



2025 Cigna Healthcare Plans – Florida

Cigna HealthcareSM Connect and CMS Standard Plans – Florida

Broward, Collier, Indian River, Lake, Martin, Miami-Dade, Orange, Osceola, Palm Beach, Saint Lucie, Seminole

Connect/Bronze

- Connect Bronze 6500 Indiv Med Deductible Enhanced Diabetes Care.....2
- Connect Bronze 0 Indiv Med Deductible2
- Connect Bronze 5500 Indiv Med Deductible2

Connect/Silver

- Connect Silver 3600 Indiv Med Deductible3
- Connect Silver-2 2975 Indiv Med Deductible3
- Connect Silver-3 0 Indiv Med Deductible3
- Connect Silver-4A 0 Indiv Med Deductible.....3
- Connect Silver 4300 Indiv Med Deductible 4
- Connect Silver-2 3750 Indiv Med Deductible 4
- Connect Silver-3A 850 Indiv Med Deductible 4
- Connect Silver-4B 0 Indiv Med Deductible 4
- Connect Silver 2000 Indiv Med Deductible 4

Connect/Gold

- Connect Gold 2000 Indiv Med Deductible.....5
- Connect Gold 800 Indiv Med Deductible5

Connect CMS Standard/Bronze

- Connect Bronze CMS Standard..... 6

Connect CMS Standard/Silver

- Connect Silver CMS Standard.....7
- Connect Silver-2 CMS Standard.....7
- Connect Silver-3 CMS Standard.....7
- Connect Silver-4 CMS Standard7

Connect CMS Standard/Gold

- Connect Gold CMS Standard8



BRONZE			
	Connect Bronze 6500 Indiv Med Deductible Enhanced Diabetes Care	Connect Bronze 0 Indiv Med Deductible	Connect Bronze 5500 Indiv Med Deductible
MEDICAL	In-Network	In-Network	In-Network
Annual Deductible ¹ (individual/family)	\$6,500/\$13,000	\$0 Medical, \$5,500/\$11,000 Pharmacy	\$5,500/\$11,000
Coinsurance ²	You pay 40% after deductible	You pay 50%	You pay 40% after deductible
Annual Out-Of-Pocket Max ³ (individual/family)	\$9,200/\$18,400	\$9,200/\$18,400	\$9,200/\$18,400
Physician Services (primary care/specialist)	You pay \$50, deductible waived/You pay \$90, deductible waived	You pay \$50/You pay \$120	You pay \$30, deductible waived/You pay 40% after deductible
Preventive Care ⁴ (in-person & virtual)	You pay \$0, deductible waived	You pay \$0	You pay \$0, deductible waived
Inpatient Facility Services	You pay 40% after deductible	You pay \$2,500 per day for the first 3 days, then 0%	You pay 40% after deductible
Lab	You pay 40% after deductible	You pay \$75	You pay 40% after deductible
X-ray and Ultrasound	You pay 40% after deductible	You pay 50%	You pay 40% after deductible
Emergency Room Services	You pay 40% after deductible	You pay \$1,700	You pay 40% after deductible
Urgent Care	You pay \$75, deductible waived	You pay \$75	You pay \$60, deductible waived
Mental Health/Substance Use Outpatient Office Visit	You pay \$90, deductible waived	You pay \$120	You pay 40% after deductible
MDLive Virtual® Urgent Acute Care ⁵	You pay \$0, deductible waived	You pay \$0	You pay \$0, deductible waived
Speech, Occupational, and Physical Therapy	You pay 40% after deductible	You pay 50%	You pay 40% after deductible
Prescription Medications – Tier 1, 2, 3 and 4: Up to a 30-day supply at any participating retail pharmacy or up to a 90-day supply at any participating 90-day retail pharmacy. Tier 5: Up to a 30-day supply at any participating retail pharmacy or up to a 30-day supply at any participating 90-day retail pharmacy.			
Tier 1 - Retail Preferred Generic	You pay \$3, deductible waived	You pay \$3, deductible waived	You pay \$3, deductible waived
Tier 2 - Retail Non-Preferred Generic	You pay \$30, deductible waived	You pay \$50, deductible waived	You pay 40% after deductible
Tier 3 - Retail Preferred Brand	You pay 40% after deductible	You pay \$250, deductible waived	You pay 40% after deductible
Tier 4 - Retail Non-Preferred Brand	You pay 49% after deductible	You pay 49% after deductible	You pay 49% after deductible
Tier 5 - Retail Specialty and other high-cost medications	You pay 50% after deductible	You pay 50% after deductible	You pay 50% after deductible
Preferred Insulin (Retail)	You pay \$0, deductible waived	You pay no more than \$25	You pay no more than \$25

