

2010 Premiums & Benefits
CIGNA Medicare Access PFFS



Benefit Package & Plan Name/Type	Benefit Package 1				Benefit Package 2			
	Plan One MA-Only	Plan Two MA-PD	Plan Three MA-Only	Plan Four MA-PD	Plan One MA-Only	Plan Two MA-PD	Plan Three MA-Only	Plan Four MA-PD
A County Premium	\$0	\$0	\$45	\$85	\$0	\$20	\$60	\$90
B County Premium	\$35	\$40	\$85	\$130	\$45	\$60	\$100	\$135
C County Premium	\$50	\$70	\$110	\$155	\$55	\$70	\$110	\$145
D County Premium	\$85	\$90	\$140	Not Offered	\$80	\$95	\$135	Not Offered
Plan Benefits								
Out of Pocket Max	\$3000	\$3500	\$2500	\$2000	\$3600	\$3800	\$3400	\$3000
Co-pays	\$10/\$35	\$10/\$40	\$10/\$20	\$5/\$10	\$15/\$40	\$15/\$45	\$10/\$20	\$10/\$20
Hospital Inpatient	\$175 days 1-6	\$230 days 1-6	\$50 days 1-6	\$30 days 1-6	\$230 days 1-6	\$230 days 1-6	\$100 days 1-6	\$50 days 1-6
SNF, days 1-20	\$0/day	\$0/day	\$0/day	\$0/day	\$0/day	\$0/day	\$0/day	\$0/day
SNF, days 21-100	\$125/day	\$125/day	\$50/day	\$30/day	\$125/day	\$125/day	\$100/day	\$50/day
Emergency Room	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50
Urgent Care	\$10/\$35	\$10/\$40	\$10/\$20	\$5/\$10	\$15/\$40	\$15/\$45	\$10/\$20	\$10/\$20
World-wide Cvrng	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50
World-wide Max	\$50,000/yr	\$50,000/yr	\$100,000/yr	\$100,000/yr	\$50,000/yr	\$50,000/yr	\$100,000/yr	\$100,000/yr
Lab Services	15%	15%	15%	10%	15%	15%	15%	10%
Diagnostic Tests	15%	15%	15%	10%	15%	15%	15%	10%
Hospital OP	\$35	\$40	\$20	\$10	\$40	\$45	\$20	\$20
Outpatient Surgery	\$175	\$250	\$50	\$30	\$250	\$250	\$100	\$50
Ambulance	\$150/trip	\$150/trip	\$100/trip	\$100/trip	\$150/trip	\$150/trip	\$100/trip	\$100/trip
DME	15%	15%	15%	10%	15%	15%	15%	10%

All 2010 plan designs and service areas described in this document are pending government approval and are therefore subject to change. 13
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2010 Benefits (Continued)
CIGNA Medicare Access PFFS



Benefit Package & Plan Name/Type	Benefit Package 1				Benefit Package 2			
	Plan One MA-Only	Plan Two MA-PD	Plan Three MA-Only	Plan Four MA-PD	Plan One MA-Only	Plan Two MA-PD	Plan Three MA-Only	Plan Four MA-PD
Blood	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Nursing Hotline	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Dental, Medicare	\$35	\$40	\$20	\$10	\$40	\$45	\$20	\$20
Dental, Other ¹	25%	25%	25%	25%	25%	25%	25%	25%
Eye, Routine	\$35	\$40	\$20	\$10	\$40	\$45	\$20	\$20
Eye, Medical	\$35	\$40	\$20	\$10	\$40	\$45	\$20	\$20
Eye, Hardware ²	Not covered	Not covered	\$20	\$10	Not covered	Not covered	\$20	\$20
Hearing, Routine	\$35	\$40	\$20	\$10	\$40	\$45	\$20	\$20
Hearing, Medical	\$35	\$40	\$20	\$10	\$40	\$45	\$20	\$20
Drugs, Part B	20%	20%	20%	20%	20%	20%	20%	20%
Drugs, Part D ³	Not covered	Covered	Not covered	Covered	Not covered	Covered	Not covered	Covered
Tier 1		\$7		\$7		\$7		\$7
Tier 2		\$35		\$35		\$35		\$35
Tier 3		\$75		\$75		\$75		\$75
Tier 4		33%		33%		33%		33%

¹ 2 oral exams, 2 cleanings, & 1 x-ray per year
² Glasses or contacts, \$75 limit (Plan Three) and \$100 limit (Plan Four) every two years
³ Benefit does not accrue toward Out-of-Pocket Maximum

Note that this is a representation of all plans available in all states/counties. In a single state, a producer/beneficiary would only be presented a single Benefit Package.

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The CIGNA Medicare Access Advantage

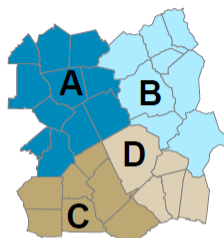
- ✓ Plans available in 1500 counties in 27 states.
- ✓ 4 Standard plan designs across all counties in each state.
- ✓ Both MA-Only and MA-PD plans available.
- ✓ \$0 premium MA-Only and \$0 premium MA-PD plans available.
- ✓ Maximum Out-of-Pocket limits between \$2000 and \$3800.
- ✓ Hospital Inpatient co-pays as low as \$30 for days 1 - 6.
- ✓ Outpatient Lab Services and Diagnostic Tests lower than Original Medicare (10% - 15% co-insurance).
- ✓ Dental benefit covered at 75%—and, members can use their own dentists.*
- ✓ PFFS plan will be networked in 2011—it's not going away.
- ✓ Online certification, fulfillment, and enrollment available to producers.

* Member pays 25% co-insurance for 2 oral exams, 2 cleanings, and 1 x-ray per year.

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2010 County Types CIGNA Medicare Access PFFS

CIGNA has 4 county types, A, B, C & D. Premiums are lowest in A counties and highest in D counties.



CNTY TYPE	BENEFIT PACKAGE 1		BENEFIT PACKAGE 2		TOTALS	
	# OF COUNTIES	MEDICARE ELIGIBLE	# OF COUNTIES	MEDICARE ELIGIBLE	# OF COUNTIES	MEDICARE ELIGIBLE
A	273	5,057,323	222	4,796,193	495	9,853,516
B	52	942,097	163	2,387,681	215	3,329,778
C	46	545,560	173	2,903,055	219	3,448,615
D	139	3,688,218	432	3,468,198	571	7,156,416
Totals	517	10,333,325	1077	16,857,999	1500	23,788,325

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