



Insurance Definitions and Questions Answered

CIGNA Definitions (cigna.com)

Deductible

An individual deductible is the amount a covered person needs to pay each plan year before the plan starts paying for covered services. A family deductible is the total amount the enrollee and their covered dependents need to pay each plan year before the plan starts paying for covered services.

Copay

The amount a customer pays towards a doctor's visit. The amount can vary based on the health plan coverage terms and the type of covered health service received. **Copayment (copay)**

Out-of-Pocket

Copayments, deductibles or fees paid by participants for health services or prescriptions.

Out-of-Pocket Maximum

The most a plan member will pay per year for covered health expenses before the plan pays 100% of covered health expenses for the rest of that year.

Dependent:

A person, usually a spouse, partner, children or adopted children, who depends on another person for health coverage and who may be eligible for coverage under a health plan because of his or her relationship to the person enrolled in a health plan.

When are my health insurance deductions taken from my paycheck?

Your deductions are taken either monthly or semi-monthly depending on your pay period. The insurance coverage is paid one month in advance.

If an employee removes their dependent(s) today are they insured through the end of the month?

No. If an employee elects to drop dependents today, coverage will end on the day they drop the coverage.

What does it mean to be a late enrollee?

Late Enrollee means any Employee or Dependent eligible for enrollment who requests enrollment in an Employer's Health Benefit Plan (1) after the expiration of the initial enrollment period established under the terms of the first plan for which that Participant was eligible through the Employer, (2) after the expiration of an Open Enrollment Period, or (3) after the expiration of a special enrollment period.

When can I add myself or dependent if I missed open enrollment as a late enrollee?

You are not able to add or enroll yourself after open enrollment ends unless you qualify for a qualified Life Event.

Additional Resources:

Visit myCigna.com or call the number on the back of your Cigna ID card 24 hours a day, seven days a week.
1.800.Cigna24 or 1.800.244.6224

Cigna Home Delivery Pharmacy:

To get your medications delivered right to your home, please call 1.800.285.4812.

Cigna Behavioral Health:

To speak with a Customer Service Representative, call 1.800.433.5768 or, if you have medical coverage, please call the number on your Cigna ID card.

If you've lost your dental ID card or have questions about your dental plan: 1.800.Cigna24 (1.800.244.6224)

If you've lost your medical ID card: 1.866.494.2111

Billing/Payments: 1.877.484.5967 7:00 am - 7:00 pm (CST), M-F