 SILVER	Base Plan Name - Connect Silver 3600 Indiv Med Deductible			
	Connect Silver 3600 Indiv Med Deductible	Connect Silver-2 2975 Indiv Med Deductible	Connect Silver-3 0 Indiv Med Deductible	Connect Silver-4A 0 Indiv Med Deductible
MEDICAL	In-Network	In-Network	In-Network	In-Network
Annual Deductible ¹ (individual/family)	\$3,600/\$7,200	2,975/\$5,950	\$0/\$0	\$0/\$0
Coinsurance ²	You pay 50% after deductible	You pay 50% after deductible	You pay 50%	You pay 25%
Annual Out-Of-Pocket Max ³ (individual/family)	\$9,200/\$18,400	\$7,350/\$14,700	\$3,050/\$6,100	\$1,550/\$3,100
Physician Services (primary care/specialist)	You pay \$25, deductible waived/You pay \$50, deductible waived	You pay \$20, deductible waived/You pay \$50, deductible waived	You pay \$10/You pay \$45	You pay \$0/You pay \$5
Preventive Care ⁴ (in-person & virtual)	You pay \$0, deductible waived	You pay \$0, deductible waived	You pay \$0	You pay \$0
Inpatient Facility Services	You pay 50% after deductible	You pay 50% after deductible	You pay 50%	You pay 25%
Lab	You pay 50% after deductible	You pay 50% after deductible	You pay 50%	You pay 25%
X-ray and Ultrasound	You pay 50% after deductible	You pay 50% after deductible	You pay 50%	You pay 25%
Emergency Room Services	You pay 50% after deductible	You pay 50% after deductible	You pay 50%	You pay 25%
Urgent Care	You pay \$75, deductible waived	You pay \$75, deductible waived	You pay \$20	You pay \$5
Mental Health/Substance Use Outpatient Office Visit	You pay \$50, deductible waived	You pay \$50, deductible waived	You pay \$45	You pay \$5
MDLive Virtual [®] Urgent Acute Care ⁵	You pay \$0, deductible waived	You pay \$0, deductible waived	You pay \$0	You pay \$0
Speech, Occupational, and Physical Therapy	You pay 50% after deductible	You pay 50% after deductible	You pay 50%	You pay 25%
Prescription Medications – Tier 1, 2, and 3: Up to a 30-day supply at any participating retail pharmacy or up to a 90-day supply at any participating 90-day retail pharmacy. Tier 4: Up to a 30-day supply at any participating retail pharmacy or up to a 30-day supply at any participating 90-day retail pharmacy.				
Tier 1 - Retail Preferred Generic	You pay \$0, deductible waived	You pay \$0, deductible waived	You pay \$0	You pay \$0
Tier 2 - Retail Non-Preferred Generic	You pay \$15, deductible waived	You pay \$15, deductible waived	You pay \$15	You pay \$5
Tier 3 - Retail Preferred Brand	You pay \$50 after deductible	You pay \$50 after deductible	You pay \$50	You pay \$25
Tier 4 - Retail Non-Preferred Brand	You pay 49% after deductible	You pay 49% after deductible	You pay 49%	You pay 49%
Tier 5 - Retail Specialty and other high-cost medications	You pay 50% after deductible	You pay 50% after deductible	You pay 50%	You pay 50%
Preferred Insulin (Retail)	You pay no more than \$25	You pay no more than \$25	You pay no more than \$25	You pay no more than \$25

All disclosures appear at the end of this document.



