



Maritz  
**HEALTHY YOU!**

# **Maritz Medical Plan**

## **Cigna**

**January 1, 2024**



# Maritz Medical Plan

- **Administered by Cigna - Consumer Driven Health Plan (CDHP)**
  - Utilizes Open Access Plus provider network
    - Receive greater benefits when you stay in-network
- **Changes for 2024:**
  - Change in rates - overall, our costs are increasing by roughly 6.8%, which is lower than the average for 2024
    - All coverage tiers remain in alignment with the cost-sharing at similar companies.
    - Continue using cost comparison tools available to seek the best care at the lowest cost to fight increasing cost of healthcare
  - Women's Pelvic Health Therapy program added to Hinge Health program



# Employee Medical Rates Per Pay Period (Semi-Monthly)

Coverage Tier	Semi-Monthly Medical Rate Without Well Credit		Well Credit*	Semi-Monthly Medical Rate With Well Credit	
	2023	2024		2023	2024
Employee Only	\$90.54	\$96.72	\$25.00	\$65.54	\$71.72
Employee + Spouse	\$291.72	\$311.64	\$50.00	\$241.72	\$261.64
Employee + Children	\$216.60	\$231.39	\$25.00	\$191.60	\$206.39
Family	\$355.50	\$379.78	\$50.00	\$305.50	\$329.78

*\*Assuming full well credit earned as discussed on wellness slide.*



# Maritz Medical Plan

- **Programs included – no additional cost to members**
  - **MyConsult® Second Opinion Program**
    - Online second opinion from Cleveland Clinic physician experts
    - Available through <https://virtual2ndopinionbycc.io/landing.htm>
      - Create your log-in (name, email address and password) > Complete Profile
      - Select Check Insurance > Select Cigna
      - Enter your subscriber ID > Select Yes/No if you are the subscriber
      - Service Key enter 'Cigna'
    - Questions? Contact MyConsult® Clinical Operations
      - Phone: 1.800.223.2273
      - Email: [myconsult@ccf.org](mailto:myconsult@ccf.org)



# Maritz Medical Plan

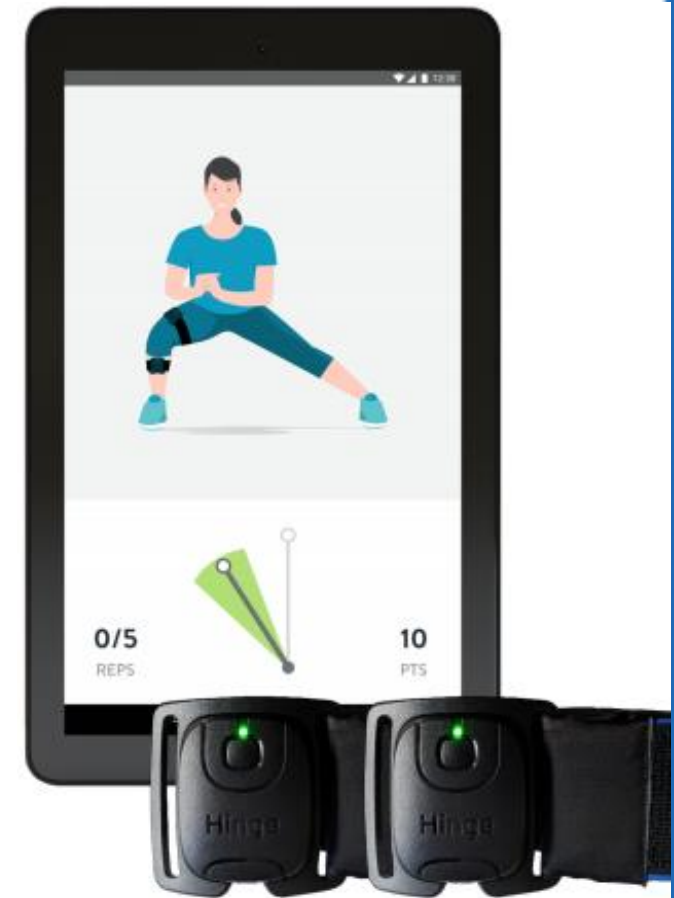
- **Healthy Pregnancies, Healthy Babies<sup>®</sup>**
  - Reduces high-risk pregnancies & premature births through early risk detection with coaching and online monitoring
  - Expectant mothers enroll in program to participate
  - Incentives available
  - To enroll contact Cigna at number on back of ID card



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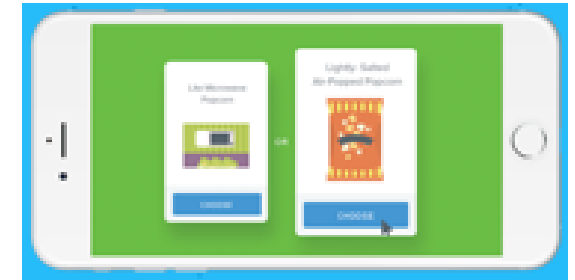
- **Hinge Health**

