

Frequently Asked Questions

Regarding Tentative Agreement with United Teachers of Dade (UTD) for 2014 Healthcare Benefits

1. How will the plan offerings change for M-DCPS for 2014?

Three plans will be offered for Calendar Year 2014, with the introduction of Cigna Local Plus:

- Cigna OAP 10
- Cigna OAP 20
- Cigna Local Plus

2. Why is the District introducing a third healthcare plan, the Cigna Local Plus Plan?

The Cigna Local Plus Plan is a product with a performance based network providing employees with physicians that have demonstrated better health outcomes resulting in savings to both the employees and the District.

3. Who are the physicians in the Cigna Local Plus Plan?

The physicians are comprised of a select grouping of Cigna Care Network (Designated) physicians from the Cigna OAP Network, which have demonstrated better health outcomes.

4. Is the employee required to select a Primary Care Physician (PCP) and obtain a referral to access a specialist?

No, the employee is not required to select a PCP and referrals are not needed when seeking services from a specialist.

5. Is the covered member limited to receiving care from a participating provider only?

No, the Cigna Local Plus Plan offers members the opportunity to access a non-participating provider while in the Cigna Local Plus service area and paying the out-of-network and out-of-pocket expenses.

6. What is the coverage when accessing the plan outside the Cigna Local Plus service area?

When outside the Cigna Local Plus service area the member can use a physician participating in the Cigna OAP Access Plan (OAP) and receive in-network benefits.

7. How can the employee confirm their physician's participation in the Cigna Local Plus Plan?

To view if your physician is a participating provider in the Cigna Local Plus Plan, log onto www.cigna.com, click on "find a doctor" and search by selecting a search option.

8. Is there a cost to enroll in the Cigna Local Plus Plan?

No, this plan is free to the employee for employee-only coverage. Employees selecting to cover their eligible dependents will continue to pay the subsidized premium.

9. Will the District continue to subsidize dependent premiums?

Yes, the District will continue to subsidize dependent premiums in all three plans.

10. Will employees' Benefits Salary be changed?

No, the Benefits Salaries will remain at the present levels which are Benefits Salaries determined during calendar year 2011.