SILVER		Base Plan Name - Connect Silver 4300 Indiv Med Deductible			Off Exchange*
	Connect Silver 4300 Indiv Med Deductible	Connect Silver-2 3750 Indiv Med Deductible	Connect Silver-3A 850 Indiv Med Deductible	Connect Silver-4B 0 Indiv Med Deductible	Connect Silver 2000 Indiv Med Deductible
MEDICAL	In-Network	In-Network	In-Network	In-Network	In-Network
Annual Deductible ¹ (individual/family)	\$4,300/\$8,600	\$3,750/\$7,500	\$850/\$1,700	\$0/\$0	\$2,000/\$4,000
Coinsurance ²	You pay 50% after deductible	You pay 50% after deductible	You pay 40% after deductible	You pay 20%	You pay 50% after deductible
Annual Out-Of-Pocket Max ³ (individual/family)	\$9,000/\$18,000	\$7,300/\$14,600	\$3,050/\$6,100	\$1,675/\$3,350	\$9,000/\$18,000
Physician Services (primary care/specialist)	You pay \$10, deductible waived/You pay \$65, deductible waived	You pay \$10, deductible waived/You pay \$65, deductible waived	You pay \$10, deductible waived/You pay \$25, deductible waived	You pay \$0/You pay \$10	You pay \$25, deductible waived/You pay \$80, deductible waived
Preventive Care ⁴ (in-person & virtual)	You pay \$0, deductible waived	You pay \$0, deductible waived	You pay \$0, deductible waived	You pay \$0	You pay \$0, deductible waived
Inpatient Facility Services	You pay 50% after deductible	You pay 50% after deductible	You pay 40% after deductible	You pay 20%	You pay 50% after deductible
Lab	You pay 50%, deductible waived	You pay 50%, deductible waived	You pay 40%, deductible waived	You pay 20%	You pay 50% after deductible
X-ray and Ultrasound	You pay 50% after deductible	You pay 50% after deductible	You pay 40% after deductible	You pay 20%	You pay 50% after deductible
Emergency Room Services	You pay 50% after deductible	You pay 50% after deductible	You pay 40% after deductible	You pay 20%	You pay 50% after deductible
Urgent Care	You pay \$75, deductible waived	You pay \$50, deductible waived	You pay \$25, deductible waived	You pay \$20	You pay \$80, deductible waived
Mental Health/Substance Use Outpatient Office Visit	You pay \$65, deductible waived	You pay \$65, deductible waived	You pay \$25, deductible waived	You pay \$10	You pay \$80, deductible waived
MDLive Virtual® Urgent Acute Care ⁵	You pay \$0, deductible waived	You pay \$0, deductible waived	You pay \$0, deductible waived	You pay \$0	You pay \$0, deductible waived
Speech, Occupational, and Physical Therapy	You pay 50% after deductible	You pay 50% after deductible	You pay 40% after deductible	You pay 20%	You pay \$25, deductible waived
Prescription Medications – Tier 1, 2, and 3: Up to a 30-day supply at any participating retail pharmacy or up to a 90-day supply at any participating 90-day retail pharmacy. Tier 4: Up to a 30-day supply at any participating retail pharmacy or up to a 30-day supply at any participating 90-day retail pharmacy.					
Tier 1 - Retail Preferred Generic	You pay \$3, deductible waived	You pay \$3, deductible waived	You pay \$0, deductible waived	You pay \$0	You pay \$3, deductible waived
Tier 2 - Retail Non-Preferred Generic	You pay \$20, deductible waived	You pay \$15, deductible waived	You pay \$10, deductible waived	You pay \$5	You pay \$25, deductible waived
Tier 3 - Retail Preferred Brand	You pay \$50 after deductible	You pay \$50 after deductible	You pay \$50 after deductible	You pay \$20	You pay \$75, deductible waived
Tier 4 - Retail Non-Preferred Brand	You pay 49% after deductible	You pay 49% after deductible	You pay 49% after deductible	You pay 49%	You pay 49% after deductible
Tier 5 - Retail Specialty and other high-cost medications	You pay 50% after deductible	You pay 50% after deductible	You pay 50% after deductible	You pay 50%	You pay 50% after deductible
Preferred Insulin (Retail)	You pay no more than \$25	You pay no more than \$25	You pay no more than \$25	You pay no more than \$25	You pay no more than \$25

