

Medical Plan Comparison: Cigna, Sharp & Kaiser

Plan Features ¹	Medical Plan Comparison: Cigna, Sharp & Kaiser							
	Cigna Southern California Select HMO <small>(CoSD internal plan name – Cigna Scripps Select HMO)</small>	Southern California HMO <small>(CoSD internal plan name – Cigna HMO)</small>	Cigna Open Access Plus <small>(CoSD internal plan name – Cigna OAP)</small>	Sharp Classic	Sharp Select	Sharp Saver	Kaiser Traditional	Kaiser Deductible
Employee Only Annual Cost	\$6,750	\$13,613	\$14,986	\$7,493	\$5,115	\$4,532	\$6,422	\$4,941
Annual Deductible	None	None	\$500 \$1500 Family	None	None	\$1000 \$2000 Family	None	\$1000/\$2000 Family
Co-Pays PCP Urgent Care ER	\$20 \$20 \$75		\$25 \$25^ \$100^	\$20 \$20 \$75	\$30 \$40 \$100	\$40 \$40 \$150**	\$20/\$20/\$50	\$40/\$40/30%
Co-Pays Prescriptions Generic	\$15 (30 Day) \$30 (90 day)			\$15 (30 Day) \$30 (90 Day)	\$20 (30 Day) \$40 (90 Day)	\$20 (30 Day) \$40 (90 Day)	\$15 (30 Day) \$30 (100 day)	
Co-Pays Prescriptions Brand	\$30 (30 Day) \$60 (90 Day)			\$30 \$50 (30 Day) \$60 \$100 (90 Day)	\$35 \$70* (30 Day) \$70* \$140* (90 Day)	\$35 \$70* (30 Day) \$70* \$140* (90 Day)	\$30 (30 Day) \$60 (100 Day)	
In-network Providers	2,200+	4,568	4,780 ²	2,400	1,100	1,100	1,300	1,300
In-network Hospitals	6	22	22	13	7	7	Kp.org/Facilities	
Providers outside of San Diego County	Orange County (St. Joseph Hoag Health) Los Angeles County (HealthCare Partners) San Bernardino & Riverside Counties (PrimeCare)	Southern California	Nationwide coverage	Southern Riverside County (Sharp Classic Plan Only)			Kp.org/Facilities	
Telehealth included	Yes			Yes			Yes, Kp.org/GetCare	
Behavioral providers in San Diego County Telehealth	1877 2067			200 600			1300	1300
Same-Day, Walk-in Clinics	28 including 12+ HealthExpress Clinics in San Diego			15 Minute Clinics in San Diego			4 in San Diego	
Preventive Care	Covered by all plans at 100%; Link to Preventive Care Info Cigna Sharp Kaiser							
Pre-Enrollment phone #	888.806.5042			888-840-4747			888-956-1616	
Find a provider	Cigna			Sharp			Kaiser	

1. Document is a guide only. Plan documents prevails if there are any differences. 2. This number is for San Diego County providers; this plan provides additional access to a large national network of providers.
 2. Note: Services where plan deductible applies are noted with a caret (^); asterisk (*) = \$150 deductible