

Medical Plan Highlights

Choose from *three* Cigna plans: The SureFit Plan offers the lowest monthly cost using a regional network of physicians; the Consumer Driven Plan offers affordable health care with the convenience of out-of-network coverage, both of these plans can be used with a Health Savings Account (HSA) to cover out-of-pocket health care expenses; the OAPIN offers lower deductibles but will cost you more in payroll contributions and is not compatible with a HSA.

	District Monthly Cost:	SureFit Plan ¹		Consumer Driven Plan		OAPIN	
		Your Monthly Cost:	Monthly Employer HSA Contribution:	Your Monthly Cost:	Monthly Employer HSA Contribution:	Your Monthly Cost:	Monthly Employer HSA Contribution:
Employee	\$653.75	\$0	\$142.40 ²	\$0	\$77.02 ²	\$99.23	n/a
Employee & Spouse	\$653.75	\$347.70	\$0	\$413.07	\$0	\$808.76	n/a
Employee & Child(ren)	\$653.75	\$302.94	\$0	\$368.31	\$0	\$744.18	n/a
Family	\$653.75	\$723.22	\$0	\$788.59	\$0	\$1,350.24	n/a

¹ A regional network of physicians located in Kansas City. Please visit www.cigna.com for a list of participating providers in your area.

² This is an employer contribution into a HSA. Those ineligible to participate in a HSA will receive these funds in a Health Reimbursement Account (HRA).

	SureFit Plan ¹ - Your responsibility:		Consumer Driven Plan - Your responsibility:		OAPIN - Your responsibility:	
	SureFit Network ¹	Out-of-Network	Open Access+ Network	Out-of-Network	Open Access+ Network	Out-of-Network
Office Visit						
Primary Care Physician	Deductible + 0%	No Coverage	Deductible + 0%	Deductible + 20%	\$40	No Coverage
Specialist	Deductible + 0%	No Coverage	Deductible + 0%	Deductible + 20%	\$80	No Coverage
Consiglio Wellness Center	\$10		\$10		\$0	
Deductible						
Individual	\$2,700	N/A	\$2,700	\$3,000	\$500	N/A
Individual Plus One or More	\$5,400 (\$2,700 per person)	N/A	\$5,400 (\$2,700 per person)	\$6,000 (\$3,000 per person)	\$1,000 (\$500 per person)	N/A
Coinsurance						
	0%	No Coverage	0%	20%	20%	No Coverage
Out-of-Pocket Maximum						
Individual (includes deductible)	\$2,700	N/A	\$2,700	\$4,000	\$3,000	N/A
Individual Plus One or More (includes deductible)	\$5,400 (\$2,700 per person)	N/A	\$5,400 (\$2,700 per person)	\$8,000 (\$4,000 per person)	\$6,000	N/A

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Prescription Drug Highlights

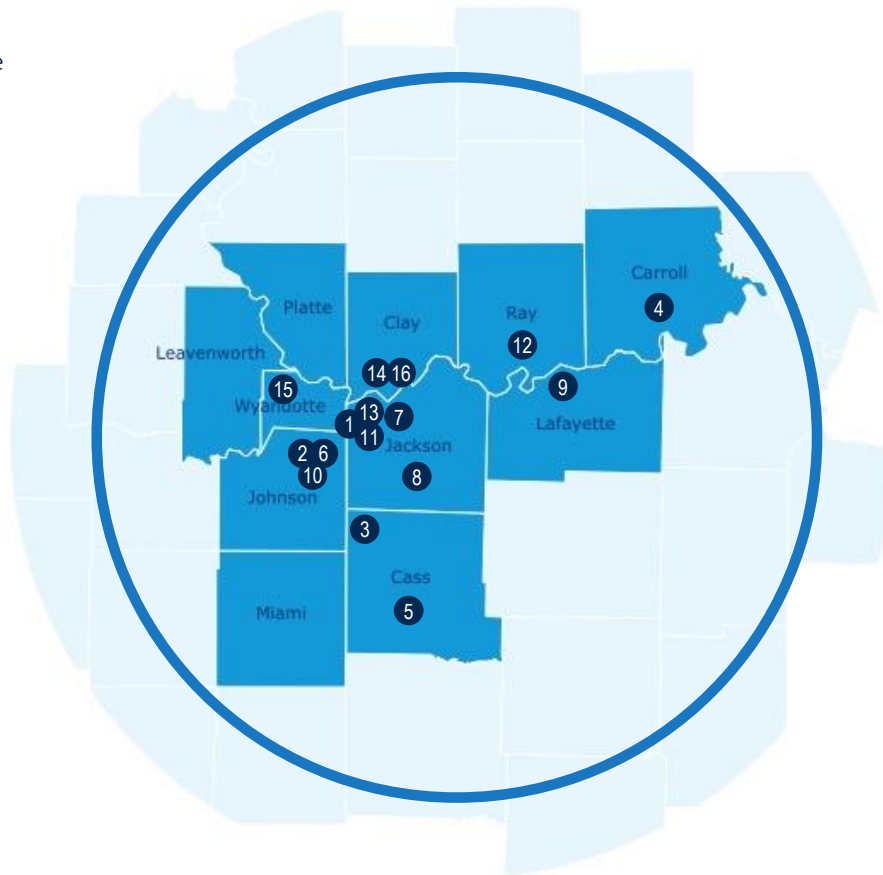
	SureFit Plan - Your responsibility: ³		Consumer Driven Plan - Your responsibility: ³		OAPIN - Your responsibility:	
	Preventive Drugs	Non-Preventive Drugs	Preventive Drugs	Non-Preventive Drugs	Preventive Drugs	Non-Preventive Drugs
Retail In-Network⁴ (34-day Supply)						
Generic	\$0	Deductible + 0%	\$0	Deductible + 0%	\$0	\$15
Preferred Brand	\$0	Deductible + 0%	\$0	Deductible + 0%	\$25	\$25
Non-Preferred Brand	\$0	Deductible + 0%	\$0	Deductible + 0%	\$40	\$40
Mail Order In-Network (90-day supply)						
Generic	\$0	Deductible + 0%	\$0	Deductible + 0%	\$0	\$30
Preferred Brand	\$0	Deductible + 0%	\$0	Deductible + 0%	\$50	\$50
Non-Preferred Brand	\$0	Deductible + 0%	\$0	Deductible + 0%	\$80	\$80

³ There is no coverage for prescriptions obtained from an out-of-network mail order pharmacy for the SureFit and Consumer Driven plans.

⁴ Prescriptions obtained at a non-network retail pharmacy are subject to the deductible + 50% coinsurance for all plans.

SureFit providers in the Kansas City area:

1. Children's Mercy Hospital Adele Hall Campus
2. Children's Mercy Hospital Kansas
3. Belton Regional Medical Center (HCA Midwest Health)
4. Carroll County Memorial Hospital
5. Cass Regional Medical Center
6. Overland Park Regional Medical Center (HCA Midwest Health)
7. Centerpoint Medical Center (HCA Midwest Health)
8. Lees Summit Medical Center (HCA Midwest Health)



9. Lafayette Regional Health Center (HCA Midwest Health)
10. Menorah Medical Center (HCA Midwest Health)
11. Research Medical Center (HCA Midwest Health)
12. Ray County Memorial Hospital
13. Select Specialty Hospital of Western Missouri
14. Kindred Hospital Northland
15. Select Specialty Hospital of Kansas City
16. North Kansas City Hospital