



**State of Vermont
Cigna Medicare Advantage: Medical Benefit Comparison**

Plan Type	Custom PPO Plan 2 (Mirrors Total Choice)
Effective Dates	January 1, 2023 - December 31, 2023
Medical Accumulation Period	Calendar Year
Benefit Description	Cigna What the Member pays
	In-Network & Out-of-Network
Plan Deductible	\$300
Plan Deductible Applies To:	Part A And Part B Services
Plan Deductible Does Not Apply To:	Annual Physical Exam, Diabetes Self-Management Training & Diabetic Services and Supplies, Home Health, Outpatient Diagnostic Tests - EKG, Lab Services, Colorectal Screenings, Mammograms, & Ultrasounds, Outpatient Mental Health Care, Outpatient Rehabilitation Services - Additional Virtual Services, Physician/Practitioner Services - Virtual Visits, Vision Care - Glaucoma Screening & Eye Wear (Medicare-Covered), "Welcome to Medicare" Preventive Visit and Additional Medicare Preventive Care Services
Maximum Out-of-Pocket Cost (MOOP)	\$1050 (includes the deductible) which applies to in and out-of-network Medicare-covered benefits
Lifetime Coverage Maximum	None
Annual Maximum	None
Inpatient Hospital	
Inpatient Hospital Care	10%
Inpatient Hospital Care – Coverage Limit (days)	None
Inpatient Hospital Psychiatric and Substance Abuse	\$0
Coverage Limit (lifetime days) – Psychiatric Hospital	Unlimited
Skilled Nursing Facility	
Benefit Period – 1-20 days	10%
Benefit Period – 21-100 days	10%
Coverage Limit (days) - combined in and out-of-network	100
Hospital Stay Required?	No
Home Health Care	
Benefit	\$0
Coverage Limit	None
Outpatient Facility Services	
Outpatient Surgery	Colorectal Screenings - \$0 All Other Surgical Procedures - 20%
Ambulatory Surgical Centers	Colorectal Screenings - \$0 All Other Surgical Procedures - 20%
Observation Services	20%
Outpatient Non-Surgical Services	20%
Emergency Services	
Emergency Room (waived if admitted)	20%
ER-Worldwide Coverage	20%; unlimited maximum
Urgent Care	20%
Ambulance (ground and air)	20%
Outpatient Physician Services (including virtual care)	
Primary Care Physician Office Visit, Office Surgery and Allergy Treatment	20% for office visits and surgery; \$0 copay for Allergy injections and routine immunizations
Specialist Office Visit, Office Surgery and Allergy Treatment	20% for office visits and surgery; \$0 copay for Allergy injections and routine immunizations



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Dialysis	20%
Chemotherapy	20%
Mental Health and Substance Abuse Services	
Partial Hospitalization	\$0
Mental Health/Psychiatric Specialty-Individual (including non-Medicare approved providers)	\$0
Mental Health/Psychiatric Specialty-Group (including non-Medicare approved providers)	\$0
Substance Abuse-Individual	\$0
Substance Abuse-Group	\$0
Opioid Treatment Program Services	\$0
Virtual Services	
Virtual Services - MD LIVE	\$0
Preventive Care (Medicare Covered)	
Annual Wellness Visits	\$0
Annual Physical Exam	\$0
Immunization Coverage (COVID-19, Flu, Pneumonia, and Hepatitis B shots)	\$0



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Other Wellness	\$0
Other Wellness Includes:	Abdominal aortic aneurysm screening, alcohol misuse screenings & counseling, bone mass measurement, breast cancer screening (mammogram), cardiovascular disease screenings & behavioral therapy, cervical and vaginal cancer screening, colorectal cancer screenings (barium enema screening, colonoscopies, fecal occult blood tests, flexible sigmoidoscopies, stool DNA test), blood-based biomarker test, depression screenings, diabetes screenings, diabetes self-management training, diabetes prevention program, hepatitis B virus screenings, hepatitis C screening, HIV Screening, lung cancer screening, kidney disease education services, nutrition therapy services, obesity screenings & counseling, prostate cancer screening, sexually transmitted infections screening & counseling, and tobacco use cessation counseling.
Benefit Description	
Diagnostic Services, Labs & Imaging	
Diagnostic Procedures/Tests	EKG and Colorectal Screenings - \$0 All Other - 20%
Lab Services (Pathology) - Applies to All Places of Service	\$0
X-ray Services	PCP Office - 20% Specialist - 20% All Other - 20%
Diagnostic Radiological Services (such as MRIs, CT Scans)	Mammography and Ultrasounds - \$0 All Other - 20%
Therapeutic Radiological Services	20%
Foot Care	
Podiatry Services (Medicare Covered)	20%
Chiropractic Care	
Chiropractic Visit (Medicare Covered)	20%
Chiropractic Visit (Non-Medicare Covered)	20%; unlimited maximum
Acupuncture Care	
Acupuncture Visit (Medicare Covered)	20%
Acupuncture Visit (Non-Medicare Covered)	20%; unlimited maximum
Rehabilitation Services	
Cardiac Rehabilitation	20%
Pulmonary Rehabilitation	20%
Short Term Rehabilitation Service - Physical, Occupational, and Speech Language Therapy	20%
Physical Therapy and Speech Language Therapy - Additional Virtual Services	\$0
Medical Equipment, Supplies and Part B Drugs	
Durable Medical Equipment (DME)	20%
Medical Supplies	20%
Prosthetics	20%
Diabetic Supplies	\$0
Part B Drugs - Medicare-covered Part B Drugs may be subject to step therapy requirements.	20%
Chemotherapy Drugs	20%
Dental Services	
Dental Services (Medicare Covered)	20%
Dental Services (Non-Medicare Covered)	Not Covered
Vision Services	



