

## Cigna Coverage at Parkland – Frequently Asked Questions

### Q1. Why did Parkland decide to switch from UMR to Cigna?

- A1.** We switched to Cigna for a variety of reasons including, but not limited to, the following:
- Easier access to care at Parkland and improved network navigation overall.
  - 3 additional Employee Assistance Program (EAP) visits through Cigna.
  - Better integration of benefits. You can contact 800-247-4433 24/7/365 to get answers to your medical, pharmacy, and dental questions. You can also learn about the Cigna EAP through this number.
  - Improved disease management and wellness program.

### Q2. Where can I locate the Summary of Benefits and Coverage?

- A2.** You can find the medical summary booklet on the benefits website: [ParklandBenefits.org](https://parklandbenefits.org/resources/legal-notice/). (<https://parklandbenefits.org/resources/legal-notice/>)

### Q3. Will premiums for the PPO or HDHP increase in 2024?

- A3.** Parkland is pleased to announce that the premiums will not increase for 2024. In addition, deductibles and coinsurance did not increase compared to the prior plan year.

### Q4. Which facilities will the PEHP cover in Tier 1?

- A4.** Tier 1 facilities include Parkland Health and Children's Medical Center. Services provided by UTSW providers at Parkland are also considered Tier 1.

### Q5. What is the advantage of using Tier 1 providers?

- A5.** To receive the highest level of benefits and pay the lowest amount, use Tier 1 providers. For example:
- **In the PPO**, you will pay:
    - **In Tier 1**
      - \$20 copay for primary care physician (PCP) office visits
      - \$30 copay for specialist office visits
      - 10% coinsurance (after deductible) on hospital admissions
    - **In Tier 2**
      - \$35 copay for PCP office visits
      - \$50 copay for specialist office visits
      - 30% coinsurance (after deductible) on hospital admissions
  - **In the HDHP**, you must first meet a deductible on all services except for preventive care before the PEHP will begin paying:
    - **In Tier 1**
      - \$20 copay (after deductible) for PCP office visits
      - 10% coinsurance (after deductible) for specialist office visits
      - 10% coinsurance (after deductible) on hospital admissions
    - **In Tier 2**
      - 30% coinsurance (after deductible) for PCP and specialist office visits
      - 30% coinsurance (after deductible) on hospital admissions

You can find coverage levels for all services, including copays/coinsurance and deductibles, at our benefits website, [ParklandBenefits.org](https://parklandbenefits.org).

**Q.6 How do I notify my providers that my insurance coverage has changed to Cigna?**

**A.6 1)** If you receive care at Parkland, log in to your Parkland MyChart to update your coverage online.

- Select Menu > Insurance > Insurance Summary.
- Select + Add Coverage and choose Cigna Parkland Health Employees from the dropdown, then enter your Member Number on your Cigna insurance card and submit.
- Insurance status will remain pending until Parkland provider accepts the insurance change in EPIC. You can also contact your provider to ask them to accept the insurance in EPIC.

**2) For ALL outside providers (including UTSW), call your provider's office and tell them that your coverage has changed** to Cigna and give them the Member Number on your Cigna insurance card.

You should have received your Cigna card in the mail the week of 12/18/2023. If you have not received your new insurance card, call Cigna at 800-247-4433 or view your digital member card online at [myCIGNA.com](https://myCIGNA.com) or the myCigna® app.

**3) For all outside pharmacies, call your provider and tell them that your coverage has changed** to Cigna and give them the Member Number on your Cigna insurance card.

**Q7. Where will UT Southwestern providers/facilities fall within the medical plan tiers?**

**A7.** If a UTSW physician with Parkland privileges treats you at a Parkland Health facility, the PEHP will cover the visit as a Tier 1 service. If you see a UTSW provider at a UTSW facility, the visit will be covered as a Tier 2 service. You can find coverage levels for all services, including copays/coinsurance and deductibles, at [ParklandBenefits.org](https://ParklandBenefits.org).

**Q8. Did the Infertility Benefit in the PEHP change for 2024?**

**A8.** No additional changes occurred for the Infertility Benefit in 2024. In the PEHP, you may continue to receive a maximum medical benefit of \$20,000 for your lifetime. This benefit is integrated with your pharmacy benefits. This benefit is market competitive; however, we will continue to monitor throughout the plan year.

**Q9. Will the PEHP cover weight loss surgery in 2024?**

**A9.** The PEHP does not cover weight loss surgery. As part of the Cigna [Lifestyle Management Programs](#), the PEHP offers a Weight Management program that encourages you to reach your goal of maintaining a healthy weight – all without the fad diets. Through the program, you will create a personal healthier living plan that will help you build your confidence, be more active and eat healthier. And you'll get the support you need to stick with it. When you complete the weight management coaching, you'll be eligible to receive a \$100 pre-paid reward card. In addition, you may be eligible for weight loss medicine when you meet certain medical criteria. To learn more, PEHP members can call 800-247-4433 or log in to myCigna.com in 2024.

