Plan Features	Cigna CDHP + HSA	
	In-Network	**Out-of-Network**
Annual Deductible* Individual/Family	$2,000/$4,000 (in-and out-of-network combined)	$2,000/$4,000 (in-and out-of-network combined)
Annual Out-of-Pocket Maximum* Individual/Family	$3,000/$6,000 (in-and out-of-network combined)	$4,000/$8,000 (in-and out-of-network combined)
HSA Eligible	Yes	
Copay or Coinsurance?	This plan features coinsurance. Once you meet your entire deductible, you'll pay a percentage of the total service cost.	
Covered Services	**Your Costs for Services**	
	In-Network	**Out-of-Network**
Preventive Care Services	No charge, deductible waived	30%
Primary Doctor, Specialist, and Telemedicine	10% after deductible	30%
Mental Health Visits	10% after deductible	90% after deductible
Lab and X-Ray	10% after deductible	30%
Urgent Care	10% after deductible	10%
Emergency Room	10% after deductible (waived if admitted)	10%
Inpatient Hospitalization	10% after deductible	30%
Outpatient Surgery	10% after deductible	30%
Acupuncture	10% after deductible (30 visits)	30% (30 visits)
Chiropractic Care/Spinal	10% after deductible (30 visits)	30% (30 visits)

*Cigna annual deductible and out-of-pocket maximum are on a plan year basis, 8/1 through 7/31.