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	50%	50%	Not covered
Tier 2 - Formulary (preferred brand)	50%	50%	Not covered
Tier 3 - Non-Formulary (non-preferred brand)	50%	50%	Not covered
Mail Order (Cigna: 90-day supply, Kaiser: 100-day supply)			
Tier 1 - Generic	Not covered	Not covered	Not covered
Tier 2 - Formulary (preferred brand)	Not covered	Not covered	Not covered
Tier 3 - Non-Formulary (non-preferred brand)	Not covered	Not covered	Not covered