

2025-2026

YOUR Benefits

Become a Better Healthcare Consumer!

ID Cards

Can Be Found in
Your Online
Member Portals

Need Care Quick?

Utilize Your
Virtual Visits
Included in Your
Medical Plan!

Preventive
Services
are Covered at
NO COST

Presented for members of:



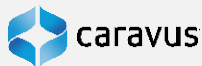
Caravus is Always Here to
Advocate for **You.**

Your Contacts & MORE Information

We Get It.

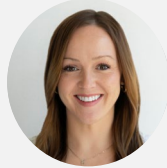
Navigating your health insurance coverage can feel like being lost in a maze. We are here to knock down those maze walls and direct you to a clearer path.

We're here to advocate for you.



Tip!

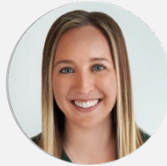
If you receive a bill from a carrier that doesn't seem right, contact Caravus before you pay!



General Plan Benefit Question

Koryssa Annis • Strategic Advisor

Direct: 314.259.5010 • annisk@caravus.com



Claims & Billing Questions

Kristen Crabill • Client Advocate

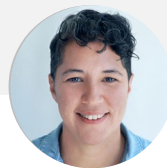
Direct: 314.259.5026 • crabillk@caravus.com



Caravus Connect Contact

Jonathan Stern • Caravus Connect Advisor

Direct: 314.259.5054 • sternj@caravus.com



ID Cards & Enrollment Changes

Jessica "Flo" Flores • Eligibility Analyst

Direct: 314.259.5016 • floresj@caravus.com

Tip! If you call a carrier, make sure you have your personal information ready.

Carrier	Contact
Medical	Member Services: 1-866-494-2111
	Member Portal: my.cigna.com
Dental	Member Services: 1-800-986-3343
	Member Portal: login.principal.com/login
Vision	Member Services: 1-866-939-3633
	Member Portal: member.eyemedvisioncare.com
Life & Disability	Member Services: 1-800-245-1522
	Member Portal: login.principal.com/login



[Provider](#)

[Search](#)

Open Access Plus
OR

Local Plus



[Prescription](#)

[Search](#)

Advantage



[Virtual](#)

[Visits](#)



[Wellness](#)

[Assets](#)

YOUR Essential DATES

The open enrollment period begins: **August 5, 2025**

Your plan selection(s) must be submitted by: **August 15, 2025**

Submit your plan selection(s) to: www.caravusconnect.com

Your plan selection(s) will become effective on: **September 1, 2025**

Tip!

[Click Here](#) or scan below to access “Health Insurance 101” for a comprehensive guide to understand key words, phrases and examples all relating to your health coverage!



Tip!

This is not a passive enrollment, **you must** make benefits selections during the upcoming enrollment period

Need Some Additional Direction?

[Click Here](#) to access a video that will guide you through making your benefits selections in Caravus Connect!



Or scan the below qr code with your phone camera!

New Hires

A new employee has the option to join the plan on the first of the month following your date of hire. Dependent spouses and children may also join at this time.

Ready To Enroll?

[Click Here](#) to make your Benefits selections with Caravus Connect!



Or scan the below qr code with your phone camera!

Your Plan

FEATURES & RESOURCES



Become familiar with every facet of your plan by downloading the myCigna® app or logging into the [myCigna® website](https://mycigna.com)! Manage & track claims, view ID card information, find in-network providers, submit receipts for reimbursements, order prescription delivery, track account balances, and access all other plan features all in one place!

