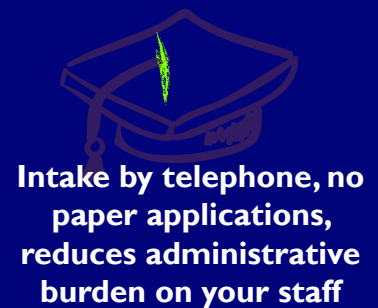
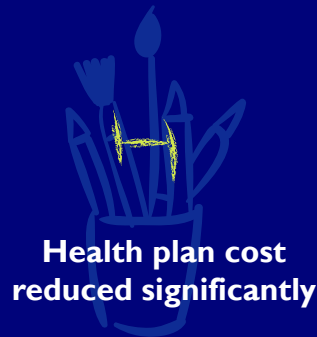


INTRODUCING THE MIDWEST EDUCATORS PROGRAM (MEP)

MEP is Cigna's first employee medical plan for Kansas and Missouri learning institutions for establishments with a minimum of 25 employees. The MEP 5-tier rating structure provides rates starting at \$294.30* per employee.

The ABC's of MEP:



For more information, call Scott Hefner 913.396.0860

**BUKATY
COMPANIES**
Expertise you experience

*High-risk rate much as \$914.55.

Midwest Educators Program

Medical Program - Effective July 1, 2016

	Network	Deductible		Office Visit		ER Copay	Inpatient Hospital	Outpatient Hospital	Co-Ins.	Out of Pocket		Rx - Tier		
		Individual	Family	PCP	SCP					Individual	Family	1	2	3
Cigna (HSA) Open Access Plus 5000	In	\$5,000	\$10,000	Ded & Co	Ded & Co	Ded & Co	Ded & Co	Ded & Co	80%	\$6,850	\$13,700	\$15	\$40	\$70
Cigna (HRA) Open Access Plus 3000	In	\$3,000	\$6,000	\$30	\$60	\$250	Ded & Co	Ded & Co	70%	\$6,000	\$12,000	\$15	\$40	\$70
Cigna Open Access Plus 2000	In	\$2,000	\$4,000	\$25	\$50	\$250	Ded & Co	Ded & Co	80%	\$5,000	\$12,000	\$15	\$40	\$70
Cigna Open Access Plus 1000	In	\$1,000	\$2,000	\$25	\$50	\$250	Ded & Co	Ded & Co	80%	\$3,000	\$6,000	\$15	\$40	\$70
Cigna Open Access Plus 500	In	\$500	\$1,000	\$15	\$30	\$150	\$200	\$100	100%	\$1,000	\$3,000	\$15	\$40	\$70

Cigna: Open Access Plus 5000 (HSA)

EE	\$294.30	\$323.73	\$353.16	\$382.60	\$515.03
ES	\$579.77	\$637.74	\$695.72	\$753.70	\$1,014.60
EC	\$515.61	\$567.17	\$618.73	\$670.29	\$902.32
FF	\$819.04	\$900.94	\$982.85	\$1,064.75	\$1,433.32

Cigna: Open Access Plus 1000

	\$468.72	\$515.60	\$562.46	\$609.34	\$820.26
	\$923.72	\$1,016.09	\$1,108.46	\$1,200.84	\$1,616.51
	\$823.53	\$905.88	\$988.24	\$1,070.59	\$1,441.18
	\$1,304.53	\$1,434.98	\$1,565.44	\$1,695.89	\$2,282.93

Cigna: Open Access Plus 3000 (HRA)

EE	\$395.00	\$434.50	\$474.00	\$513.50	\$691.25
ES	\$778.15	\$855.96	\$933.78	\$1,011.60	\$1,361.76
EC	\$692.04	\$761.24	\$830.45	\$899.65	\$1,211.07
FF	\$1,099.29	\$1,209.21	\$1,319.15	\$1,429.08	\$1,923.76