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GOLD		
	Connect Gold 2000 Indiv Med Deductible	Connect Gold 800 Indiv Med Deductible
MEDICAL	In-Network	In-Network
Annual Deductible ¹ (individual/family)	\$2,000/\$4,000	\$800/\$1,600
Coinsurance ²	You pay 25% after deductible	You pay 20% after deductible
Annual Out-Of-Pocket Max ³ (individual/family)	\$8,750/\$17,500	\$9,200/\$18,400
Physician Services (primary care/specialist)	You pay \$0, deductible waived/You pay \$50, deductible waived	You pay \$20, deductible waived/You pay \$75, deductible waived
Preventive Care ⁴ (in-person & virtual)	You pay \$0, deductible waived	You pay \$0, deductible waived
Inpatient Facility Services	You pay 25% after deductible	You pay 20% after deductible
Lab	You pay 25% after deductible	You pay 20% after deductible
X-ray and Ultrasound	You pay 25% after deductible	You pay 20% after deductible
Emergency Room Services	You pay 25% after deductible	You pay 20% after deductible
Urgent Care	You pay \$40, deductible waived	You pay \$30, deductible waived
Mental Health/Substance Use Outpatient Office Visit	You pay 25% after deductible	You pay \$75, deductible waived
MDLive Virtual [®] Urgent Acute Care ⁵	You pay \$0, deductible waived	You pay \$0, deductible waived
Speech, Occupational, and Physical Therapy	You pay 25% after deductible	You pay 20% after deductible
Prescription Medications – Tier 1, 2, and 3: Up to a 30-day supply at any participating retail pharmacy or up to a 90-day supply at any participating 90-day retail pharmacy. Tier 4: Up to a 30-day supply at any participating retail pharmacy or up to a 30-day supply at any participating 90-day retail pharmacy.		
Tier 1 - Retail Preferred Generic	You pay \$0, deductible waived	You pay \$0, deductible waived
Tier 2 - Retail Non-Preferred Generic	You pay \$10, deductible waived	You pay \$5, deductible waived
Tier 3 - Retail Preferred Brand	You pay \$75, deductible waived	You pay \$50, deductible waived
Tier 4 - Retail Non-Preferred Brand	You pay 49% after deductible	You pay 49% after deductible
Tier 5 - Retail Specialty and other high-cost medications	You pay 50% after deductible	You pay 50% after deductible
Preferred Insulin (Retail)	You pay no more than \$25	You pay no more than \$25



BRONZE	
	Connect Bronze CMS Standard
MEDICAL	In-Network
Annual Deductible ¹ (individual/family)	\$7,500/\$15,000
Coinsurance ²	You pay 50% after deductible
Annual Out-Of-Pocket Max ³ (individual/family)	\$9,200/\$18,400
Physician Services (primary care/specialist)	You pay \$50, deductible waived/You pay \$100, deductible waived
Preventive Care ⁴ (in-person & virtual)	You pay \$0, deductible waived
Inpatient Facility Services	You pay 50% after deductible
Lab	You pay 50% after deductible
X-ray and Ultrasound	You pay 50% after deductible
Emergency Room Services	You pay 50% after deductible
Urgent Care	You pay \$75, deductible waived
Mental Health/Substance Use Outpatient Office Visit	You pay \$50, deductible waived
MDLive Virtual [®] Urgent Acute Care ⁵	You pay \$0, deductible waived
Speech, Occupational, and Physical Therapy	You pay \$50, deductible waived
Prescription Medications – Tier 1, 2, 3 and 4: Up to a 30-day supply at any participating retail pharmacy or up to a 90-day supply at any participating 90-day retail pharmacy. Tier 5: Up to a 30-day supply at any participating retail pharmacy or up to a 30-day supply at any participating 90-day retail pharmacy.	
Tier 1 - Retail Generic	You pay \$25, deductible waived
Tier 2 - Retail Preferred Brand	You pay \$50 after deductible
Tier 3 - Retail Non-Preferred Brand	You pay \$100 after deductible
Tier 4 - Retail Specialty and other high-cost medications	You pay \$500 after deductible
Preferred Insulin (Retail)	You pay no more than \$25



