

# IRMP CIGNA Indemnity *with* and *without* Rx

(Medicare, typically under age 65 or older, retirees)



The following charts summarize information about the IRMP Cigna Indemnity plan benefits. It provides an abbreviated comparison between in-network and out-of-network

## 2018 IRMP Cigna Indemnity Benefit Summary:

Additional details available at [www.intel.com/go/myben](http://www.intel.com/go/myben) or in the Summary Plan Documents (SPD), or Call Intel Health Benefits Center at 877-GoMyBen (466-9236) to request a copy of the SPD.

Benefits	IRMP Indemnity In-Network	Medicare
Annual Deductible	\$500 Individual \$1,000 Individual + Spouse/Family	Annual Part B premium \$134/mo Part B (outpatient) Deductible \$183 Part A (In-patient) Deductible \$1,316 per benefit period
Out-of-Pocket Maximum	\$2,000 Individual \$4,000 Individual + Spouse/Family	Not Applicable
Major Medical Lifetime Maximum	Unlimited	Not Applicable
Inpatient	Coinsurance After Deductible; Based on Medicare Allowable	Coinsurance After Deductible; Based on Medicare Allowable
Inpatient Hospital	20% coinsurance after deductible	<b>Days 1 - 60:</b> \$1,316 deductible <b>Days 61 - 90:</b> \$329 per day <b>Days 91 - 150:</b> \$658 per lifetime reserve day
Skilled Nursing Facility	20% coinsurance; limited to 100 days per calendar year	20% coinsurance
Home Health	20% coinsurance after deductible	20% coinsurance
Inpatient Mental Health (preauthorization required)	20% coinsurance after deductible	20% coinsurance
Outpatient		
Physician Office Visit	20% coinsurance after deductible	20% coinsurance
Ambulatory Surgical Center	20% coinsurance after deductible	20%
Outpatient Hospital	20% coinsurance after deductible	20%
Emergency Room/Urgent Care	20% coinsurance after deductible	20% coinsurance after deductible
Emergency/Urgent Care outside the U.S.	20% coinsurance after deductible	20% coinsurance for services in the U.S. Services outside the U.S. are not covered
Urgent Care	20% coinsurance after deductible	20% coinsurance
Mental Health & Substance Abuse	20% coinsurance after deductible	20% coinsurance
Routine Physical	20% coinsurance after deductible	20% coinsurance with limitations, see Medicare.gov for more info

## Additional Benefits

Routine Chiropractic	20% coinsurance after deductible; limited to 30 visits per year	Not Covered
Routine Podiatry	20% coinsurance after deductible	Not Covered
Non-Emergency Transportation	20% coinsurance after deductible	Not Covered
Acupuncture	20% coinsurance after deductible; limited to 30 visits per year	Not Covered
Routine Hearing	20% coinsurance after deductible	Not Covered

Prescription Coverage	IRMP Cigna Indemnity with Rx	IRMP Cigna Indemnity without Rx	Medicare
	See Prescription Benefit below	Prescriptions are not covered	Prescriptions are not covered (available via Medicare Part D)

Prescription Benefit (The benefit below applies only to IRMP Cigna Indemnity with Rx Plan.)			
	Retail (34 day supply)	Mail/Walgreens/Costco (90 day supply)	Retail Penalty* (34 day supply)
Generic	\$10	\$20	\$20**
Preferred Brand	\$20	\$40	\$40**
Non-Preferred Brand	\$30	\$60	\$60**

\* Penalty applies after the first two purchases of a maintenance (long-term) prescription at a retail pharmacy.

\*\* The out-of-pocket costs beyond the standard benefit will not apply toward deductible/out-of-pocket maximums.

2018 IRMP Monthly Premium			
With or Without Rx	You Only, Spouse Only,* Child(ren) Only**	You + Spouse, You + Child(ren), Spouse + Child(ren)	You + Spouse + Child(ren)
2018 with Rx	\$665	\$1,330	\$1,665
2018 without Rx	\$188	\$375	\$562

\* For a complete description of the spouse and dependent eligibility requirements, refer to Summary Plan Description (SPD).

\*\* Same price for child or multiple children.

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Or call 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 this summary of benefits and the official plan documents, the plan documents will prevail.