0710.10 UMS Health Insurance Plans

2022 Plan Details

- 2022 Quality Incentive Choice Fund Summary of Benefits Coverage
- 2022 Quality Incentive Choice Fund Summary of Benefits Coverage (Seasonal/Temporary Employees)
- 2022 Quality Incentive Copay Plan Summary of Benefits Coverage (AFUM)
- 2022 Quality Incentive Copay Plan Summary of Benefits Coverage (Service & Maintenance)
- 2022 Quality Incentive Copay Plan Summary of Benefits Coverage (Non-Represented & PATFA)
- 2022 Quality Incentive Copay Plan Summary of Benefits Coverage (UMPSA, ACSUM & Police)

Your Rights and Protections Against Surprise Medical Bills

2021 Plan Details

Summary Plan Descriptions from 2020 are still applicable. For changes, please see the 2021 rider.

- Quality Incentive Choice Fund Summary of Benefits Coverage
  - Choice Benefits Summary
    - 2020 Choice Summary Plan Description - (2021 Rider)
- Quality Incentive Copay Plan Summary of Benefits Coverage (AFUM)
  - Copay Benefits Summary (AFUM)
    - 2020 Copay Summary Plan Description (AFUM) - (2021 Rider)
- Quality Incentive Copay Plan Summary of Benefits Coverage (Service & Maintenance)
  - Copay Benefits Summary (Service & Maintenance)
    - 2020 Copay Summary Plan Description (Service & Maintenance) - (2021 Rider)
- Quality Incentive Copay Plan Summary of Benefits Coverage (Non-Represented & PATFA)
  - Copay Benefits Summary (Non-Represented & PATFA)
    - 2020 Copay Summary Plan Description (Non-Represented & PATFA) - (2021 Rider)
- Quality Incentive Copay Plan Summary of Benefits Coverage (ACSUM, UMPSA & Police)
  - Copay Benefits Summary (ACSUM & UMPSA & Police)
    - 2020 Copay Summary Plan Description (ACSUM & UMPSA & Police) - (2021 Rider)
- 2021 Massachusetts Resident Rider
- 2021 Annual Compliance Rider

Historical Plan Descriptions

CIGNA Open Access Plus (OAP) Health Insurance Plans

- CIGNA Privacy Notice

The University of Maine System offers medical plans that cover a wide range of services, from hospitalization to doctor’s office visits, from prescription drugs to surgery. Whichever medical plan selected, employees can be sure that it is there to protect them from financially burdensome medical bills. All plans are insured with Cigna.

UMS medical plans administered by Cigna offer:

- 2021 Plan Information
- 0715.00 Benefit Rates
- Omada Diabetes Prevention Program - NEW BENEFIT IN 2020

Beginning in January 2020, UMS will offer the Cigna Diabetes Prevention Program provided in collaboration with Omada. This CDC-recognized digital lifestyle program focuses on helping employees reduce their risk of developing diabetes through healthy weight loss. Eligible participants in the program will receive a wireless smart scale that connects to a personalized online account, making tracking simple. Participants will also receive support from social groups and Omada health coaches, as well as interactive training lessons on healthy eating, physical activity, sleep and stress. How the process works.

- Cigna One Guide - New in 2019
- Hearing Aid Benefit - New in 2019

Cigna members have access to a hearing aid benefit through their partnership with Amplifon. This benefit provides access to a licensed Amplifon hearing specialist, discounted prices on hundreds of brand-name hearing aids (with a 60-day risk-free trial and three year warranty) and free batteries. To access your hearing benefits, call Amplifon at 1-888-207-2798. For more information, please see the Amplifon Welcome Brochure.

