



Glossary of Insurance Terms

Use this summary of health insurance terms and their definitions to better understand your benefits each time you use your plan.

Plan Year

The 12-month period beginning September 1st and ending August 31st each year.

Deductible

The amount of money you pay each plan year before your insurance plan starts helping you pay for covered services.

Coinsurance

After you have met your annual deductible, you and your insurance plan share medical costs. For example – for in-network care the plan pays 80%, you pay 20%.

Copay

A set fee that you pay each time you use a service.

Out of Pocket Maximum

The maximum amount you will pay per plan year for covered health expenses.

Primary Care Physician

A Primary Care Physician (PCP) is the health care provider you see for routine care. It may be your family practitioner or pediatrician. Check the Cigna provider directory on myCigna for a PCP near you.

In-Network

Cigna has a group, or network, of doctors, hospitals, labs and other providers that they contract with to provide services at a discounted rate. You typically pay less when you see in-network providers.

Explanation of Benefits

When you see a health care provider you will receive an Explanation of Benefits (EOB) from Cigna. This document shows what the doctor charged, what the plan paid, and what you owe. It is not a bill, and you do not need to respond to it. If you owe something, your provider will send you a bill.