Download the myCigna app or visit mycigna.com



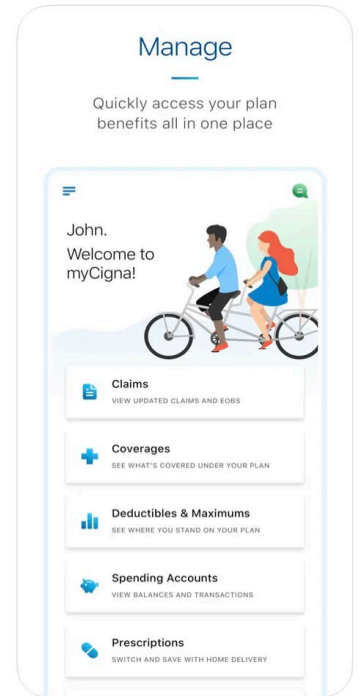
Apple



Google
Play



mycigna.com



Get discounts on the health products and programs you use every day for meal delivery services, fitness memberships & devices, vision care, hearing aids, alternative medicine and more. Just use your Cigna ID wallet card when you pay and let the savings begin. To access, log into [myCigna.com](https://mycigna.com) and navigate to Health Rewards Discount Program or call 1-800-870-3470.



IdentityForce identity theft monitoring and protection is offered through Cigna is included in your medical coverage at no additional cost for you and any child(ren) living in your household up to age 18. Enroll at cigna.identifyforce.com/starthere or call 833-589-2523.

Nurse Hotline

Get all your health questions and concerns answered at anytime. Dial the tollfree number on your ID card and ask to speak with a nurse.



Group #: 626744

Scan the QR code or
click [here](#) to access
Cigna pre-enrollment
materials



Network	Base Plan Local Plus	Mid Plan Open Access Plus	Buy Up Plan Open Access Plus
Individual Deductible	\$2,500		\$1,000
Family Deductible	\$5,000		\$2,000
Co-insurance	20%		0%
Individual Maximum Out of Pocket	\$6,500		\$2,500
Family Maximum Out of Pocket	\$13,500		\$5,000

Physician Office Visit (PCP/SPC)	\$30/\$60 Copay	\$25/\$50 Copay
Virtual Visit	No Cost @ MDLive	No Cost @ MD Live
Mental Health Services	\$60 Copay	\$50 Copay
Out-Patient Procedures	Deductible/Coinsurance	Deductible
In Patient Services	Deductible/Coinsurance	Deductible
Non-Preventive Lab	Deductible then 20%	No Cost
X-Ray	Deductible then 20%	No Cost
Major Diagnostic Testing	Outpatient facility: \$500 Copay In Office: Deductible then 20%	Outpatient facility: \$500 Copay In Office: Deductible then 0%
Chiropractic Care (Max Visits)	\$60 Copay (26)	\$50 Copay (26)
Physical Therapy (Max Visits)	\$30 Copay (20)	\$25 Copay (20)
Urgent Care	\$50 Copay	\$50 Copay
Emergency Room	\$250 Copay	\$300 Copay
Child Dependent Age	26	26

Prescription Benefits	Three Tiers	Three Tiers
Retail Copays	\$10/\$35/\$60	\$10/\$35/\$60
Mail Order (Up to 90 Day Supply)	\$30/\$105/\$180	\$30/\$105/\$180
Formulary Name	Advantage	Advantage

Your Cost Per Pay Period	Base Plan	Mid Plan	Buy Up Plan
Employee	\$ 17.97	\$ 29.78	\$ 91.30
Employee + Spouse	\$ 294.96	\$ 312.85	\$ 449.53
Employee + Child(ren)	\$ 254.45	\$ 266.38	\$ 354.07
Family	\$ 529.15	\$ 546.83	\$ 630.36

This summary is for illustrative purposes only. Details are included in the actual contract and Certificate of Coverage.

Virtual Visits

CONVENIENCE WITHIN THE
COMFORT OF YOUR HOME



It's not always easy to find time for the health care you need. After all, doctors' appointments traditionally involve time and travel. That can lead to putting off care until problems become more serious, and potentially more expensive.

Cigna has partnered with MDLIVE to offer a comprehensive suite of convenient virtual care options — available by phone or video whenever it works for you. MDLIVE board-certified doctors, dermatologists, psychiatrists and licensed therapists have an average of over 10 years of experience and provide personalized care for hundreds of medical and behavioral health needs.