- Cigna Value Prescription Drug List
- View claims & member details via MyCigna
- Maine Pharmacies offering 90-day supply for 2 co-pays
- No referrals necessary
- Nationwide network of participating providers
  - If you have a MyCigna account, click on "sign in" to be brought straight to MyCigna
  - If you are external, click "continue as guest", select your zip code, and select "Open Access Plus, OA plus, Choice Fund OA Plus WITH CareLink"
- Urgent Care Centers
- Durable Medical Equipment (DME) Guide
- Diabetic Supply Guide
- Step Therapy for Prescriptions
Benefit Rates

Prescription Drug Coverage

Both OAP Quality Incentive plan options offered by the University of Maine System provide employees with prescription drug coverage. All employees are covered for both generic drugs and brand name drugs. Because brand name drugs are typically more expensive than generic drugs, you should ask your physician to prescribe a generic drug, if appropriate. All enrollees have the opportunity to use the mail order program. The mail-order program allows the convenience of having a three-month supply of maintenance drugs delivered right to their home!

Any questions on how to best utilize prescription drug coverage should be directed to CIGNA at 1-800-244-6224.

Cost-Saving Measures

Choose in-network providers - Choosing in-network providers ensures less out-of-pocket expenses and better outcomes.

To find a Cigna in-network provider call 1-800-244-6224 or:

1. Go to cigna.com and click Find a Doctor in the upper right corner of the page.
2. To search without logging in to myCigna, Click the link "PLAN IS OFFERED THROUGH WORK OR SCHOOL..." listed under "Not a Cigna Customer Yet.
3. SEARCH LOCATION: Enter the zip code or name of the town.
4. SELECT A PLAN: This can be ignored or you can select Medical: Open Access Plus, OA Plus, Choice Fund OA Plus WITH CareLink.
5. LOOKING FOR: From here you can type the name of the doctor and then select from the populated list

Check your Tier for Prescription Drugs – Tier levels determine your cost. Visit https://www.cigna.com/individuals-families/member-resources/prescription/

Talk to your doctor about alternatives to the Emergency Room

Whenever possible, see your PCP or use a walk-in health care facility in your community instead of going to a hospital Emergency Room. Emergency Room visits have a $100 employee co-pay (unless admitted to the hospital).

Schedule your annual physical with your PCP. Remember, there is no cost to you for this annual preventive care visit – the co-payment or co-insurance is waived.

Participate in UMS Wellness Program

Within 90 days of your effective date of enrollment in the health plan, and January - March of each subsequent year, complete Level 1 of Motivate Me, the University's wellness program to be eligible for reduced premiums and to avoid an increase in premiums (you and your covered spouse/domestic partner must both participate). Premiums, which are currently approximately 10%*, will increase to approximately 20%* after 90 days depending on whether you participate in Level 1 of Motivate Me.

*Full-time regular employee share - see Rate Chart for part-time employee rates

Visit https://my.cigna.com/web/public/guest for details or call Cigna at 800-CIGNA24 (800-244-6224).

To schedule a health coaching appointment contact Trestle Tree at 855-580-2797.

Related Information
• Special Enrollment Rights under Health Insurance Portability & Accountability Act (HIPAA) and Consolidated Omnibus Budget Reconciliation Act (COBRA)
• Domestic Partner Benefits
• CIGNA Medical Claim Form (PDF)
• CIGNA Pharmacy Claim Form
• Employee Assistance Programs (EAP)
• Health Insurance Portability and Accountability Act of 1996 (HIPAA)
  • Notice of Privacy Practices - Revised 9/03
  • Health Information Policy
  • Authorization for the Use and/or Disclosure of Protected Health Information
  • UMS HIPAA General Operating Policy and Forms

• UMS Health and Wellness
• Family Leave Policies
• Paid Leave (Vacation & Sick Time)
• Retiree Health Plans
• COBRA Continuation of Coverage

Contact the UMS Employee Benefits Center

The above is a brief summary of benefits offered by the University of Maine System. If you have a question about benefits enrollment, contact the UMS Employee Benefits Center by calling toll-free 866-269-9635 (or 973-3373) or emailing benefits@maine.edu. Have your Employee ID number for faster service.