



2025 HEALTH INSURANCE PPO AND HSA PLANS

Preferred Provider Organization (PPO) plans help patients pay less by using a provider within the plan's network. You are still able to use providers outside of the network for an additional cost.

A Health Savings Account (HSA) allows you to set aside funds on a pre-tax basis to pay for qualified medical expenses. Though HSA funds generally cannot be used to pay premiums, you can lower your out-of-pocket health care costs by using it for other expenses including deductibles, copayments and coinsurances.

PPO SUMMARY OF MEDICAL BENEFIT			
Benefit	Bothwell	CIGNA	Out-of-Network
Deductible – Individual/Family	\$1,500/\$3,000	\$2,500/\$5,000	\$5,000/\$10,000
PCP/Specialist Visit	\$30-\$60	\$45-\$75	N/A
Co-Insurance – Member Pays	10%	20%	50%
Out-of-Pocket Maximum Individual/Family (includes deductible)	\$7,500/\$15,000	\$7,500/\$15,000	\$15,000/\$30,000

HSA SUMMARY OF MEDICAL BENEFIT		
Benefit	In-Network	Out-of-Network
Deductible – Individual/Family	\$5,000/\$10,000	\$7,500/\$15,000
PCP/Specialist Visit	N/A	N/A
Co-Insurance	20%	50%
Out-of-Pocket Maximum Individual/Family *Pharmacy copays do not apply to the HSA plan	\$7,500/\$15,000	\$15,000/\$30,000

SUMMARY OF PHARMACY BENEFIT FOR PPO AND HSA		
Benefit	Bothwell	Any Other Pharmacy
Out-of-Pocket Maximum Individual/Family	\$7,500/\$15,000	
30 Day		
Tier 1 Generic Drugs	\$5 Copay	Greater of \$35 copay or 20%
Tier 2 Preferred Name Brand Drugs	\$20 Copay	Greater of \$70 copay or 50%
Tier 3 Non-Preferred Name Brand Drugs	\$40 Copay	Greater of \$125 copay or 60%
Specialty Tier	20%	40%
90 Day		
Tier 1 Generic Drugs	\$10 Copay	Greater of \$70 copay or 20%
Tier 2 Preferred Name Brand Drugs	\$40 Copay	Greater of \$140 copay or 50%
Tier 3 Non-Preferred Name Brand Drugs	\$80 Copay	Greater of \$250 copay or 60%
Specialty Tier	Not Covered	Not Covered

FIND A PROVIDER IN THE CIGNA NETWORK

1. Visit hcpdirectory.cigna.com/web/public/consumer/directory/search
2. Enter zip code and then click "Doctor by Type" and choose from the drop-down.
3. When it asks you to login, click "Continue as Guest".
4. On the next screen, click "Continue".
5. Then choose PPO, Choice Fund PPO.