

## 2025 Red Plan for Website Webinar Transcript

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Welcome to an overview of the SCHOOLCARE Red plan. This webinar will review the features and benefits of this plan.

**Slide 2** All SCHOOLCARE plans provide the same coverage. Meaning, what the plans cover for doctors, treatments and medications is the same. The Red Plan has different versions. Look at your Cigna ID card or review your benefit summary for your specific copays and out of pocket amounts. The plan uses Cigna's National Open Access provider network with access to care across all 50 states. The Open Access feature allows participants to self-refer to see a specialist and does not require you to name a PCP. The Red plan has deductibles for medical services. The individual deductible is \$250, and the family deductible is \$500. After meeting the deductible, you will pay 20% up to the out-of-pocket max. The annual medical out-of-pocket maximum, meaning the most you could pay for services, is capped at \$1,000 for an individual and \$2,000 for a family. Co-pays for emergency room and urgent care visits, along with prescriptions, still apply.

**Slide 3** Preventive care and certain generic drugs are covered by the plan at 100%. Office visits for PCPs, specialists and virtual care apply to the deductible and coinsurance up to the out-of-pocket maximum. If you are hospitalized, the cost will apply to the deductible and coinsurance up to the out-of-pocket maximum. This includes inpatient services, outpatient surgeries as well as facility charges.

**Slide 4** Emergency and urgent care is covered anywhere in the world, in or out of Cigna's provider network. Emergency room and urgent care visits have copays. The deductible does not apply. Other medical services such as durable medical equipment, chiropractic, physical and occupational therapy apply to the deductible and coinsurance, up to the out-of-pocket maximum. Mental health services are covered at no cost on the Red Plans.

**Slide 5** Prescription drugs allows a three-tier drug formulary which includes generic, preferred brand and non-preferred brand medications. Each tier has a copay depending on the version of the Red Plan. Check your ID card for details. Prescriptions are available for home delivery through Cigna Home Delivery program. The annual prescription drug out-of-pocket maximum for co-pays are individual of \$2,000 and family of \$4,000.

**Slide 6** Cigna makes it easy to keep track of your benefits and out-of-pocket expenses. Log in to myCigna.com or the myCigna app. Once logged in, you can search for a network provider and see their ratings based on cost and quality measures. Review your claims and obtain customer service and virtual care 24/7/365. You can view details about your prescriptions as well as participate in the **Good For You!** wellbeing program. And finally,

you can view, download to your mobile wallet, or print your Cigna ID card from your myCigna account.

**Slide 7** This concludes the webinar. Thank you for watching!