

Employee and Retiree Service Center (ERSC)
Questions and Answers for Retirees About
Cigna Medical Plans in 2023

Additional Questions & Answers Post-Transition to Cigna

MEDICAL IDENTIFICATION (ID) CARDS

Q: I never received Cigna ID cards for myself or one or more of my dependents, how do I get additional cards mailed to me?

A: If you have not already, be sure to visit the [Cigna website](#) to register for an online account. View or print a temporary identification cards or request permanent ones, access your medical plan details, view your EOB statements, and more.

Q: The middle initial of my name is not indicated on my ID card. How do I have this added?

A: Unfortunately, Cigna does not print the middle initial on their ID cards. However, if you register and log into the *my.cigna.com* account, you will be able to see your middle initial in your Cigna profile. Any middle name or initial that is on file with MCPS has been shared with Cigna.

Q: I received multiple cards from Cigna, which one should I keep?

A: A number of MCPS retirees received more than one identification card from Cigna, in up to three separate mailings. The card(s) in the last mailing you received are accurate. You should bring this latest version with you to your doctor visits. If you have questions about the appearance of your card, please refer to the PDF version available on the Cigna website. You can access it after registering for an account on Cigna's website at *my.cigna.com*.

Q: My new Cigna Card has co-pays listed, but I am Medicare eligible, do I owe these?

A: A Medicare-eligible retiree should not incur a copay at a doctor's office. Medicare is the primary coverage and, as stated in the *2023 Retiree Benefit Summary*, Cigna covers Medicare coinsurance costs as your supplemental coverage. Retirees enrolled in the Cigna OAPIN plan as a supplement to Medicare will, however, see a copay and out-of-pocket maximum listed on their identification card. While these expenses are not applicable to Medicare-eligible retirees, insurance providers must print them on their identification cards due to rules under the *No Surprises Act*, a federal law that protects people covered by health insurance from receiving unexpected medical bills.

YOUR ONLINE PROFILE

Q: Cigna does not have my correct address, name, or date of birth., How do I correct them?

A: If any of your demographic information is incorrect, including your name, date of birth, address, social security number, this means the information is incorrect within MCPS's system. You cannot make these corrections by contacting Cigna; MCPS will need to submit the changes to Cigna. To make these corrections with MCPS—

- **Address:** Update your address via the Employee Self Service web page under My Information. Once updated, MCPS will send your new address to your health vendors. This process can take up to 2-3 weeks.
- **Date of Birth/Social Security/ or Name:** Please [email ERSC](#) a copy of your driver's license to verify the spelling of your name or date of birth. If your or your dependent's Social Security number is incorrect, you will need to [email ERSC](#) a copy of your Social Security card in order for the record to be updated.

COVERAGE SPECIFIC

Q: Did my dental and vision plan change as well?

A: There were no changes made to your dental or vision plans for 2023. Your dental plan remains with either Aetna DMO or CareFirst PPO. Your vision plan remains with Davis Vision, provided by CareFirst. You should have one ID card for CareFirst dental and vision plans. You will recognize this card by its reference to Group 1TEC.

Original Questions & Answers

GENERAL

Q: Is the CareFirst dental plan being replaced?

A: No. There will be no changes to the MCPS dental, vision, or prescription providers for 2023.

Q: Does Cigna have a pre-existing condition coverage exclusion?

A: No, they do not. The Affordable Care Act doesn't allow pre-existing condition exclusions.

Q: Will the Cigna Open Access Plus In-Network (OAPIN) plan require referrals to see specialists?

A: Like the CareFirst HMO it is replacing, the Cigna OAPIN plan will not require referrals to see a specialist. Both the Open Access Plus (OAP) and OAPIN plans make it easy to get quality, in-network care with access to a large, national network of providers. Plus, you have the option to choose a primary care provider to coordinate your care and you will not need specialist referrals.

Q: Will Cigna have a deductible that we will have to meet for each family member?

A: The deductibles will be the same as the CareFirst policy you may currently be enrolled in; i.e., \$300 for individual or \$600 for family coverage for out-of-network providers.

COVERAGE-SPECIFIC

Q: Does Cigna cover cancer treatment?

A: Cigna covers cancer treatment, including care at 20+ National Institutes of Health-based cancer care sites.

Q: I am Medicare eligible. Will the change to Cigna impact my Medicare supplemental coverage?

