 per quarter	\$35 per quarter
Meal Benefit	\$0 - 7 days / 2 meals a day	\$0 - 7 days / 2 meals a day
A/C Allowance	\$150 Reimbursement	\$150 Reimbursement
Meal Benefit for ESRD	NOT COVERED	\$0 for 56 meals over 28 days once per year



## Dallas Market – Total Care Benefits Comparison

	2020	2021
<b>Plan</b>	Total Care (DSPN)HMO H4513-029	Total Care (DSNP) HMO H4513-029
<b>Counties</b>	Bexar, Collin, Dallas, Denton, Hood, Johnson, Parker, Tarrant, Wise	Bexar, Collin, Dallas, Denton, Hood, Johnson, Parker, Tarrant, Wise
<b>Network</b>	Referral Required	Referral Required
<b>Monthly Plan Premium</b>	\$17.30 - Partial Medicaid Accepted	\$9.40 - Partial Medicaid Accepted
<b>Deductible</b>	\$0	\$0
<b>Maximum Out-of-Pocket</b>	\$3,400	\$3,450
<b>Primary Care</b>	\$0	\$0
<b>Specialists</b>	\$0	\$0
<b>Inpatient Hospital Coverage</b>	\$190 per day for days 1-5	190 per day for days 1-5
<b>Outpatient Surgery/ASC</b>	0-20%	\$0-20%



## Dallas Market – Total Care Benefits Continued

	2020	2021
ER	\$120	\$120
Lab / X Rays	\$0	\$0
Therapeutic Radiology	\$0	\$0
Diagnostic Radiology	\$0	\$0
Ambulance	20%	20%
Fitness	\$0 - Silver & Fit	Not Covered
Dental Allowance	\$3,000 Allowance Per Year	\$3,000 Allowance per Year
Hearing Allowance	\$700 per Ear Allowance Every 3 Years	\$700 per ear allowance every 3 years
Vision Allowance	\$250 Allowance Every Year	\$250 Allowance Every Year
Transportation	Unlimited	50 one-way trips
OTC Benefit	\$230 Per Quarter	\$230 per quarter
Meal Benefit	7 meals per discharge, up to 3 discharges	7 meals per discharge, up to 3 discharges
Meal Benefit for ESRD	NOT COVERED	\$0 for 56 meals over 28 days once per year



## Dallas Market – Preferred PPO Benefit Comparison

	2020		2021	
<b>Plan</b>	Cigna - Preferred PPO H7787-001-000		Cigna - Preferred PPO H7787-001-000	
<b>County</b>	Collin, Dallas, Denton, Johnson, Tarrant		Collin, Dallas, Denton, Johnson, Tarrant	
<b>Network</b>	No Referrals		No Referrals	
<b>Monthly Plan Premium</b>	\$0		\$0	
<b>Deductible</b>	\$0		\$0	
<b>MOOP</b>	\$4,900	\$6,700	\$6,700	\$11,300
<b>Primary Care</b>	\$0	50%	\$0	50%
<b>Specialists</b>	\$30	50%	\$35	50%
<b>Hospital</b>	\$220 per day, days 1-4	50%	\$225 per day, days 1-5	30%
<b>Outpatient Surgery / ASC</b>	\$200/\$175	50%	\$325 / \$275	50%





## Dallas Market – Preferred PPO Benefits Continued

	2020		2021	
<b>ER</b>	\$90	\$90	\$90	\$90
<b>Lab / X Rays</b>	\$0	50%	\$0	50%
<b>Diagnostic Radiology</b>	\$150	50%	\$150	50%
<b>Therapeutic Radiology</b>	\$60	50%	\$60	50%
<b>Ambulance</b>	\$200	\$200	\$200	\$200
<b>Fitness</b>	\$0		\$0	
<b>Dental Allowance</b>	\$1000 Allowance		\$1000 Allowance	
<b>Hearing Allowance</b>	\$700 per ear, every 3 years		\$700 per ear, every 3 years	
<b>Vision Allowance</b>	\$250 every year		\$200 every year	
<b>Transportation</b>	Not Covered		Not Covered	
<b>OTC Benefit</b>	\$105 Per quarter		\$100 per quarter	
<b>Meal Benefit</b>	7 meals per discharge, upto 3 discharges		7 meals per discharge, upto 3 discharges	
<b>A/C Allowance</b>	\$150 Reimbursement		\$150 Reimbursement	
<b>Meal Benefit for ESRD</b>	Not Covered		\$0 for 56 meals over 28 days once per year	



