

The Power of Your Benefits - Plan Year 2021

Orange & Rockland Management and Hourly Over 65 Retirees

CIGNA Medicare Supplement Plan

Medical Plan Highlights

	CIGNA Pays		CIGNA Pays
Annual Deductible	\$150 Individual	Hospital-Inpatient Care	80% of Medicare approved amount after Medicare Hospital Deductible
Annual Out-of-Pocket Max	N/A	Hospital Physician Services	80% of Medicare approved amount after Medicare Hospital Deductible
Dependent Age	N/A	Hospital - Other Services Radiologist, Anesthesiologist, Pathologist	80% of Medicare approved amount after Medicare Hospital Deductible
Lifetime Plan Max	\$35,000	Outpatient Surgery Facility & Professional Services	80% after plan deductible of the Medicare approved amount
Physician Office Visits	80% after plan deductible of the Medicare approved amount	Hospice	80% of Medicare approved amount after Medicare Hospital Deductible
Preventive Care - Standard Medicare Covered Services	80% after plan deductible of the Medicare approved amount	Home Health Care	80% after plan deductible of the Medicare approved amount
Medicare Covered Services	80% after plan deductible of the Medicare approved amount	Outpatient Therapies Physical, Occupational & Speech 60 visit maximum combined	80% after plan deductible of the Medicare approved amount Subject to treatment plan authorization; must be restorative in nature.
Routine Mammography Routine Pap Smear	100% after plan deductible 80% after plan deductible	Outpatient Therapies Cardiac & Pulmonary Unlimited max per calendar year	80% after plan deductible of the Medicare approved amount Subject to treatment plan authorization; must be restorative in nature.
Emergency Room Care	80% after plan deductible of the Medicare approved amount	Outpatient Therapies Chiropractic Therapy	80% after plan deductible of the Medicare approved amount \$50 maximum per calendar year Subject to treatment plan authorization; must be restorative in nature.
Lab & Radiology Services	80% after plan deductible of the Medicare approved amount	Outpatient Mental Health/Substance Abuse	80% after plan deductible of the Medicare approved amount
Chemotherapy & Radiation Therapy	80% after plan deductible of the Medicare approved amount	Hearing Aids	Not Covered

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Prescription Plan - Over age 65			
	Management Retirees & Widows Prescription Silverscript	Hourly Retirees & Widows Prescription Silverscript	Notes
Annual Deductible Retail Pharmacy	\$115.00 per person	\$115.00 per person	
Retail Co-Insurance	\$12/ Generic	\$12/ Generic	
	\$29/ Brand	\$29/ Brand	Note - Mail order prescriptions may be filled at local CVS stores.
Annual Deductible Mail Pharmacy	\$30.00 per person	\$30.00 per person	
Mail Co-Insurance	\$10/ Generic	\$10/ Generic	All Mail order prescriptions limited to 90 day supply
	\$22/ Brand	\$22/ Brand	Note - Changes to copayments for mail order prescriptions

Vision Care Highlights					
Comprehensive Professional Systems is the administrator of the vision plan . All vision claims for exams and lenses or frames should be sent to Comprehensive Professional Systems and not to CIGNA.					
	Pre - 6/01/1987 No Coverage	6/01/1987 - 6/01/1994	Management - 7/1/94 - 1/1/96 Hourly - 7/1/94 - 1/1/98	Management - 2/1/1996 - Present Hourly - 2/1/98 to Present	
				In Network	Out of Network
Eye Exam	N/A	\$25 for exam per year	\$50 for exam per year	Exam: \$0 copay, every 12 months for employees and 24 months for dependents	Eye Exam \$20 Frames and Lenses up to a total of \$200 if exam not applied
Frames & Lenses	N/A	Eyeglasses: Scheduled benefits from \$12 to \$112 Lenses every 12 months; frames every 24 months.	Eyeglasses: Scheduled benefits from \$24 to \$224. Lenses every 12 months; frames every 24 months.	Once every 24 months up to a \$150 value	
Vision Network	N/A	N/A	N/A	Please see Retiree website for network providers	Note - In and Out of Network are a combined benefit every 24 months
Important Phone Numbers		Member Services		Web Address	
CIGNA -Open Access Plus Plan		1-800-CIGNA24		www.mycigna.com	
Silverscript (CVS/Caremark)		1-888-698-0576		www.caremark.com	
Comprehensive Professionals Vision		1-888-675-3137			
MetLife Retiree Dental Services		1-800-634-0336		www.metlife.com	
Vanguard		1-800-523-1188		www.vanguard.com	
Benefits - Healthcare and Pension Information		1-800-577-9527		http://retirees.oru.com	
Liz O'Halloran - Department Manager- O&R Benefits		1-845-577-2501		ohalloranl@coned.com	
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