Download the myCigna app or visit mycigna.com



Apple



Google Play



mycigna.com

3 Easy Steps To Connect To Care

Virtual care visits are convenient and easy. To schedule an appointment:

1. Access MDLIVE by logging into myCigna.com and clicking on "Talk to a doctor." You can also call MDLIVE at 888.726.3171. (No phone calls for virtual dermatology.)
2. Select the type of care you need: medical care or counseling; cost will be displayed on both myCigna.com and MDLIVE
3. Follow the prompts for an on-demand urgent care visit, to make an appointment for primary or behavioral care, or to upload photos for dermatology care

Appointments are available via video or phone, whenever it's most convenient for you. Virtual dermatology does not require an appointment.

Use Virtual Visits When:

- Your doctor is not available
- You become ill while traveling
- You are considering visiting an ER for a non-emergency health condition

Virtual Visits Are **Not Good For:**

- Anything requiring an exam or test
- Complex or chronic conditions
- Injuries requiring bandaging or sprains / broken bones



Tip!

If you see your primary care physician through any video platform, that visit is subject to your office visit copays and/or deductibles.

Additional MEDICAL Assets

*Caravus is not affiliated with any of these companies or services. They are referenced strictly as a means of convenience.



Prescriptions



Research Before Pick-Up Will Save You A Hiccup.

Before you take a trip to pharmacy, visit these prescription discount service websites to find the lowest drug prices available in your area. These websites also generate coupons that can be applied to your prescription purchase to further your cost savings.

CLICK THE LOGOS IF YOU'RE
VIEWING ELECTRONICALLY!

GoodRx



Inside RxSM



Optum Perks[®]



SingleCare[®]



Health Coverage Overseas

GeoBlue 

Caravus has partnered with GeoBlue to offer international health coverage to travelers. This coverage is guaranteed issue if you currently have a primary medical policy in-force.

Additional Information

The following information is required for a free quote from GeoBlue: **age of traveler(s), zip code, dates of travel and destination.**

For more information on international travel coverage, please contact:

Dana Dreher
dreherd@caravus.com 314.259.5025

ATTENTION:

Caravus offers GeoBlue international health coverage as an option to avoid those upfront out-of-pocket expenses.

If you require medical attention overseas, your health insurance carrier will presumptively reimburse you for the upfront out-of-pocket expenses you would incur to receive care.

Laboratory Diagnostics



Stand alone lab facilities are just as accurate and much more cost effective than labs affiliated with a hospital system.

Quest
Diagnostics[™]



labcorp



CLICK THE LOGOS IF YOU'RE
VIEWING ELECTRONICALLY!

Dental



Group #: 1066132

Annual Benefit Paid by Carrier:	\$1,000 per family member	
Annual Deductible Paid by You:	Individual: \$50	Family: \$150
Preventive:	You Pay: 0%	Carrier Pays: 100%
Basic:	You Pay: 20%	Carrier Pays: 80%
Major:	You Pay: 50%	Carrier Pays: 50%
Orthodontia Benefit:	\$1,000 Lifetime Benefit (Under age 19)	
	Your Cost Per Pay Period	
Employee:	\$16.52	
Employee + Spouse:	\$33.29	
Employee + Child/ren:	\$46.47	
Family:	\$66.84	



For more information about your dental plan [click here!](#)

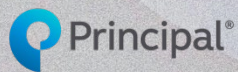


Group #: 1006941

Eye Exam: Every 12 Months:	\$10 Copay	
Frames: Every 24 Months:	\$130 Allowance / 20% Discount	
Contact Lenses: Every 12 Months:	\$130 Allowance / 15% Discount	
	Your Cost Per Pay Period	
Employee:	\$3.57	
Employee + Spouse:	\$6.78	
Employee + Child/ren:	\$7.13	
Family:	\$10.49	



For more information about your vision plan [click here!](#)



Group # 1066132

Tip!
Make sure your
beneficiaries
are up-to-date!

Benefit:	1x Annual Salary up to \$150,000
Guarantee Issue:	\$150,000
Age Reduction:	35% @ age 65; 50% @ age 70

This benefit is being provided to you at no charge by your employer.

