

Proposal for Individual Benefits  
Prepared for David Walzak

July 24, 2009

**Prepared by:**

Caroline L Ehrental

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(954) 571-4177

# CIGNA Medical & Pharmacy Quote

Prepared for: David Walzak  
 Prepared by: Caroline L Ehrenthal  
 (954) 571-4177

Prepared on: July 24, 2009  
 Effective Date: September 1, 2009  
 Quote ID: 215873 - 1

## Applicant Information

	Gender	Age	Tobacco usage	Zip Code	State
David Walzak	Male	60	No	33441	FL
Spouse	Female	60	No	33441	FL

	Open Access 5000	Open Access 3000	Open Access 2000	Open Access 1000
<b>Individual Deductible*</b>	\$5,000/\$10,000	\$3,000/\$6,000	\$2,000/\$4,000	\$1,000/\$2,000
<b>Family Deductible</b>	\$10,000/\$20,000	\$6,000/\$12,000	\$4,000/\$8,000	\$2,000/\$4,000
<b>Coinsurance*</b>	80%/60%	80%/60%	80%/60%	80%/60%
<b>Individual Out-of-Pocket Maximum*</b>	\$5,000/\$10,000	\$4,000/\$8,000	\$3,000/\$6,000	\$2,000/\$4,000
<b>Family Out-of-Pocket Maximum*</b>	\$10,000/\$20,000	\$8,000/\$16,000	\$6,000/\$12,000	\$4,000/\$8,000
<b>Office Visit - Primary Care/Specialist</b>	\$30/\$60 Copay	\$30/\$60 Copay	\$25/\$50 Copay	\$25/\$50 Copay
<b>Emergency Care</b>	\$100 Additional Deductible, 80%	\$100 Additional Deductible, 80%	\$100 Additional Deductible, 80%	\$100 Additional Deductible, 80%
<b>Urgent Care</b>	80%	80%	80%	80%
<b>Lifetime Max</b>	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000
<b>Preventive Care - Primary Care/Specialist</b>	\$30/\$60 Copay	\$30/\$60 Copay	\$25/\$50 Copay	\$25/\$50 Copay
<b>PRESCRIPTION DRUGS</b>				
<b>RX</b>	\$10/\$35/\$60 Copay Mail: \$25/\$85/\$150 Copay	\$10/\$35/\$60 Copay Mail: \$25/\$85/\$150 Copay	\$10/\$35/\$60 Copay Mail: \$25/\$85/\$150 Copay	\$10/\$35/\$60 Copay Mail: \$25/\$85/\$150 Copay
<b>David Walzak</b>	\$325.00	\$358.00	\$428.00	\$565.00
<b>Spouse</b>	\$314.00	\$346.00	\$412.00	\$546.00
<b>Total Monthly Premium</b>	<b>\$639.00</b>	<b>\$704.00</b>	<b>\$840.00</b>	<b>\$1111.00</b>
*In-network/Out-of-network benefits **Generic/Preferred Brand Name/Non-preferred Brand Name	APPLY for this Plan	APPLY for this Plan	APPLY for this Plan	APPLY for this Plan

Coinsurance percentage represents what CIGNA pays; deductible may apply. Copay is a flat service charge that plan members are responsible to pay for services; deductible may apply.

You may be eligible for additional plans. Please contact CIGNA Sales at 1-877-CIGNA-15 (877-244-6215) for further details.

For additional information see disclaimer page(s).

This material is for information purposes only and not an offer or contract. Plans may be subject to medical underwriting or other restrictions. Rates and benefits vary by location. Rates are subject to change based on rate increases, demographics and underwriting guidelines. Information is subject to change. This document highlights some of the benefits available under these plans. For specific costs and further detail of the coverage, including exclusions, any reductions or limitations and the terms under which the policy may be continued in force, consult the Summary of Benefits or Policy Booklet.



## About CIGNA HealthCare

CIGNA health plans help you get healthy and stay well. Whether it's an annual physical or an emergency. Whether it's about your medical care or your medicine, you can count on us. Pure and simple. All it takes is one plan, one ID card and one member service center number. That way, you can live your life and enjoy peace of mind. And that alone can positively impact your health and well-being.

### CIGNA Individual & Family Plans offer:

- Emergency care, surgery and hospital coverage
- Prescription drug coverage
- Preventive care and wellness support

### And there are more advantages for CIGNA members:

**National and local networks.** The CIGNA Open Access Plus network gives you access to more than 500,000 participating quality health care professionals and facilities nationwide. You can stay with the doctor you currently have now – whether they're in the CIGNA network or not. That's because with CIGNA, choosing a doctor is your choice. Of course, your out-of-pocket costs will vary, and your benefits will be highest when you see an in-network provider. Local HMO networks are also available in some areas.

**Door-to-door prescription delivery.** Your prescriptions can come to you. Order up to a 90-day supply of your prescription medications with one phone call to the CIGNA Tel-Drug home delivery program. There are no extra costs or delivery fees. You pay only your CIGNA mail-order pharmacy copayment.

**24-hour telephone health assistance.** Members can call the CIGNA HealthCare 24-Hour Health Information Line<sup>SM</sup> toll-free, anytime, anywhere to speak with a nurse.

**myCIGNA.com - your personalized health site.** With details about your plan, health information and a number of interactive tools, myCIGNA.com can help you better understand your benefits and make more informed decisions.

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## Disclaimers

If you are a Federally Eligible Individual then you may qualify for guarantee issue HIPAA plans. Please contact CIGNA Sales at 1-877-CIGNA-15 (877-244-6215) for further details. To qualify as a Federal Eligible Individual you must meet the following criteria:

You must have had 18 months of continuous creditable coverage, at least the last day of which was under a group health plan.

You also must have used up any COBRA or state continuation coverage for which you were eligible.

You must not be eligible for Medicare, Medicaid or a group health plan.

You must not have health insurance. (Note, however, if you know your group coverage is about to end, you can apply for coverage for which you be HIPAA eligible.).

You must apply for health insurance for which you are HIPAA eligible within 63 days of losing your prior coverage.

HIPAA eligibility ends when you enroll in an individual policy, because the last day of the your continuous health coverage must have been in a group plan. You can become HIPAA eligible again by maintaining continuous coverage and rejoining a group health plan.

