



- **Medically Underwritten**
- **Rates outlined on the following pages are pre-underwritten & represent the average rate approved.**

Available to the members of the Triad Benefits. Self-Insured Plan - Reinsured by Sirius Point Ltd. Plan includes access to the Cigna PPO Network

- [Click Here: Search the CIGNA PPO Network](#)
  1. Select "Employer or School"
  2. Continue as Guest
  3. Click "Continue" to Select a Plan
  4. **Under Select a Plan, choose "PPO, Choice Fund PPO"**

	1000 Copay	1500 Copay	2500 Copay	3500 Copay	5000 Copay	3500 HSA	5000 HSA	7350 Copay
<b>Deductible</b>	<b>\$1,000</b>	<b>\$1,500</b>	<b>\$2,500</b>	<b>\$3,500</b>	<b>\$5,000</b>	<b>\$3,500</b>	<b>\$5,000</b>	<b>\$7,350</b>
Max Out of Pocket	\$5,000	\$7,350	\$7,350	\$7,350	\$7,350	\$6,550	\$6,550	\$7,350
<b>Preventative</b>	Covered 100%	Covered 100%	Covered 100%	Covered 100%	Covered 100%	Covered 100%	Covered 100%	Covered 100%
<b>Primary Care</b>	\$20	\$30	\$30	\$45	\$45	Ded + 20%	Ded + 20%	\$50
<b>Specialist</b>	\$40	\$60	\$60	\$90	\$90	Ded + 20%	Ded + 20%	\$100
<b>Urgent Care</b>	\$40	\$60	\$60	\$90	\$90	Ded + 20%	Ded + 20%	\$100
<b>Chiropractor</b>	\$20	\$20	\$20	\$20	\$20	Ded + 20%	Ded + 20%	\$20
<b>Mental Health</b>	\$30	\$30	\$30	\$45	\$45	Ded + 20%	Ded + 20%	\$50
<b>Blood / Lab / Imaging</b>	Ded + 20%	Ded + 20%	Ded + 20%	Ded + 20%	Ded + 20%	Ded + 20%	Ded + 20%	Ded + 0%
<b>Hospital</b>	Ded + 20%	Ded + 20%	Ded + 20%	Ded + 20%	Ded + 20%	Ded + 20%	Ded + 20%	Ded + 0%
<b>Surgery</b>	Ded + 20%	Ded + 20%	Ded + 20%	Ded + 20%	Ded + 20%	Ded + 20%	Ded + 20%	Ded + 0%
<b>Outpatient Treatment</b>	Ded + 20%	Ded + 20%	Ded + 20%	Ded + 20%	Ded + 20%	Ded + 20%	Ded + 20%	Ded + 0%
<b>Prescription Drugs</b>	\$15 / \$45 / \$85 / 20%	\$15 / \$45 / \$85 / 20%	\$15 / \$45 / \$85 / 20%	\$15 / \$65 / \$100 / 20%	\$15 / \$65 / \$100 / 20%	\$15 / \$65 / \$100 / 20% after Ded	\$15 / \$65 / \$100 / 20% after Ded	\$15 / \$65 / \$100 / 20%
<b>Lifetime Maximum</b>	<b>Unlimited Benefit</b>	<b>Unlimited Benefit</b>	<b>Unlimited Benefit</b>	<b>Unlimited Benefit</b>	<b>Unlimited Benefit</b>	<b>Unlimited Benefit</b>	<b>Unlimited Benefit</b>	<b>Unlimited Benefit</b>

**Please Note:** This is a generic representation of benefits and is only intended to serve as an initial proposal of benefits potentially available. Refer to the Schedule of Benefits for the official list of Benefits Coverage, Limitations, & Exclusions. If benefits outlined on this page differ from the Schedule of Benefits or Official Plan Documents, the Schedule of Benefits or Official Plan Documents will govern.

Rates outlined below represent Pre-Underwritten Rates – Approval is not guaranteed.

**Final rates are typically approved within the following ranges of the pre-underwritten rates below – Higher or Lower**

**Member Only:** *within \$100 /mo*  
**Member + SP:** *within \$200 /mo*  
**Member + CH:** *within \$200 /mo*  
**Member + Fam:** *within \$300 /mo*

**These ranges are most consistent for plan deductibles \$3,500 - \$7,350**

		<b>1000 Copay</b>	<b>1500 Copay</b>	<b>2500 Copay</b>	<b>3500 Copay</b>	<b>5000 Copay</b>	<b>3500 HSA</b>	<b>5000 HSA</b>	<b>7350 Copay</b>
<b>Ages 18 - 39</b>	Member Only	894.55	843.42	795.63	750.98	709.24	680.85	653.81	628.05
	Member + SP	1676.32	1575.55	1481.38	1393.36	1311.10	1255.15	1201.85	1151.10
	Member + CH	1524.57	1433.73	1348.83	1269.48	1195.33	1144.89	1096.84	1051.09
	Member + FAM	2453.11	2302.70	2162.13	2030.76	1907.98	1824.46	1744.91	1669.15
<b>Ages 40 - 49</b>	Member Only	959.76	904.36	852.59	804.21	758.99	728.23	698.93	671.03
	Member + SP	1806.74	1697.44	1595.29	1499.82	1410.60	1349.91	1292.10	1237.05
	Member + CH	1641.94	1543.43	1451.35	1365.30	1284.88	1230.17	1178.07	1128.44
	Member + FAM	2648.74	2485.53	2333.00	2190.45	2057.22	1966.60	1880.28	1798.08
<b>Ages 50 - 59</b>	Member Only	1033.92	973.67	917.36	864.74	815.56	782.11	750.25	719.90
	Member + SP	1955.06	1836.05	1724.83	1620.89	1523.75	1457.67	1394.73	1334.79
	Member + CH	1775.43	1668.18	1567.94	1474.26	1386.71	1327.15	1270.43	1216.41
	Member + FAM	2871.21	2693.45	2527.32	2372.05	2226.95	2128.24	2034.23	1944.69
<b>Ages 60 - 64</b>	Member Only	1157.80	1089.45	1025.57	965.87	910.07	872.12	835.97	801.54
	Member + SP	2202.82	2067.61	1941.24	1823.14	1712.77	1637.68	1566.17	1498.07
	Member + CH	1998.42	1876.58	1762.71	1656.29	1556.83	1489.17	1424.73	1363.37
	Member + FAM	3242.86	3040.79	2851.93	2675.43	2510.48	2398.26	2291.39	2189.61

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