

Let's Find Your Best Benefits

ALEX®, the online benefits counselor, is an interactive online tool that will walk you through your FCPS benefit options and provide personalized assistance along the way. Access ALEX at www.myalex.com/fcps/home from any computer, tablet, or smartphone.



Below is an overview of the FCPS medical plans available to you. If you'd like a deeper look into each of these plans (or your other FCPS benefits options), ALEX can generate a larger side-by-side comparison chart and additional plan details pages that you can print out to use during the Onboarding process.

	Cigna Open Access Plus (OAP)	Kaiser Permanente Signature HMO
BASIC INFO		
Who You're Covering	Individual = You Employee+1 = You + 1 dependent Family = You + 2 or more dependents	
Premium Amount	Refer to the 2023 Benefit Premium Chart	
IN-NETWORK DEDUCTIBLE AND MAXIMUMS		
Deductible (Individual/Family)	\$200/\$600	No deductible
Out-of-pocket Maximum (Individual/Family)	\$2,500/\$5,000	\$2,000/\$4,000
IN-NETWORK COPAYS/COINSURANCE LEVELS <i>(all amounts are after deductibles are met, unless otherwise specified)</i>		
Preventive Care	Fully covered - no deductible	Fully covered
Primary Care Physician Visits	You pay a \$20 copay	You pay a \$20 copay
Specialist Visits	You pay a \$40 copay	You pay a \$40 copay
Mental Health Office Visit	You pay a \$40 copay	You pay a \$20 copay
Emergency Room Visits	You pay a \$250 copay, then 10% of covered charges	You pay a \$250 copay
Urgent Care	You pay 10%	You pay a \$20 copay
Maternity (hospitalization)	You pay a \$150 copay, then 10% of covered charges	You pay a \$150 copay
Telemedicine	You pay a \$20 copay	You pay a \$0 copay
PRESCRIPTION BENEFIT COVERAGE <i>(included with your medical plan; no additional premium cost)</i>		
Benefit Provided Through	CVS Caremark 30-day supply, you pay: Generic: \$7 copay Brand, including Specialty: 20% coinsurance, \$75 max.	Kaiser Permanente Pharmacy 60-day supply, you pay: Generic: \$10 copay Brand, Preferred: \$20 copay Brand, Non-Preferred: \$35 copay
VISION BENEFITS <i>(included with your medical plan; no additional premium cost)</i>		
Benefit Provided Through	Cigna Vision	Kaiser Permanente
ADDITIONAL PLAN DETAILS		
Website	https://cigna.com/fcps	https://my.kp.org/fcps
Phone Number	1-877-501-7992	1-800-777-7902
ALEX Benefits Counselor	www.myalex.com/fcps/home	

The above is a high-level summary only. We encourage to review the plan documents for more complete information. In case of a discrepancy, plan documents prevail. Plan documents can be found at the websites listed above.