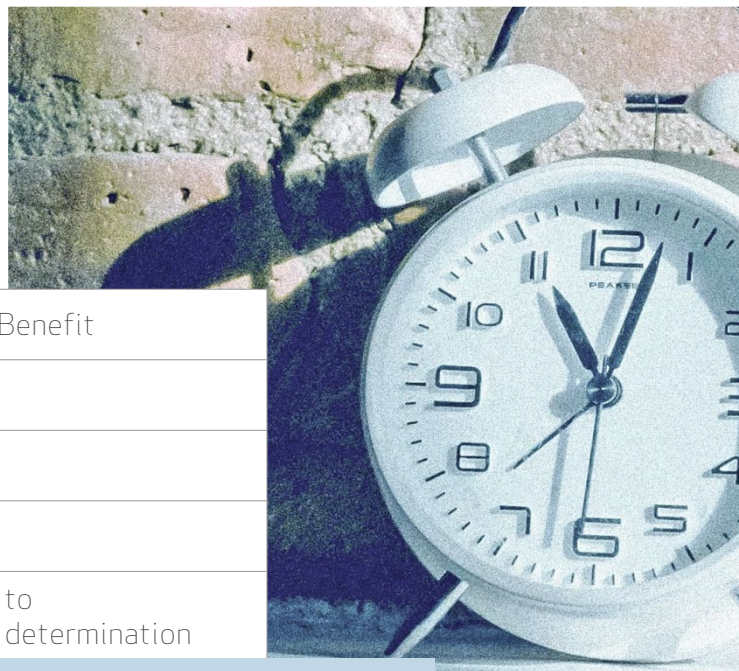
Short Term DISABILITY



Group #: 1066132

Weekly Benefit:	60% to \$1,500 - Benefit
Elimination Period Accident / Illness	8 th Day
Benefit Duration	12 Weeks
Occupational Losses	Not Covered
Maternity Benefit:	Included; Subject to carrier/physician determination

This benefit is being provided to you at no charge by your employer.



Long Term DISABILITY



Group #: 1066132

Monthly Benefit:	60% to \$6,000
Elimination Period:	90 Days
Benefit Duration	Social Security Normal Retirement Age
Pre-Existing Condition Exclusions:	3 month look back / 12-month exclusion

This benefit is being provided to you at no charge by your employer.

VOLUNTARY LIFE PLAN OVERVIEW

Benefits: Employee

Benefit Amount can be purchased in increments of...	\$10,000
Minimum Amount	\$10,000
Maximum Amount	\$300,000
Guarantee Issue	\$70,000 under age 70
Age Reduction Schedule	35% at age 65, 50% at age 70

Benefits: Spouse (Employee coverage is required)

Benefit Amount can be purchased in increments of...	\$5,000
Maximum Amount	\$100,000, not to exceed 100% of employee election
Guarantee Issue	\$20,000 under age 70
Age Reduction Schedule	35% at age 65, 50% at age 70

Benefits: Child(ren)

Benefit Amount (less than 14 days old)	\$1,000
Benefit Amount (14 days old and older)	\$10,000

Plan Provisions

Employee Waiver of Premium	Included
Employee Accelerated Death Benefit	Included
Portable as Term Insurance	Yes

Monthly Premiums (per \$1,000)	See Caravus Connect for age specific rates
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OPEN ENROLLMENT ALERT

You may increase your term life coverage amount by up to \$20,000 at each open enrollment period without answering any medical questions if your maximum amount does not exceed the guarantee issue limit.

BENEFICIARY ALERT

1. Please check your beneficiary information in Caravus Connect to ensure it is up to date.
2. Please DO NOT have a person under the age of 18 as a beneficiary (primary or contingent). Please name a guardian who can provide this benefit to the minor. Principal provide a guardianship form for those that wish to indicate a minor child as a beneficiary. Please see Helpful Resources to complete this form. Once complete, we can save this to your Caravus Connect account.



Before YOU ENROLL

If You're New to the Plan:

- Research how your prescriptions are covered
- Make sure your physicians are in-network

Having trouble navigating the carrier portal?
Contact your Caravus Client Advocate.

Having trouble choosing a plan?
Contact your Caravus Strategic Advisor.

How To

ENROLL

Login to your Caravus
Connect account at
caravusconnect.com



Having issues
logging in or
navigating the site?
Contact your Caravus
Connect Advisor

I'm Enrolled

WHAT'S NEXT?

