How the CIGNA Indemnity Plans work

The IRMP CIGNA Indemnity plans assume you are enrolled in Medicare Part A and B, and will not pay benefits that are normally paid by Medicare. What this means to you is that Medicare pays first, and the IRMP Cigna Indemnity plans will pay secondary. In addition, any charges for services, treatment or supplies furnished by a Provider who has opted out of Medicare that would otherwise have been covered by Medicare will be reduced by the amount normally paid by Medicare.

Here are two examples of how the plan works:

**Benefits of the IRMP Cigna Indemnity Plans**

Once you have met the Indemnity plan out-of-pocket maximum, the plans will pay 100% of your eligible expenses. Also the plans will cover some non-Medicare eligible expenses such as hearing aids, chiropractic and acupuncture services, and prescriptions (creditable to Medicare Part D) for those enrolled in IRMP Cigna Indemnity with Rx.

Additional details available at [www.intel.com/go/myben](http://www.intel.com/go/myben) or call the Intel Health Benefits Center at 877-GoMyBen (466-9236). The information in this summary of benefits is not intended to take the place of or change official plan documents in any way. In the event of any discrepancy between the information in the summary of benefits and the official plan documents, the plan documents will prevail.