

Major Medical Insurance

Administrator: Allied
Effective: 1/1/26-12/31/26
Website: www.alliedbenefit.com
Phone: 800-288-2078



HDHP Family Plan – Your Plan contains enhanced benefits through network providers. Benefits are generally paid at a higher level when using network Hospitals and network Physicians than when using non-network providers. For on-line inquiry to locate a network provider near You, or to verify that a provider is in the PPO network, visit the website listed on Your ID card. For direct assistance in locating network providers, call the “Provider Referral Number” listed on Your ID card.

You have free choice of any provider for medical care. At any time, the Covered Person may choose any qualified provider with the understanding that different benefits may apply according to the provisions of the Plan.

Network	CIGNA
Deductible Individual (In-Network/Out of Network) Family (In-Network/Out of Network)	\$3,400 / \$3,400 \$4,500 / \$4,500
Member Coinsurance In-Network/Out of Network	20% / 50%
Out of Pocket Maximum Individual (In-Network/Out of Network) Family (In-Network/Out of Network)	\$3,400 / \$6,000 \$6,000 / \$12,000
Physician Services (In-Network) Well Adult / Child Care Physician Office Visit Specialist X-Rays / Lab Diagnostics	No Charge 20% 20% 20%
Emergency Room Services	\$100 co-pay then paid at 20% member coinsurance after deductible (Co-pay waived if admitted to hospital directly from ER)
Prescription Drug Services Retail (Generic / Brand / Non-Pref Brand) Mail (Generic / Brand / Non-Pref Brand)	\$10 / \$25 / \$40 Copay after deductible \$20 / \$50 / \$80 copay after deductible
Lifetime Maximum	Unlimited

PPO Network

Carrier: CIGNA
Phone: 800-288-2078



Allied partners with CIGNA, providing members access to a world-class healthcare network. It is one of the largest and most respected health benefits companies in the United States, serving over millions of Americans throughout the country. The CIGNA PPO network is a national network with over 600,000 healthcare professionals and over 4,520 hospitals participating.

Precertification

Carrier: Allied / CIGNA
Phone: 800-288-2078



Your Plan also includes a Pre-Certification Program. Certain services and procedures may require you and your doctor to contact CIGNA. Failure to do so may result in a penalty to your benefits. Please refer to your Summary Plan Description for the Pre-Certification requirements.

Pharmacy Benefit Manager

Carrier: CVS Caremark
Phone: 877-860-6415



Your Plan also includes a Pharmacy benefit Manager to manage all of your prescription drug needs. To locate a participating pharmacy in your area or to price out the cost of prescription medications, contact CVS Caremark at the phone number above, or the website listed on your ID card.

Telemedicine

Carrier: Teladoc
Phone: 800-835-2362



Teladoc is an affordable solution to the challenge of healthcare access. We provide you and your family with round-the-clock access to U.S based licensed physicians for telephone consultations. Regardless of your location, you can connect with a doctor in real-time for treatment or diagnosis of common conditions.