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Eye Exams (Medicare Covered)	Diabetic Retinal Exams and Glaucoma Screenings - \$0 All Other Medicare-Covered - 20%
Eye Wear (Medicare Covered)	\$0
Eye Exams (Routine)	\$0 copay for 1 exam every year
Eye Wear (Routine)	Contact Lenses: Unlimited, Eye Glass Lenses: 1 every year, Eye Glass Frames: 1 every year, Eyewear annual limit up to maximum of \$150
Hearing Services	
Hearing Exams (Medicare Covered)	20%
Routine Hearing Exams	\$0 copay for 1 exam every year
Hearing Aid Evaluation/Fitting	\$0 for one fitting evaluation per hearing aid every three years
Hearing Aids	\$0 copay for hearing aids (any type), \$3,000 maximum every 3 years
Naturopath services (uses natural or alternative treatments).	20%
Supplemental Benefits	
Incentives	Retirees can earn up to \$200 per year, and rewards are added to their Cigna Healthy Today card, a VISA® debit card. Retirees have the flexibility to use rewards at thousands of retailers, in-store or online. Retirees can earn rewards for: <ul style="list-style-type: none"> • Preventive care and wellness completion • Community engagement • myCigna.com activity • Silver&Fit participation
Health Education	Members will be provided with access to video and written content on a variety of health and wellness topics through the Cigna Medicare website.
Health Information Line	\$0 copay. The Health Information Line assists individuals in understanding the right level of treatment at the right time. Nurse advocates are available 24 hours a day, 7 days a week, 365 days a year to provide health and medical information and direction to the most appropriate care and resources.
Meal Benefit	\$0 copay. After discharge from a qualified inpatient hospital stay directly to home (for traumatic or chronic illness), members are eligible to receive a one-time delivery of 14 nutritional meals delivered to their home free of charge. Members are eligible to receive this benefit for up to three qualified hospital stays per year. Benefit only applies to discharge during an acute inpatient stay and does not apply to a behavioral health discharge.
Meal Benefit for ESRD members in Case Management	\$0 copay for 56 meals over 28 days once per year for ESRD members enrolled in an ESRD-related case management program.
Fitness	\$0 copay for fitness memberships through Silver & Fit program. Customers can visit multiple facilities in the same month.



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Home Life Referrals	Quick and convenient access to trusted local resources for assistance with everyday needs, online or over the phone. Topics include aging, home repair and improvements, healthy eating, pet care, and more.
Caregiver Support	Caregiver support available to help care for an aging loved one, adult or child living with acute or chronic conditions like dementia, cancer, kidney disease, cerebrovascular conditions such as a stroke, and cardiovascular conditions such as congestive heart failure.
In-Home Support	30 Hours Per Year; Papa Pals combats loneliness and social isolation by connecting Papa Pals with our customers for companionship and help with instrumental activities of daily living. Papa Pals can support our customers either in their homes or virtually.
Clinical Management Support Programs	
Care Management	Care Management programs are part of the broader population health management strategy and apply a comprehensive, multidisciplinary approach to manage customers with chronic, complex, and disease-specific care needs through identification, assessment, care coordination, customer education and self management.
Behavioral Health	Helps identify customers with untreated behavioral health conditions that result in worsening medical comorbidities and avoidable utilization. Health Coach support, Assessment of Social Determinants of Health, Community based support systems, Therapist, psychiatrist and other behavior health provider support.
Chronic Care	Provides convenient in-home care for customers with high utilization and multiple uncontrolled comorbidities who need additional support. 24/7 telephone support, Enhanced care and benefits, and Support for underlying health and social issues.
Kidney Disease	Provides in-home kidney care management for customers with advanced-stage kidney disease. In-home nurse and social worker support, 24/7 telephone support, and Assessment of Social Determinants of Health.
Palliative Care	Provides compassionate care and support through prevention and relief of physical, emotional and spiritual pain for patients facing advanced illnesses. Physical, emotional, spiritual support Advance care planning assistance, Team includes Nurses, Social workers and Chaplain.
Pre-Diabetes Support	Medicare diabetes prevention program benefit for individuals at risk for Type 2 diabetes. Lifestyle behavior change program, In-person classes and social support, Focus on weight reduction.



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Transition of Care (TOC)	Extends care into the home by offering support to patients post-hospital discharge who have a strong likelihood of a hospital readmission. TOC team communicates with PCP to coordinate care In-home visit within 5 days, Review of Durable Medical Equipment, Medication reconciliation, and In-home or phone follow-up.
Utilization Management	
Utilization Management	Utilization management program for 27 different clinical categories improves the care delivered to customers through specialized clinical expertise, regionally-focused relationships and individualized customer support. Verifying the eligibility, safety, medical necessity, and appropriateness of care, Promoting quality, value-enhanced care, Ensuring the most appropriate level of care is provided and supporting safe and effective transitions, Identify high-risk customers and ensuring that appropriate care is accessed, Improving utilization of resources by identifying patterns of over- and under- utilization, and Post-hospital discharge.

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