

Affordable & Flexible CIGNA Health Plans

The Lake Champlain Regional Chamber of Commerce (LCRCC) offers an affordable, flexible and comprehensive health insurance plan to its member businesses. The VACE/CIGNA Open Access Plus (OAP) Plan is designed for small-and medium-sized groups up to 50 employees. We hear high praise for the service and quality of coverage provided. Please contact Susan Fayette or a local Chamber-affiliated insurance agent for complete information.

- Employers can offer their employees a choice of two different plan options.
- Rates are guaranteed for one year: January 1, 2010 - December 31, 2010
- Recipients choose the physician they want to see - no referral needed
- In-network coverage is available throughout the United States. Coverage (out-of-network) is in effect world-wide. Check with CIGNA for your specific needs, no rider needed.
- Providers bill CIGNA directly - no paperwork is involved for businesses
- Unlimited preventative care - no charge for mammograms or colonoscopies on all plans
- Generic drugs: \$3 for 30 days on the first three plans listed below. Lower cost maintenance prescriptions available by mail.
- Vision Benefits help you with the cost of eye examinations, eye glasses, and contact lenses.
- HSA plans offer 50% coverage on preventative medicines (as defined by IRS)
- Students covered to age 26



Please contact the Chamber for full information about benefits and plan options.

CIGNA Healthcare Plans				
Open Access Plans (OAP)	SINGLE	DOUBLE	FAMILY	MEDICARE SUPPLEMENT
\$1,250/\$2,500 Deductible 80/20 to \$4,000/\$8,000 for out of pocket max \$30 Dr. visit co-pay/\$50 specialist/drug & vision coverage	\$477	\$931	\$1,243	\$430
\$2,500/\$5,000 Deductible 80/20 to \$4,000/\$8,000 for out of pocket max \$30 Dr. visit co-pay/\$50 specialist/drug & vision coverage	\$351	\$688	\$975	\$280
\$3,000/\$6,000 Deductible Out of pocket max equals annual deductible \$30 Dr. visit co-pay/\$50 specialist / drug & vision coverage	\$356	\$695	\$986	\$282
\$4,000/\$8,000 Deductible Out of pocket max equals annual deductible \$30 Dr. visit co-pay/\$50 specialist/drug & vision coverage	\$304	\$594	\$844	\$243
\$2,450/\$4,900 HSA Compatible \$3,450/\$6,900 out of pocket max Includes preventative care coverage and drug coverage	\$356	\$695	\$986	\$282
\$3,500/\$7,000 HSA Compatible 80/20 for an out of pocket max of \$5,000/\$10,000 Includes preventative care & drug coverage	\$295	\$572	\$811	\$234
\$5,000/\$10,000 HSA Compatible Out of pocket max equals annual deductible Includes preventative care coverage and drug coverage	\$247	\$483	\$682	\$200

Health Insurance Designed for Your Needs

The VACE/CIGNA OAP Plan is a health insurance plan designed with your total needs in mind. All benefits are included in our plans and are not riders that are added on and increase your overall cost. Here are just a few of the ways we try to look after you:

Health Savings Accounts (HSAs)

An HSA is a tax-sheltered savings account similar to an IRA but earmarked for medical expenses. Deposits are 100% tax-deductible for the self-employed and can be easily withdrawn by check or debit card to pay routine medical bills with tax-free dollars. Larger medical expenses are covered by a low-cost, high-deductible health insurance policy.

Your Deductible is Waived for In-Network Preventative Care

We realize the benefits of a healthy lifestyle and the importance of preventative care as a way to keep the rising costs of health care in check. We believe this so strongly that we waive your calendar-year deductible for in-network Preventative Care, Well Woman Care and Healthy Baby Care. There is also no charge for routine mammograms and colonoscopies.

Low Co-Pay for Doctor Visits.

When you need to see your regular doctor, you'll pay only a \$30 co-pay for each visit to our in-network providers. For a specialist, you pay a \$50 co-pay. Please call the Chamber for full details

PLEASE NOTE: The specific terms of coverage, exclusions and limitations are contained in the CIGNA Plan Description. The Chamber has done its best to present all material accurately and honestly, but cannot be held responsible for errors or changes in the CIGNA Plan.

Contact Susan Fayette at the Chamber or one of your local Chamber-affiliated insurance agents for more information or to enroll in the Chamber Benefits CIGNA OAP Plan.

Susan Fayette

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on VACE/CIGNA coverage.

You Choose the Care You Need

At CIGNA we believe you should always have the care you need, when you need it. You choose your own doctors, and you can see a specialist without a referral. Our network is nationwide.

No Lifetime Maximum on Benefits Provided by CIGNA

With the high cost of medical care, CIGNA's no lifetime maximum on coverage with in-network providers ensures you'll always be covered. With out-of-network providers, you'll have a maximum of \$1,000,000 in benefits.

A Plan for Both Your Physical Health and Emotional Health

The VACE/CIGNA OAP Plan includes a special program to support your emotional health and well-being. Through CIGNA Behavioral Health you'll have coverage for a wide range of mental-health and substance-abuse problems that can affect your job, family or personal life.

Individual Deductible on All Plans:

With the VACE/CIGNA plan, an individual family member needs only to meet the individual deductible, unlike other plans that require the family deductible to be met by an individual if other family members have incurred no expenses.

Enrollment Guidelines

You must be a member in good standing of your local Chamber.

Your business must be located physically in the State of Vermont.

Your business must supply one of the following as proof of business:

- Most recent Quarterly Wage Report.
- Schedule C or other Tax Return
- If the above are not available, please contact the Chamber.

75% of eligible employees must participate in the program. Businesses with less than 3 employees must have 100% participation.

- An eligible employees works full-time and is not covered under any other insurance plan.

If you have any questions about coverage, please contact Susan Fayette at the number below.



Lake Champlain Regional
Chamber of Commerce