A: No. Cigna will provide the same Medicare supplemental coverage that CareFirst currently provides. If you do nothing during Open Enrollment, MCPS will automatically roll your coverage into the corresponding Cigna plan.

Q: A coworker told me that Cigna's in vitro fertilization (IVF) benefit is more limited than CareFirst's. I had planned to have IVF next year. What coverage can I expect with Cigna?

A: You can expect the same IVF coverage with Cigna that you would have had with CareFirst.

Q: Will Cigna cover acupuncture and chiropractic care?

A: Yes, the Cigna plan will provide the same coverage that CareFirst currently provides. You will just need to ensure your provider accepts the Cigna plan you choose.

Q: Will Cigna cover hearing aids?

A: The Cigna plan will provide the same coverage for hearing aids that your CareFirst plan provides. If your CareFirst plan covers hearing aids, you will need to ensure your provider accepts the Cigna plan you choose.

CUSTOMER SERVICE

Q: What if I need to reach Cigna's customer service on a weekend?

A: Cigna will offer 24/7 customer service support.

Q: Will I be able to discuss my medical coverage concerns with Cigna directly?

A: Yes. MCPS will hold both in-person and online Open Enrollment Benefit Fairs and Webinars during this fall's Employee Benefit's Open Enrollment. Representatives from the benefit plan vendors, including Cigna, will be available to answer your questions. MCPS also will have a dedicated phone line during Open Enrollment to connect you directly to Cigna for coverage-related questions.

HEALTH PROVIDER ACCESS

Q: I have been seeing the same doctor for more than 10 years. Will I have to switch doctors if covered by Cigna?

A: In most cases, you will not need to switch doctors. Cigna has a nationwide network of providers and will provide in-network coverage of between 92-95 percent of providers currently being used by MCPS employees and retirees. There are, however, a small number of in-network CareFirst medical providers who will not be considered in-network with Cigna.

Q: Where can I find out if my doctors are in network with Cigna? Or is there a list of Cigna's in-network doctors I can see before Open Enrollment?

A: Yes. To determine if your doctor is in-network with Cigna or to select a doctor, do the following:

1. Visit [Cigna's website](#).
2. Scroll down to "Being offered a Cigna OAP plan through work?"
3. Under that heading, you will see "Find in-network doctors." Click the link: **search Cigna's provider directory**.
4. Click the blue **Employer or School** box.
5. Enter either your doctor's zip code or another zip code within which you'd like to find a doctor.

Q: I heard that Cigna's in-network plan doesn't have enough mental health providers in Montgomery County to cover the need. Is that true?

A: Cigna has more than 900 mental health providers who provide in-person care in Montgomery County. In addition, there are approximately 2,000 mental health providers who provide care virtually.

Q: Is it true that Cigna doesn't have Medicare doctors?

A: No insurance plan has Medicare doctors. Doctors choose whether or not to accept Medicare. If they accept Medicare, all Medicare supplemental plans will be accepted, including Cigna's.

OUT-OF-AREA COVERAGE

Q: I heard that Cigna is only available in 13 states. As a retiree living out of state, I am very concerned that I won't have access to covered medical care if I choose Cigna. Is my concern justified?

A: As an employer-provided plan, the Cigna medical plans offered through MCPS will be available to our retirees living in any of the 50 states. Cigna is only available in 13 states to individuals whose coverage is provided through the Affordable Care Act state exchanges.

Q: Will my college-aged children have medical coverage if they attend a college out of state?

A: Yes, since Cigna is available in all 50 states, they will be covered within the United States. The only exception is if they choose to study outside of the United States.

Q: Does Cigna provide medical coverage for travel outside of the United States?

A: No, the Cigna plan does not provide medical coverage if the covered member is out of the country except in emergency situations.

Q: Will I have travel insurance if I choose a Cigna plan?

A: No. Travel insurance is not available through any MCPS benefits plan.

WELLNESS INITIATIVES

Q: Will my Wellness Initiatives credits apply to Cigna's premiums? Do I still need to complete a biometric health screening and health risk assessment by the October 7, 2022, deadline?

A: Any Wellness Initiatives credits completed for the 2023 calendar year will apply toward the Cigna premiums beginning in January 1, 2023. Yes, to receive Wellness Initiatives credit in 2023, you will need to complete a screening and assessment with your current medical plan on or before October 7, 2022.