



Medical, Prescription & AD&D Benefit Summary

Corpsmember Health Plan | September 1, 2026 – August 31, 2027
Medical by Cigna (Group #3338030) | AD&D by Everest | **NEW: GARNER HRA**

NEW for 2026 – 2027: Garner network overlay

When you see a **Garner Recommended Provider**, your Health Reimbursement Arrangement (HRA) reimburses your first **\$1,000** of eligible medical expenses. Find recommended providers and file for reimbursement in the **Garner Health app**.

Benefit / Provision	Cigna In-Network Provider	Cigna Out-of-Network
Deductible per Plan Year September 1 – August 31	\$1,500	\$3,000
Garner HRA <i>Your first \$1,000 is reimbursed when using a Garner-recommended provider</i>	\$1,000	N/A
Out-of-Pocket Maximum Includes deductible	\$4,500	\$9,000
Preventive (Routine) Care	100% (no deductible)	50%
Prescription Drugs Express Scripts Value List; pre-authorization required for certain drugs	80% after deductible	50%
Telehealth MDLIVE; includes behavioral health	Copay (varies by service)	N/A
Office Visits PCP and specialists	80% after deductible	50%
Professional Services Surgery, lab & X-ray	80% after deductible	50%
Urgent Care	\$20 copay, then covered at 80% after deductible	
Ambulance	80%	
Emergency Room	\$100 copay, then covered at 80% after deductible	
Hospital Cigna pre-authorization required for all inpatient hospital and some outpatient procedures	80% after deductible	50%
Mental Health Inpatient and office visits	80% after deductible	50%
Chemical Dependency Inpatient and outpatient	80% after deductible	50%
Outpatient Rehabilitation 20 visits per plan year — physical, speech, occupational, cardiac therapies & chiropractic	80% after deductible	50%
Employee Assistance Program (EAP)	24/7 telephonic support, 3 free face-to-face visits for life events • Call 877-231-1492	
AD&D Administered by Everest	\$10,000	

After your service ends: Benefits end at the close of the month in which active service concludes. Members may get free assistance finding individual health coverage (and potentially qualifying for credits) through **Via Benefits** – see separate flyer.

This is a summary of benefit coverage. Further detail is available through Garner's Concierge service or by contacting Cigna. Out-of-network coverage is based on Cigna's maximum allowable charge and may result in additional out-of-pocket expenses.