 SILVER	Base Plan Name - Connect Silver CMS Standard			
	Connect Silver CMS Standard	Connect Silver-2 CMS Standard	Connect Silver-3 CMS Standard	Connect Silver-4 CMS Standard
MEDICAL	In-Network	In-Network	In-Network	In-Network
Annual Deductible ¹ (individual/family)	\$5,000/\$10,000	\$3,000/\$6,000	\$500/\$1,000	\$0/\$0
Coinsurance ²	You pay 40% after deductible	You pay 40% after deductible	You pay 30% after deductible	You pay 25%
Annual Out-Of-Pocket Max ³ (individual/family)	\$8,000/\$16,000	\$6,400/\$12,800	\$3,000/\$6,000	\$2,000/\$4,000
Physician Services (primary care/specialist)	You pay \$40, deductible waived/You pay \$80, deductible waived	You pay \$40, deductible waived/You pay \$80, deductible waived	You pay \$20, deductible waived/You pay \$40, deductible waived	You pay \$0/You pay \$10
Preventive Care ⁴ (in-person & virtual)	You pay \$0, deductible waived	You pay \$0, deductible waived	You pay \$0, deductible waived	You pay \$0
Inpatient Facility Services	You pay 40% after deductible	You pay 40% after deductible	You pay 30% after deductible	You pay 25%
Lab	You pay 40% after deductible	You pay 40% after deductible	You pay 30% after deductible	You pay 25%
X-ray and Ultrasound	You pay 40% after deductible	You pay 40% after deductible	You pay 30% after deductible	You pay 25%
Emergency Room Services	You pay 40% after deductible	You pay 40% after deductible	You pay 30% after deductible	You pay 25%
Urgent Care	You pay \$60, deductible waived	You pay \$60, deductible waived	You pay \$30, deductible waived	You pay \$5
Mental Health/Substance Use Outpatient Office Visit	You pay \$40, deductible waived	You pay \$40, deductible waived	You pay \$20, deductible waived	You pay \$0
MDLive Virtual [®] Urgent Acute Care ⁵	You pay \$0, deductible waived	You pay \$0, deductible waived	You pay \$0, deductible waived	You pay \$0
Speech, Occupational, and Physical Therapy	You pay \$40, deductible waived	You pay \$40, deductible waived	You pay \$20, deductible waived	You pay \$0
Prescription Medications – Tier 1, 2, 3 and 4: Up to a 30-day supply at any participating retail pharmacy or up to a 90-day supply at any participating 90-day retail pharmacy. Tier 5: Up to a 30-day supply at any participating retail pharmacy or up to a 30-day supply at any participating 90-day retail pharmacy.				
Tier 1 - Retail Generic	You pay \$20, deductible waived	You pay \$20, deductible waived	You pay \$10, deductible waived	You pay \$0
Tier 2 - Retail Preferred Brand	You pay \$40, deductible waived	You pay \$40, deductible waived	You pay \$20, deductible waived	You pay \$15
Tier 3 - Retail Non-Preferred Brand	You pay \$80 after deductible	You pay \$80 after deductible	You pay \$60 after deductible	You pay \$50
Tier 4 - Retail Specialty and other high-cost medications	You pay \$350 after deductible	You pay \$350 after deductible	You pay \$250 after deductible	You pay \$150
Preferred Insulin (Retail)	You pay no more than \$25	You pay no more than \$25	You pay no more than \$25	You pay no more than \$25

