



Benefits Administration

# BENEFIT ALERT

## PUERTO RICO-OUT OF NETWORK

**CIGNA HealthCare** has made a business decision to exit the Puerto Rico market for network based medical plans at the close of business on December 31, 2010.

Effective January 1, 2011, all participants of the Government of the Virgin Islands Group Health Insurance plan including retirees, who go to **Puerto Rico for medical care**, the coverage will be considered **OUT OF NETWORK**. As you are aware out of network providers cost for some services are higher and are covered at a lower percentage rate (60%/40% as opposed to 80%/20%).

An alternative plan is being offered to those retirees who reside in Puerto Rico. CIGNA HealthCare will send a letter explaining its decision. No one will lose coverage as a result of this change.

Please be advised, that in an emergency all participating Government employees, retirees and dependents are covered as if in network – worldwide.

All participants covered under CIGNA HealthCare Group Health Insurance Plan including retirees will receive a letter explaining all changes.

Based on the Group Health Insurance last experience report, Puerto Rico made up approximately 1.7% of the claims, USVI made up 53.2%, and the US mainland made up 45.2%.

You are encouraged to use [www.mycigna.com](http://www.mycigna.com) to stay abreast of any changes to your health insurance plan.

Please feel free to contact Veda Richards, your Benefits Director, at 340-693-1429 with any questions you may have with reference to this change. You may also send an email at [veda.richards@uvi.edu](mailto:veda.richards@uvi.edu).

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