

**City of Palm Bay**  
**Medical Plan Comparison**  
**Effective Date: January 1, 2022**



Schedule of Benefits	Cigna OAPIN Plan	Cigna OAP Plan		Cigna OAPIN HDHP Plan
	In Network	In Network	Out of Network	In Network
<b>Deductible (CYD)</b>				
Single	\$1,250	\$750	\$1,500	\$2,000
Family	\$2,500	\$1,500	\$3,000	\$4,000
<b>Out-of-Pocket Maximum</b>				
Single	\$3,000	\$2,500	\$5,000	\$4,000
Family	\$6,000	\$5,000	\$10,000	\$8,000
Coinsurance	20%	10%	30%	20%
<b>Office Visits</b>				
Physician Office Visit	\$30	\$20	30% after CYD	20% after CYD
Specialist Visit	\$40	\$30	30% after CYD	20% after CYD
Telehealth Services	\$30	\$20	Not Covered	20% after CYD
Preventive Care	No Charge	No Charge	30% after CYD	No Charge
<b>Non-Hospital Services</b>				
Independent Clinical Lab	No Charge	No Charge	30% after CYD	20% after CYD
X-Ray	20%	10%	30% after CYD	20% after CYD
Advanced Imaging (MRI, CT/PET)	20% after CYD	10% after CYD	30% after CYD	20% after CYD
Urgent Care Center	\$30	\$30	\$30	20% after CYD
Outpatient Surgery in Surg. Ctr	20% after CYD	10% after CYD	30% after CYD	20% after CYD
Physician Services in Surgical Ctr	20% after CYD	10% after CYD	30% after CYD	20% after CYD
<b>Hospital Services</b>				
Inpatient Hospital	20% after CYD	10% after CYD	30% after CYD	20% after CYD
Outpatient Hospital	20% after CYD	10% after CYD	30% after CYD	20% after CYD
Physician Services at Hospital	20% after CYD	10% after CYD	30% after CYD	20% after CYD
Emergency Room Visit	\$150	\$150	\$150	20% after CYD
<b>Mental Health</b>				
Inpatient Hospital	20% after CYD	10% after CYD	30% after CYD	20% after CYD
Outpatient Facility	20% after CYD	10% after CYD	30% after CYD	20% after CYD
Outpatient Office Visit	\$40	\$30	30% after CYD	20% after CYD
<b>Prescription Drugs</b>				
Tier 1 - Generic	\$10	\$10	40%	20% after CYD
Tier 2 - Preferred Brand	\$30	\$30	40%	20% after CYD
Tier 3 - Non-Preferred Brand	\$50	\$50	40%	20% after CYD
Tier 4 - Specialty	\$10 / \$30 / \$50	\$10 / \$30 / \$50	40%	20% after CYD
90-Day Supply - Mail Order/Retail	\$20 / \$60 / \$100	\$20 / \$60 / \$100	40%	20% after CYD