 GOLD	
	Connect Gold CMS Standard
MEDICAL	In-Network
Annual Deductible ¹ (individual/family)	\$1,500/\$3,000
Coinsurance ²	You pay 25% after deductible
Annual Out-Of-Pocket Max ³ (individual/family)	\$7,800/\$15,600
Physician Services (primary care/specialist)	You pay \$30, deductible waived/You pay \$60, deductible waived
Preventive Care ⁴ (in-person & virtual)	You pay \$0, deductible waived
Inpatient Facility Services	You pay 25% after deductible
Lab	You pay 25% after deductible
X-ray and Ultrasound	You pay 25% after deductible
Emergency Room Services	You pay 25% after deductible
Urgent Care	You pay \$45, deductible waived
Mental Health/Substance Use Outpatient Office Visit	You pay \$30, deductible waived
MDLive Virtual [®] Urgent Acute Care ⁵	You pay \$0, deductible waived
Speech, Occupational, and Physical Therapy	You pay \$30, deductible waived
Prescription Medications – Tier 1, 2, 3 and 4: Up to a 30-day supply at any participating retail pharmacy or up to a 90-day supply at any participating 90-day retail pharmacy. Tier 5: Up to a 30-day supply at any participating retail pharmacy or up to a 30-day supply at any participating 90-day retail pharmacy.	
Tier 1 - Retail Generic	You pay \$15, deductible waived
Tier 2 - Retail Preferred Brand	You pay \$30, deductible waived
Tier 3 - Retail Non-Preferred Brand	You pay \$60, deductible waived
Tier 4 - Retail Specialty and other high-cost medications	You pay \$250, deductible waived
Preferred Insulin (Retail)	You pay no more than \$25

*Unless indicated above, all plans will be available on and off the marketplace.

This summary section contains highlights only. Out-of-network services are not covered under these plans. Eligible out-of-network emergency services are covered at the in-network benefit level as defined in plan documents. Full benefit information, including plan benefit exclusions and limitations, are available here: <https://www.cigna.com/individuals-families/policy>. Native Americans and Alaska Natives may qualify for tax credits and special cost-sharing reductions if specific requirements are met. If qualified Native American/Alaska Natives will pay \$0/0% deductible for all eligible plans.

- 1. Annual Deductible (Individual/family deductible is satisfied when each member has reached their annual individual deductible or when the total annual family deductible amount has been reached by any combination of family members, includes medical and pharmacy).
- 2. Coinsurance (Amount you pay for covered medical services).
- 3. Annual Out-of-Pocket Maximum (Individual/family copays, deductibles, coinsurance and pharmacy charges apply to the out-of-pocket maximum).
- 4. Plans may vary. Includes eligible in-network preventive care services. Some preventive care services may not be covered, including most immunizations for travel. Reference plan documents for a list of covered and non-covered preventive care services.
- 5. Cigna Healthcare provides access to dedicated virtual care through a national telehealth provider, MDLive located on myCigna, as part of your health plan. Providers are solely responsible for any treatment provided to their patients. Video chat may not be available in all areas or with all providers. This service is separate from your health plan's network and may not be available in all areas. **\$0 virtual care benefit for minor acute medical care not available for all plans. HSA plans and non-minor acute medical care may apply a copay, coinsurance or deductible. Virtual care does not guarantee that a prescription will be written.** Refer to plan documents for complete description of virtual care services and costs, including other telehealth/telemedicine benefits. For IL customers a primary care provider referral may be required for specialist virtual visits.

All IFP plans subscribers have access to the following Virtual Care benefits:

- Virtual Care routine visit – Physician's office (PCP) = matches in office PCP cost share
- Virtual Care Wellness – Physician's office (PCP) = \$0 / 0%
- Virtual Care – Physician's office (SPC) = matches in office SPC cost share
- Virtual Care – Dermatology = matches in office SPC cost share. Virtual dermatological visits through MDLIVE are completed via asynchronous messaging. Diagnoses requiring testing cannot be confirmed. Customers will be referred to seek in-person care.
- Virtual Care – Behavioral Health = matches in office BH cost share
- MDLive Primary Care Physician = matches in office PCP cost share
- MDLive Specialty Care Physician = matches in office SPC cost share (this is a dermatology benefit)
- MDLive Urgent Care = \$0 / 0%. \$0 virtual care (no cost share) for eligible preventive care and Dedicated Virtual Urgent Care for minor acute medical conditions. Not available for all plans. HSA plans and non-minor acute medical care may apply a copay, coinsurance or deductible. Cigna Healthcare provides access to Dedicated Virtual Care through a national telehealth provider, MDLive located on myCigna, as part of your health plan. Providers are solely responsible for any treatment provided to their patients.

