

# Seton Hall University - CIGNA Medical Plans Comparison

	<u>Network Point of Service</u>		<u>Open Access Plus</u>	
	<u>In-Network</u>	<u>Out-of-Network</u>	<u>In-Network</u>	<u>Out-of-Network</u>
<b>Geographic Area</b>	NJ, NY, CT, DE and PA		Nationwide	
<b>Financial</b>				
Lifetime maximum	Unlimited	Unlimited	Unlimited	Unlimited
Deductible - individual/family	None	\$5,000/\$10,000	None	\$500/\$1,000
Out-of-pocket maximum	\$1,000/\$8,000	\$8,000/\$16,000	\$1,000/\$2,000	\$2,000/\$4,750
<b>Preventive Care</b>	No Charge	70% after ded.	No Charge	70% after ded.
<b>Physician Services</b>				
Office visits/Outpatient Surgery	\$10 co-pay	70% after ded.	\$20 co-pay	70% after ded.
<b>Referral for Specialty Care</b>	Yes Must choose an in-network primary care provider (Gatekeeper)	Yes	No No primary care provider is required	No
<b>Diagnostic Services</b>				
Lab & X-Ray	No Charge	70% after ded.	No Charge	70% after ded.
Mammograms, PSA, PAP Smear	No Charge	70% after ded.	No Charge	70% after ded.
<b>Inpatient Hospital - Facility Services</b>				
Semi-Private Room	No Charge	70% after ded.	No Charge	70% after ded.
Special Care Units	No Charge	70% after ded.	No Charge	70% after ded.
<b>Outpatient Facility Services</b>				
Operating Rm / Recovery Rm / Observation Rm	No Charge	70% after ded.	No Charge	70% after ded.
<b>Inpatient Hospital-Professional Services</b>				
Surgeon/Radiologist/Pathologist/Anesthesiologists	No Charge	70% after ded.	No Charge	70% after ded.
<b>Outpatient Hospital - Professional Services</b>				
Surgeon/Radiologist/Pathologist/Anesthesiologists	No Charge	70% after ded.	No Charge	70% after ded.
<b>Emergency and Urgent Care</b>				
Physician's Office	\$10 co-pay	70% after ded.	\$20 co-pay	70% after ded.
Emergency Room	\$75 co-pay	\$75 co-pay	\$75 co-pay	\$75 co-pay
Urgent Care Facility	\$35 co-pay	\$35 co-pay	\$35 co-pay	\$35 co-pay
Ambulance	No Charge	No Charge	No Charge	No Charge
<b>Other Health Facilities</b>				
Skilled Nursing Facility	90 days combined max per yr.		90 days combined max per yr.	
Rehabilitation Hospital	No Charge	70% after ded.	No Charge	70% after ded.
<b>Short Term Rehab. Therapy</b>				
Includes Cardiac rehab, physical therapy, pulmonary rehab., cognitive therapy	\$10 co-pay 60 visits combined max. per yr.	70% after ded.	\$20 co-pay 60 visits combined max. per yr.	70% after ded.
<b>Chiropractic Services</b>	\$10 co-pay 30 visits combined max. per yr.	70% after ded.	\$20 co-pay 30 visits combined max. per yr.	70% after ded.
<b>Home Health Care</b>	No Charge 100 visit combined max per yr.	70% after ded.	No Charge 100 visit combined max per yr.	70% after ded.
<b>Durable Medical Equip.</b>	No Charge	70% after ded.	No Charge	70% after ded.
<b>Behavioral Health (non-biologically based)</b>				
Inpatient	No Charge	70% after ded.	100%	70% after ded.
Outpatient	\$10 co-pay	70% after ded.	\$20 co-pay	70% after ded.

*Note: This is not a complete explanation of covered services, exclusions, limitations, reductions or the terms under which the program may be continued in force. This benefit highlight is not a contract. For full coverage provisions, including limitations and exclusions please contact CIGNA HealthCare.*