

Plan Features	Cigna CDHP + HSA	Cigna OAP	Kaiser HMO (CA Only)
Copay or Coinsurance?	This plan features coinsurance. Once you meet your entire medical deductible, you'll pay a percentage of the cost.	This plan features copays for in-network prescriptions.	This plan features copays and only covers in-network services. There is no deductible.
Retail (30-day supply)			
Tier 1 - Generic	No charge after deductible	\$10 copay	\$10 copay
Tier 2 - Formulary (preferred brand)	20% after deductible	\$20 copay	\$20 copay
Tier 3 - Non-Formulary (non-preferred brand)	30% after deductible	\$35 copay	N/A
Mail Order (Cigna: 90-day supply, Kaiser: 100-day supply)			
Tier 1 - Generic	No charge after deductible	\$20 copay	\$20 copay
Tier 2 - Formulary (preferred brand)	20% after deductible	\$40 copay	\$40 copay
Tier 3 - Non-Formulary (non-preferred brand)	30% after deductible	\$70 copay	N/A