# Dallas Market – Fundamental PPO Benefits Comparison

	2020		2021	
	Cigna HealthSpring Advantage MAPPO H7787-002-000		Cigna Fundamental MAPPO H7787-002-000	
<b>Counties</b>	Collin, Dallas, Denton, Johnson, Tarrant		Collin, Dallas, Denton, Johnson, Tarrant	
<b>Network</b>	No Referrals		No Referrals	
<b>Premium</b>	\$0		\$0	
<b>Part B Buy Down</b>	\$75		\$75	
<b>Deductible</b>	\$0		\$0	
<b>MOOP</b>	\$3,400	\$5,100	\$5,700	\$8,700
<b>Primary Care</b>	\$10	50%	\$10	50%
<b>Specialists</b>	\$35	50%	<b>\$30</b>	50%
<b>Hospital</b>	\$180 per day, days 1-5	50%	<b>\$255 per day, days 1-5</b>	20%



## Dallas Market – Fundamental PPO Benefits Comparison

	2020		2021	
<b>ER</b>	\$120	\$120	\$90	\$90
<b>Urgent Care</b>	\$30	\$30	\$30	\$30
<b>Lab / X Rays</b>	\$0	50%	\$0	50%
<b>Diagnostic Radiology</b>	\$150	50%	\$150	50%
<b>Therapeutic Radiology</b>	\$60	50%	\$60	50%
<b>Fitness</b>	Not Covered		Not Covered	
<b>Dental Allowance</b>	\$1000 Allowance		\$1000 Allowance	
<b>Hearing Allowance</b>	\$700 per ear, every 3 years		\$700 per ear, every 3 years	
<b>Vision Allowance</b>	\$250 every year		\$250 every year	
<b>Transportation</b>	Not Covered		Not Covered	
<b>OTC Benefit</b>	\$25 Per quarter		\$30 per quarter	
<b>Meal Benefit</b>	7 meals per discharge, upto 3 discharges		7 meals per discharge, upto 3 charges	
<b>A/C Allowance</b>	\$150 Reimbursement		\$150 Reimbursement	
<b>Meal Benefit for ESRD</b>	Not Covered		\$0 for 56 meals over 28 days once per year	



# Dallas/East Texas – Cigna True Choice

New  
plan

	Cigna-True Choice	
<b>Plan</b>	MAPD PPO H7849-040	
<b>Counties</b>	Dallas, Denton, Parker, Johnson, Rusk, Smith, Tarrant, Upshur, Van Zandt, Wise	
	In Network	Out of Network
<b>Network</b>	Referrals Not Required	Referrals Not Required
<b>Monthly Plan Premium</b>	\$0	\$0
<b>Deductible</b>	\$0	\$0
<b>Maximum Out-of-Pocket</b>	\$6,800	\$11,300
<b>Primary Care</b>	\$0	\$0
<b>Specialists</b>	\$35	\$45
<b>Hospital</b>	\$325 per day, days 1-5	\$375 per day, days 1-5
<b>Outpatient Surgery / ASC</b>	\$0 - \$325	40%



