



The Power of Your Benefits - Plan Year 2024

Orange & Rockland Management and Hourly Over Age 65 Retirees

Cigna Medicare Supplemental Plan

Medical Plan Highlights

	CIGNA Pays		CIGNA Pays
Annual Deductible	\$150.00 Individual	Hospital - Inpatient Care	80% of Medicare approved amount after Medicare Hospital Deductible
Annual Out-of-Pocket Max	N/A	Hospital Physician Services	80% of Medicare approved amount after Medicare Hospital Deductible
Dependent Age	N/A	Hospital - Other Services Radiologist, Anesthesiologist, Pathologist	80% of Medicare approved amount after Medicare Hospital Deductible
Lifetime Plan Max	\$35,000	Outpatient Surgery Facility & Professional Services	80% after plan deductible of the Medicare approved amount
Physician Office Visits	80% after plan deductible of the Medicare approved amount	Hospice	80% of Medicare approved amount after Medicare Hospital Deductible
Preventive Care - Standard Medicare Covered Services	80% after plan deductible of the Medicare approved amount	Home Health Care	80% after plan deductible of the Medicare approved amount
Medicare Covered Services	80% after plan deductible of the Medicare approved amount	Outpatient Therapies Physical, Occupational & Speech 60 visit maximum combined	80% after plan deductible of the Medicare approved amount subject to treatment plan authorization; must be restorative in nature
Routine Mammography Routine Pap Smear	100% after plan deductible 80% after plan deductible	Outpatient Therapies Cardiac & Pulmonary Unlimited max per calendar year	80% after plan deductible of Medicare approved amount Subject to treatment plan authorization; must be restorative in nature
Emergency Room Care	80% after plan deductible of the Medicare approved amount	Outpatient Therapies Chiropractic Therapy	80% after plan deductible of the Medicare approved amount. \$50 maximum per calendar year Subject to treatment plan authorization; must be restorative in nature
Lab & Radiology Services	80% after plan deductible of the Medicare approved amount	Outpatient Mental Health/Substance Abuse	80% after plan deductible of the Medicare approved amount
Chemotherapy & Radiation Therapy	80% after plan deductible of the Medicare approved amount	Hearing Aids	Not Covered



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Prescription Plan Highlights

	Management Retirees and Widows Prescription SilverScript	Hourly Retirees and Widows Prescription SilverScript	Notes
Annual Deductible Retail Pharmacy	\$127 per person	\$127 per person	
Retail Co-insurance	\$15/ Generic	\$15/ Generic	
	\$34/ Brand	\$34/ Brand	Mail order prescriptions may be filled at local CVS stores.
Annual Deductible Mail Pharmacy	\$40 per person	\$40 per person	
Mail Co-insurance	\$14/ Generic	\$14/ Generic	All Mail order prescriptions limited to 90 day supply.
	\$28/ Brand	\$28/ Brand	

Vision Plan Highlights

Comprehensive Professional Systems is the administrator of the vision plan.
 All vision claims for exams and lenses or frames should be sent to Comprehensive Professional Systems and not to CIGNA.

	All Retirees: Pre 06/01/1987 No Coverage	All Retirees: 06/01/1987 - 06/01/1994	Management: 07/01/1994 - 01/01/1996 Hourly: 07/01/1994 - 01/01/1998	Management: 02/01/1996 - Present Hourly: 02/01/1998 - Present	
				In-Network	Out-of-Network
Eye Exam	N/A	\$25 for exam per year	\$50 for exam per year	Exam: \$0 copay, every 12 months for employees and 24 months for dependents	Eye Exam \$20 Frames and Lenses up to a total of \$200 if exam not applied
Frames & Lenses	N/A	Eyeglasses: Scheduled benefits from \$12 to \$112 Lenses every 12 months; frames every 24 months	Eyeglasses: Scheduled benefits from \$24 to \$224 Lenses every 12 months; frames every 24 months.	Once every 24 months up to a \$150 value	
Vision Network	N/A	N/A	N/A	Please see Retiree website for network providers	Note: In and Out-of-Network are a combined benefit every 24 months

Important Vendor Phone Numbers For Member Services	Website Address	Notes	
CIGNA - Open Access Plus Plan	1-800-CIGNA24	www.mycigna.com	Group # 2490710
SilverScript (CVS Health)	1-888-698-0576	www.caremark.com	
Comprehensive Professionals Vision	1-888-675-3137		
MetLife Retiree Dental Services	1-800-634-0336	www.metlife.com	Group # 315368
Vanguard	1-800-523-1188	www.vanguard.com	
Retiree Website		http://retirees.oru.com	
General Benefits Information	1-800-582-5056	HR@coned.com	