Cigna: Open Access Plus 500

	\$522.60	\$574.86	\$627.12	\$679.38	\$914.55
	\$1,029.91	\$1,132.90	\$1,235.89	\$1,338.88	\$1,802.34
	\$918.21	\$1,010.03	\$1,101.85	\$1,193.66	\$1,606.87
	\$1,454.51	\$1,599.96	\$1,745.41	\$1,890.86	\$2,545.39

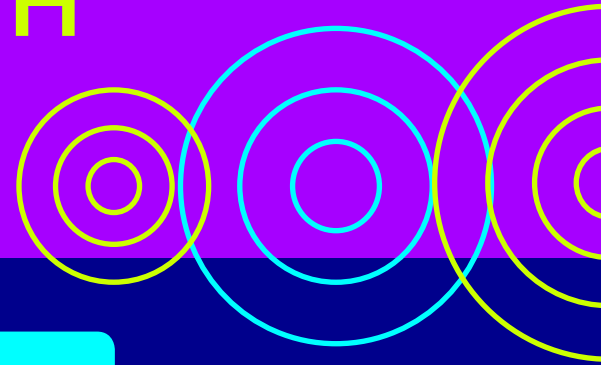
Cigna: Open Access Plus 2000

EE	\$415.43	\$456.97	\$498.52	\$540.06	\$727.00
ES	\$818.70	\$900.57	\$982.44	\$1,064.31	\$1,432.73
EC	\$729.90	\$802.89	\$875.88	\$948.87	\$1,277.33
FF	\$1,156.22	\$1,271.84	\$1,387.46	\$1,503.09	\$2,023.39



AN EASIER, EFFECTIVE WAY

TO CAPTURE EMPLOYEE HEALTH INFORMATION



How does this process work?

In order to make the medical underwriting process as easy and efficient as possible, Cigna is working with RSA Medical, a vendor that specializes in gathering medical information via the telephone.

Cigna begins by helping you determine the best way for RSA Medical to contact your employees.

- **You choose to have employees initiate the call.** You will provide RSA Medical with a list of your employees and their preferred email addresses. Then RSA Medical will start the process by emailing your employees to explain the importance of the survey, what to expect when they make the call, the hours they can call and the phone number.
- **You choose to have RSA Medical initiate the call.** You will provide RSA Medical with a list of your employees, including their preferred phone numbers and email addresses. RSA Medical will then send employees an introductory email, explaining the importance of the survey, what to expect and when they will call.

Depending on an employee's health information and how many dependents he or she will need to discuss, these phone calls will take 10–20 minutes. Surveys will be conducted by a doctor, nurse or physician assistant, and all information gathered from the survey recipient is confidential. Only Cigna will view the information and employers will not have access to specific answers to survey questions.

GO YOU[®]



What happens during the telephone interview?

During the call, your employees will be asked a series of questions related to their health, as well as the health of their covered dependents. To make things go smoothly, employees should have the following information ready:

- Names and dosages of medications currently used or have used in the past five years for all family members enrolling in medical coverage
- Dates of any treatment, surgery, diagnostic testing, follow-up visits, etc., performed in the past five years
- Names of any conditions or diagnoses assigned in the past five years

At the close of the interview, employees will be asked to provide verbal signatures to verify that all the information is correct. They will also be given a phone number, in case they want to add something they didn't mention in the initial phone call.

What are the benefits?

We have found this process to be easier for everyone involved:

- **Employees** don't have to complete an online or handwritten survey, because everything is captured during one interview, and Cigna won't contact them again for additional information.
- **Cigna** is able to make quicker, more accurate and informed decisions.

Working with vendors like RSA Medical, is just one of the many ways Cigna gets the information they need to provide employers and their employees with quality, cost-effective health benefits. For more information about this process, contact your Cigna representative.



All insurance policies and group service agreements contain exclusions and limitations. For costs and complete details of coverage, contact your Cigna representative.

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