- Your ID card(s) will arrive in the mail shortly after your enrollment is complete. When your ID card arrives, register your account on the carrier member portal.
- Provide your new ID card to your physician(s) and pharmacy(s) at your first visits after the effective date of your new benefits.
- Familiarize yourself with how to access the carrier virtual visits so you are prepared when an opportunity to use a virtual visit arises
- Monitor your medical and prescription claims on your carrier member portal throughout the year, have questions call your client advocate

Follow Caravus

on LinkedIn and Facebook
for quick tips and anecdotes
relating to benefits to
become an educated
healthcare consumer!

Click Here!



TAKE CARE OF YOURSELF & ...

Be Well.

Save more on quality care.

With LocalPlus in Kansas City, you could save up to 10% on total medical costs.¹



Get quality care at the right price.

Health care costs are rising, but our need for quality care remains. LocalPlus® helps deliver a cost-effective solution designed to be flexible and help you control health care costs – without sacrificing the quality and convenience your employees want and expect.

How does it work?

Local networks of health care providers, specialists and hospitals deliver value and results right where your employees live.

- The Away From Home Care feature gives employees access to in-network care from anywhere in the country.
- Flexible and customizable plans come with a suite of wellness services and programs for employees, plus a package of ready-to-use communications for you to share.
- Plans designed to help drive better health outcomes and lower costs for your employees – as well as drive potential cost savings for your business.^{1,2}

The savings really add up.

85% potential savings for employees when they use in-network national labs (Labcorp® or Quest Diagnostics®).³

Affordable and accessible.

LocalPlus is designed to deliver cost-effective, quality care for today's busy, on-the-go families.

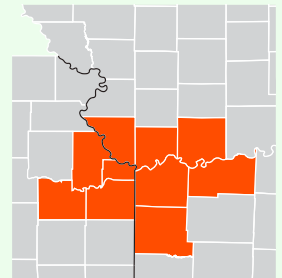
- More top-quality providers make it easier to choose and use quality care.²
- Employees have access to any LocalPlus network across the country.
- When temporarily away from a LocalPlus network, the Away From Home Care feature provides coverage at in-network cost.
- Out-of-network coverage is available with LocalPlus.⁴
- An in-network-only coverage option is available with LocalPlus IN.⁵

LocalPlus – Kansas City at a glance

Service areas:

Missouri: Cass, Clay, Jackson, Lafayette, Platte and Ray Counties

Kansas: Douglas, Johnson, Leavenworth, Wyandotte Counties



7,200+ providers and **63** hospitals and urgent care centers⁶

Network includes:⁷

Major hospitals and provider groups

- AdventHealth
- Children's Mercy Hospital
- HCA Midwest Health
 - HCA Physicians Group
- North Kansas City Hospital
 - Meritas Health
- The University of Kansas Health System

Just what your business needs.

Our flexible plans can be customized to your business's needs and budget. We encourage you to pair LocalPlus with other solutions to help maximize value and savings.

- Variety of funding types and cost-sharing options
- Health savings account (HSA) and health reimbursement account (HRA) compatible
- Maximum reimbursable charge (MRC) options to help control costs on out-of-network care



Exactly what employees want.

LocalPlus has the features your employees are looking for.


- Primary care provider (PCP) selection is encouraged, but not required
- No specialist referrals
- In-network Away From Home Care for peace of mind
- Access to our national network of labs, behavioral providers, convenience care clinics and virtual care services
- In-network nationwide coverage in case of emergency
- Helpful decision-support tools on **myCigna.com** and the **myCigna® App**
- 24/7 live customer service

For even greater savings, choose LocalPlus IN.

With this plan, to be covered, employees must receive care from a network of LocalPlus providers and facilities.

If employees access care in an area where LocalPlus is available and they choose to go outside the network (or outside the Away From Home Care feature when LocalPlus isn't available), their care will not be covered by the plan.