## Oklahoma Service Area – Cigna True Choice

	In Network	Out of Network
<b>ER (Worldwide)</b>	\$90	\$90
<b>Urgent Care</b>	\$30	\$30
<b>Lab / X-Rays</b>	\$0 / 0	\$0 - 40%
<b>Therapeutic radiology</b>	\$60	40%
<b>Diagnostic Radiology</b>	\$0 -200	40%
<b>Ambulance</b>	\$200	\$200
<b>Fitness</b>	\$0	
<b>Dental Allowance</b>	\$1500 Allowance	
<b>Hearing Allowance</b>	\$700 per ear, every 3 years	
<b>Vision Allowance</b>	\$100 every year	
<b>Transportation</b>	Not Covered	
<b>OTC Benefit</b>	\$25 per quarter	
<b>Meal Benefit</b>	14 meals per discharge, up to 3 discharges	
<b>Meal Benefit for ESRD</b>	\$0 for 56 meals over 28 days once per year	



# Cigna Medicare Provider Network



Primary Care: 1,000+

Specialists: 2,000+



# EAST TEXAS MARKET

Broker Manager - Rochelle Byrd

Presenter- Saoul “Sy” Salazar





## East Texas Market – Preferred Benefit Comparison

	2020	2021
<b>Plan</b>	Cigna HealthSpring Preferred HMO H4513-026	Cigna Preferred HMO H4513-026
<b>Counties</b>	Henderson, Rusk, Smith, Upshur, Van Zandt	Henderson, Rusk, Smith, Upshur, Van Zandt
<b>Network</b>	Referrals Required	Referrals Required
<b>Monthly Plan Premium</b>	\$0	\$0
<b>Deductible</b>	\$0	\$0
<b>Maximum Out-of-Pocket</b>	\$3,400	\$4,400
<b>Primary Care</b>	\$0	\$0
<b>Specialists</b>	\$25	\$25
<b>Inpatient Hospital Coverage</b>	\$250 per day for days 1-4	\$275 per day for days 1-5
<b>Outpatient Surgery/ ASC</b>	\$225/\$175	\$275 / \$200



## East Texas Market – Preferred Benefits Continued

	2020	2021
ER	\$120	\$90
Lab / X Rays	\$0	\$0
Therapeutic Radiology	\$35	\$35
Diagnostic Radiology	\$150	\$150
Ambulance	\$250	\$250
Fitness	\$0	\$0
Dental Allowance	\$2,000 Preventive & Comprehensive	\$2000 Preventive & Comprehensive
Hearing Allowance	\$700 per ear every 3 years	\$700 per ear every 3 years
Vision Allowance	\$250 per year	\$200 per year
Transportation	NOT COVERED	Not Covered
OTC Benefit	\$120	\$75 per quarter
Meal Benefit	\$0 - 7 days / 2 meals a day	\$0 - 7 days / 2 meals a day
A/C Allowance	\$150 Reimbursement	\$150 Reimbursement
Meal Benefit for ESRD	NOT COVERED	\$0 for 56 meals over 28 days once per year



## East Texas – Total Care Benefits Comparison

	2020	2021
<b>Plan Code</b>	Cigna HealthSpring Total Care HMO H4513-027	Cigna Total Care HMO H4513-027
<b>Counties</b>	Henderson, Rusk, Smith, Upshur, Van Zandt	Henderson, Rusk, Smith, Upshur, Van Zandt
<b>Network</b>	Referral Required	Referral Required
<b>Premium</b>	\$21.30- Partial Medicaid Accepted	\$8.70 - Partial Medicaid Accepted
<b>Deductible</b>	\$0	\$0
<b>MOOP</b>	\$0	\$2,950
<b>Primary Care</b>	\$0	\$0
<b>Specialists</b>	\$0	\$0
<b>Hospital</b>	\$0	\$0
<b>Outpatient Surgery</b>	\$0	\$0