**Q10. With the move to Cigna, what will change for prescription drug coverage?**

**A10.** The places where you can fill prescriptions (see question 11) and the formulary for the PEHP will change. [Cigna National Preferred Prescription Drug List](#) will replace the Parkland formulary as the list of drugs covered under the PEHP. If the medications you take will be affected, you'll receive a letter from Cigna with details. Also, you may continue to get a 90-day supply from Parkland's mail order service as well as Cigna's home delivery or most pharmacies in the [Cigna Pharmacy Network](#) with the exception of CVS, where you may get only a 30-day supply.

**Q11. Which pharmacies are included in the UMR network but will not be included in the Cigna network for 2024?**

**A11.** Through Cigna, you may fill prescriptions at [Parkland pharmacies](#) and the [Cigna Pharmacy Network](#), which includes most major pharmacies, such as Walgreens and CVS. Pharmacies at Kroger and Sam's Club are not Cigna network pharmacies. You may fill only a 30-day supply at CVS.

**Q12. Will I continue to get my diabetes medication for \$0 if I participate in the diabetic program in 2024?**

**A12.** If you or your covered spouse has diabetes, you may qualify to receive certain diabetic-related medications and supplies at no cost. You will need to complete three sessions every year with a chronic condition health coach to receive this benefit. If you're currently participating in the program, watch your home mail for more information from Cigna. You can reach out to Cigna's 'Your Health First' program to schedule coaching sessions.

**Q13. Will there continue to be a maternity management incentive for 2024?**

**A13.** Yes, Parkland Health will continue to offer the incentive for maternity coaching through Cigna, prenatal care through the Employee Women's Wellness Center and delivery of a healthy baby at Parkland. The program will not change. Contact Cigna's 'Healthy Pregnancies/Healthy Babies for additional information.

**Q14. Will I continue to have access to virtual visits with Cigna?**

**A14.** Yes, you will continue to have access to virtual visits in 2024. MDLIVE will replace Teladoc as Cigna's provider for virtual visits, including dermatology and behavioral health.

- In the PPO, you will pay a \$25 copay.
- In the HDHP, you will pay a \$25 copay after meeting your deductible.

**Q15. Will the benefits for Advance Radiology Imaging change in 2024?**

**Q15.** No, the plan will continue to cover imaging at:

PPO Plan

- 100% for Tier 1 (deductible waived).
- 30% after the deductible for Tier 2.

HDHP

- 90% after the deductible for Tier 1 and Tier 2

**Q16. What are the specialty drugs copay?**

**A16.** Coverage for specialty drug cost can be found in the Summary of Benefits and Coverage document located on the benefits website: [ParklandBenefits.org](https://parklandbenefits.org).  
<https://parklandbenefits.org/resources/legal-notices/>

**Q17. What is the deductible for durable medical equipment?**

**Q17.** Coverage for durable medical equipment can be found in the Summary of Benefits and Coverage document located on the benefits website: [ParklandBenefits.org](https://parklandbenefits.org).

**Q18. What is the coverage for physical therapy?**

**Q18.** You can find information on coverage for physical therapy in the Summary of Benefits and Coverage document located on the benefits website: [ParklandBenefits.org](https://parklandbenefits.org).  
<https://parklandbenefits.org/resources/legal-notice/>

**Q19. Where can I locate the Summary of Benefits and Coverage?**

**A19.** You can find the medical summary booklet on the benefits website: [ParklandBenefits.org](https://parklandbenefits.org). <https://parklandbenefits.org/resources/legal-notice/>

**2024 Copays at a Glance:**

See [ParklandBenefits.org/benefits/medical](https://parklandbenefits.org/benefits/medical) for more detailed information.

<b>PPO</b>			
	<b>TIER 1 Parkland Health Network</b>	<b>TIER 2 Cigna Open Access Plus Network</b>	<b>TIER 3 Out of Network</b>
Preventive care (routine assessments/immunizations)	\$0 copay	\$0 copay	50% after deductible
Primary care visit	\$20 copay	\$35 copay	50% after deductible
Specialist visit	\$30 copay	\$50 copay	50% after deductible
Hospital ER visit	\$350 copay	\$350 copay	\$350 copay
Urgent care	\$35 copay	\$50 copay	50% after deductible

<b>High Deductible Health Plan (HDHP)</b>			
	<b>TIER 1 Parkland Health Network</b>	<b>TIER 2 Cigna Open Access Plus Network</b>	<b>TIER 3 Out of Network</b>
Preventive care (routine assessments/immunizations)	\$0 copay	\$0 copay	50% after deductible
Primary care visit	\$20 copay after deductible	30% after deductible	50% after deductible
Specialist visit	10% after deductible	30% after deductible	50% after deductible
Hospital ER visit	10% after deductible	30% after deductible	30% after Tier 2 deductible
Urgent care	10% after deductible	30% after deductible	50% after deductible