

# A PLAN TO HELP YOU STAY WELL



## Allegiance Preventive Care Plan

Beginning in 2015, The Patient Protection and Affordable Care Act (PPACA) requires you to enroll in a health care plan or the IRS may charge you a monthly penalty tax. The Allegiance Preventive Care plan can help you fill that requirement. It covers preventive care services at no additional cost when you receive them from a network health care professional.\*

### Minimum essential coverage

There are two ways to avoid the IRS penalty tax.

1. Choose the Allegiance Preventive Care plan
  - ▶ This plan satisfies the individual mandate and you will not pay a monthly penalty.
  - ▶ This is the lowest cost option with minimum coverage.
  - ▶ Allegiance Preventive Care plans provide limited coverage only and are not major medical or comprehensive medical plans.

2. Choose another health care plan, such as a government-sponsored plan or an individual plan. In 2015, if you or any adult in your household chooses not to enroll, the IRS will charge a monthly penalty tax the greater of \$975 (\$325 per adult and \$162.50 per child) or two percent of your household income over the tax-filing threshold.

	NO PLAN	ALLEGIANCE PREVENTIVE CARE PLAN	MARKETPLACE/ PUBLIC EXCHANGE
<b>SATISFIES INDIVIDUAL MANDATE</b> Individuals will pay penalties if not satisfied.		✓	✓
<b>PROVIDES ESSENTIAL BENEFITS COVERAGE*</b> Ambulatory patient services, emergency services, hospitalization, laboratory services, maternity and newborn care, mental health and substance abuse disorder services (including behavioral health treatment), pediatric services, including oral and vision care, prescription drugs, preventive and wellness services and chronic disease management, rehabilitative and habilitative services and devices.			✓
<b>COST OF PLAN</b> Plan costs may vary by: 1. Type of plan 2. Whether you are eligible for a subsidy 3. Your employer's contribution	None – but penalty will apply	\$ lowest cost with less coverage	\$\$ higher cost with more coverage and may be subsidized

## Enroll in the Allegiance Preventive Care plan and you'll get:

Coverage at no additional cost for the following preventive care services:\*\*

- › Routine in-network preventive services, including well baby, child, woman and adult care
- › Immunizations for children and adults
- › Mammograms, Pap and PSA tests, and colorectal screenings excluding diagnostic services
- › Supplemental services like urinalysis, EKGs and lab tests, women's contraception, including devices and sterilization, but excluding reversals
- › Breast feeding equipment and supplies
- › Certain preventive prescriptions:
  - Aspirin products - for males age 45-79 and females age 55-79
  - Folic acid supplements - for females
  - Pediatric multivitamins (containing fluoride and fluoride supplements) - for children age 6 months to 6 years
  - Barrier, hormonal and emergency contraception - for females
  - Pediatric iron containing products - for children age 6 to 12 months

### Customer service



Our representatives are available to assist you Monday through Friday, 8:00 am-8:00 pm (EST). If you need us after hours, you'll have access to a 24/7 automated telephone system. Just call the number on your Allegiance ID card.

### Access to [askallegiance.com/preventive](https://askallegiance.com/preventive)

Online services on our customer website include:

- › Health care professional directory
- › Document library that includes plan descriptions, claims history, doctor notes and letters
- › Verification of benefits



[askallegiance.com/preventive](https://askallegiance.com/preventive)

# Q&A

## How do I find a doctor in the plan's network?

Go to [askallegiance.com/preventive](http://askallegiance.com/preventive) to access the health care professional directory, or call customer service at the number on your Allegiance ID card.

## What is preventive care?

Preventive care services are provided when you don't have any symptoms and haven't been diagnosed with the health issue connected with the preventive service. For example, a flu vaccination is given to prevent the flu before you get it. Other preventive care services, like mammograms, can help detect an illness when there aren't any symptoms. A serious condition with no signs or symptoms may put your health at risk. During a wellness exam, you and your doctor will determine what preventive tests and health screenings are right for you based on your age, gender, personal health history and current health. Your Allegiance plan provides coverage in accordance with the Patient Protection and Affordable Care Act preventive services guidelines. For more information about specific coverage guidelines, contact Allegiance customer service.

## Will my care be covered if I am sick or injured and need to see a doctor?

Your plan provides coverage for designated preventive care services only. You will be responsible for paying the entire cost for care you receive for illness or injury. Emergency room and hospital stays will not be covered by your plan. You will be responsible for paying the entire cost.

## What if I go to my doctor for a preventive visit, but I get other services?

Even when your appointment is for a preventive exam, you may receive other services during that exam that are not preventive care services. For example, your doctor may check on a chronic condition such as heart disease. When your doctor determines that you have a medical issue present, the additional screenings and tests after this diagnosis may no longer be considered preventive. These services won't be covered under your plan. This means you will be responsible for paying the entire cost for these services, but not the preventive care services.

## What if I need to see a specialist, will my plan cover the service?

Your plan does not provide coverage for specialist care. You will be responsible for paying the entire cost.

## If I go to the emergency room, will my care be covered?

Emergency room care will not be covered under your plan. You will be responsible for paying the entire cost.

## Are my medications covered under this plan?

Your plan provides coverage for certain preventive medications. Medications for illness or injury are not covered under your plan. For more information, see your plan documents, visit [askallegiance.com/preventive](http://askallegiance.com/preventive), or call customer service at the number on your Allegiance ID card.

\*This plan does not provide coverage for non-preventive services, including doctor visits for illness or injury, emergency room care or hospital stays. You will be responsible for paying the entire cost.

\*\*Coverage is provided in accordance with the Patient Protection and Affordable Care Act preventive services guidelines. For more information about specific coverage guidelines, contact Allegiance customer service.



Allegiance Preventive Care plans provide limited coverage only and are not major medical or comprehensive medical plans. This document outlines the highlights of your plan. All health benefit plans contain exclusions and limitations. For costs and complete details of coverage, see your employer's summary plan description. Allegiance Preventive Care plans are self-insured by your employer and administered by Allegiance Benefit Plan Management, Inc.

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