- At-home, coach-led 12-week digital exercise therapy program for those with back & joint pain
- Preventive, acute pain, chronic pain, and post-surgery therapy programs available
- **Women's pelvic health therapy programs also available starting 1/1/2024**
- Receive free tablet and wearables
- Unlimited coaching and personalized exercise therapy provided
- To see if you qualify, go to [hingehealth.com](https://hingehealth.com) or call 855.902.2777



# Maritz Medical Plan

- **Omada<sup>®</sup>** - digital lifestyle change program that can help you lose weight, feel fantastic, and develop long-term healthy habits
  - **A wireless smart scale** to monitor your progress
  - **Weekly online lessons** to empower you
  - **A professional Omada health coach** to keep you on track
  - **Small online group of participants** to keep you engaged
- Available to you and adult family members (age 18+) if enrolled in Cigna and at-risk for diabetes
- Take Omada's 1-minute health screener to see if you're eligible: [www.omadahealth.com/maritz](http://www.omadahealth.com/maritz)



# MEDICAL PLAN LIMITS

Annual Limits	Open Access Plus Network	Out-of-Network
<b>Calendar Year Deductible</b> (Applies to all covered expenses unless otherwise indicated)	\$2,000 single coverage/ \$4,000 all other coverage tiers	\$3,000 single coverage/ \$6,000 all other coverage tiers
<b>Maritz HSA Contribution</b> Per calendar year	\$125 per quarter up to \$500 max per year for Single Coverage \$250 per quarter up to \$1,000 max per year for all other coverage tiers	
<b>Out-of-Pocket Maximum</b> Includes calendar year deductible and coinsurance paid by employee	\$4,000 per individual/ \$8,000 per family	\$6,000 per individual/ \$12,000 per family





# MEDICAL PLAN SUMMARY

Description of Service	Plan Pays In-Network (after annual deductible satisfied)	Plan Pays Out-of-Network (after annual deductible satisfied)
Routine Preventive Care Well-Child Care, immunizations, screenings	100% (deductible waived for preventive care)	Not Covered
Physician Care	80%	60%
Physical Therapy	80% up to 60 days per calendar year	60% up to 60 days per calendar year
Chiropractic Care	80% up to 30 days per calendar year	60% up to 30 days per calendar year
Hospital, hospice	80%	60%
Skilled Nursing Facility	80% up to 120 days/calendar year	60% up to 120 days/calendar year
Home Health Care	80% up to 100 days/calendar year	60% up to 100 days/calendar year
Hearing Aids	80% up to \$1,000/calendar year	60% up to \$1,000/calendar year
Prosthetic Devices, Appliances, Durable Medical Equipment	80%	60%



# Cost Comparison Tools

- **Healthcare Bluebook**

- To find “green” facilities for most outpatient facilities
- Go to [healthcarebluebook.com/cc/maritz](https://healthcarebluebook.com/cc/maritz)
- Earn award points for certain services with a “Go Green to Get Green” designation – up to \$1500 (1500 Confetti points)
- Physician cost/quality ratings also shown in addition to facility costs
- Some inpatient procedures also now included



# Telehealth

- **Any Cigna in-network provider**
  - Virtual consultations covered if physician provides this service
  - Claims processed at same coverage level as regular office visits
- **MDLive**
  - For non-life threatening conditions such as allergies, asthma, cold and flu, earaches, fever, headache, infections, etc.
  - Available 24/7/365 – video or telephone consultations
  - Office visit processed as a claim through Cigna
  - Less expensive than emergency room and urgent care
  - Go to [www.MDLIVEforCigna.com](http://www.MDLIVEforCigna.com) or call 888.726.3171



# Telehealth

Video or telephone consultation with board-certified physicians

- **Cigna Behavioral Health**

- For anxiety, depression, grief, stress, family and relationship problems, etc.
- Video-based counseling and medication management
- Available during regular business hours and billed at regular rates
- Go to [www.mycigna.com](http://www.mycigna.com), then search for Doctor Type “Telehealth/Virtual Behavioral Health” or call the number on the back of your ID card.



# Maritz Medical Plan

- For detailed Summary Plan Description, go to [Maritzbenefits.com](https://Maritzbenefits.com)
  - Health > Medical > select the link to the **Maritz SPD Cigna Healthcare** under PDFs on left side of page
- Still have questions?
  - Cigna 800.244.6224 (if not yet enrolled, call 888.806.5042)
  - [Benefits@Maritz.com](mailto:Benefits@Maritz.com) or 636.827.4088