## East Texas Market – Total Care Benefits Continued

	2020	2021
<b>Emergency Care</b>	\$0	\$0 - \$75
<b>Lab / X Rays</b>	\$0	\$0
<b>Therapeutic Radiology</b>	\$0	\$0
<b>Diagnostic Radiology</b>	\$0	\$0
<b>Ambulance</b>	\$0	\$0 - \$50
<b>Fitness</b>	NOT COVERED	Not Covered
<b>Dental Allowance</b>	\$2,000 Allowance Per Year	\$3,000 Allowance per year
<b>Hearing Allowance</b>	\$700 per Ear Allowance Every 3 Years	\$700 per ear every 3 years
<b>Vision Allowance</b>	\$250 Allowance Every year	\$250 Allowance Every Year
<b>Transportation</b>	50 one way trips	50 one way trips
<b>OTC Benefit</b>	\$245	\$275 per quarter
<b>Meal Benefit</b>	7 meals per discharge, upto 3 discharges	7 meals per discharge, upto 3 discharges
<b>Meal Benefit for ESRD</b>	NOT COVERED	\$0 for 56 meals over 28 days once per year



# OKLAHOMA MARKET

Broker Manager - Rochelle Byrd

Presenter - Saoul “Sy” Salazar



# Oklahoma Service Area – Cigna True Choice

New  
plan

	Cigna-True Choice	
<b>Plan</b>	MAPD PPO H7849-042	
<b>Counties</b>	Canadian, Cleveland, Lincoln, Logan, McClain, Oklahoma	
	In Network	Out of Network
<b>Network</b>	Referrals Not Required	Referrals Not Required
<b>Monthly Plan Premium</b>	\$0	\$0
<b>Deductible</b>	\$0	\$0
<b>Maximum Out-of-Pocket</b>	\$5,950	\$11,300
<b>Primary Care</b>	\$0	\$0
<b>Specialists</b>	\$35	\$40
<b>Hospital</b>	\$275 per day, days 1-5	\$375 per day, days 1-5
<b>Outpatient Surgery / ASC</b>	\$275 / \$225	40%



## Oklahoma Service Area – Cigna True Choice

	In Network	Out of Network
<b>ER (Worldwide)</b>	\$90	\$90
<b>Urgent Care</b>	\$35	\$35
<b>Lab / X-Rays</b>	\$0 / \$5	\$0 - 40%
<b>Therapeutic radiology</b>	\$60	40%
<b>Diagnostic Radiology</b>	\$200	40%
<b>Ambulance</b>	\$200	\$200
<b>Fitness</b>	\$0	
<b>Dental Allowance</b>	\$1,000 Allowance	
<b>Hearing Allowance</b>	\$700 per ear, every 3 years	
<b>Vision Allowance</b>	\$150 every year	
<b>Transportation</b>	Not Covered	
<b>OTC Benefit</b>	\$25 per quarter	
<b>Meal Benefit</b>	7 meals per discharge, up to 3 discharges	
<b>Meal Benefit for ESRD</b>	\$0 for 56 meals over 28 days once per year	



## Provider Network



**Primary Care: 119**





# CARL | Cigna Agent Resource Line

**CARL**— 1-866-442-7516 (English and Spanish options available)

What can CARL do for you?

Formulary and Provider  
Look-up.

Plan Information.

Medicare and Medicaid  
Verification including LIS.

Training Portal Support.

Application Status.

Licensing and Appointment and  
more...

**CARL reps cannot help  
with any of the following:**

- Customer issues
- Selling Advice
- Onboarding

**AEP Extended Hours**

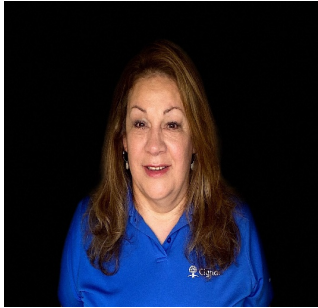
October 1 – December 7

Mon. – Sat. 7am – 9pm  
CST

Sunday 9:30 am – 6pm CST



# Thank You For Your Partnership!



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713-817-5361

[Elodia.Gallo@Cigna.com](mailto:Elodia.Gallo@Cigna.com)



**Tiffany Frink**

Houston, TX  
713-805-1608

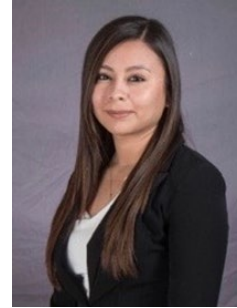
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