Rest assured, in the event of an emergency, employees will always be covered, regardless of where they receive care.⁴


**Contact your broker or Cigna
HealthcareSM representative to
learn more about LocalPlus.**

1. Potential savings estimated, based on an internal Cigna Healthcare study conducted in 2023 comparing LocalPlus plans to Open Access Plus (OAP) plans in Kansas City with the same benefit plan provisions. Savings are not guaranteed and will vary depending on plan design, geographic distribution and utilization patterns. Medical cost savings do not directly translate to rate or premium rates.
2. 2022 Cigna Healthcare Business Analytics internal analysis demonstrating higher concentrations of Cigna Care Designated (CCD) providers in the LocalPlus Network compared to similar providers in the Open Access Plus (OAP) Network. CCD is for providers that meet volume, care quality and medical cost-efficiency standards. This analysis is a reflective view, and results are not predictive of future results or outcomes.
3. Savings based on average Quest/Labcorp costs compared to labs done at other ancillary, outpatient hospital and non-par labs. These values are based on the top utilized reference laboratory tests in 2022.
4. "Out-of-network" includes any health care provider or facility in a LocalPlus Network service area that is not part of the LocalPlus Network. When receiving care in any LocalPlus Network service area, covered employees must use a health care provider or facility in the LocalPlus Network to receive coverage at the in-network level – except in the case of emergencies. Outside of any LocalPlus Network service area, employees have in-network access through the Away From Home Care feature.
5. In Chicago, Las Vegas and Kansas markets, LocalPlus IN is only available to self-insured employers.
6. As of November 2024. Subject to change.
7. Listing is not all-inclusive. For a complete listing, contact your Cigna Healthcare representative or visit Cigna.com.

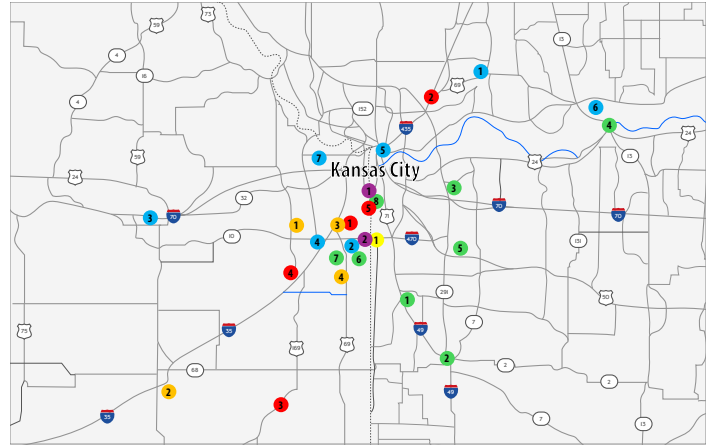
Product availability may vary by location and plan type and is subject to change. All group health insurance policies and health benefit plans contain exclusions and limitations. For costs and complete details of coverage, contact your Cigna Healthcare representative.

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KANSAS CITY GREATER METROPOLITAN SERVICE AREA

Major Health Systems and Hospital Locations⁷



Map is for illustrative purposes only. Subject to change.

AdventHealth

1. AdventHealth Lenexa City Center (Effective 7.1.2025)
2. AdventHealth Ottawa (Effective 3.1.2025)
3. AdventHealth Shawnee Mission
4. AdventHealth South

Ascensist

1. Ascensist Hospital

Children's Mercy Hospital

1. Children's Mercy Hospital – Adele Hall
2. Children's Mercy Hospital – Kansas

HCA Midwest Health

1. Belton Regional Medical Center
2. Cass Regional Medical Center
3. Centerpoint Medical Center
4. Lafayette Regional Medical Center
5. Lee's Summit Medical Center
6. Menorah Medical Center
7. Overland Park Regional Medical Center
8. Research Medical Center

Independent

1. Excelsior Springs Hospital
2. Kansas City Orthopedic Institute
3. Lawrence Memorial Hospital
4. Minimally Invasive Surgery Hospital
5. North Kansas City Hospital
6. Ray County Memorial Hospital
7. Select Specialty Hospital of Kansas City

The University of Kansas Health System

1. Indian Creek Hospital
2. Liberty Hospital (Coming Soon)
3. Miami County Medical Center
4. Olathe Medical Center
5. The University of Kansas Health System

