

# *Many BCPS employees have already made the switch from CareFirst to the CIGNA or Kaiser medical plans. See what some of them have to say..*

The best part about CIGNA is no referrals are needed. My daughter is away at school and she can see any CIGNA in network doctor with no referral. I live in Pennsylvania and all of my doctors are in network.

*- BCPS Administrator*

As a Kaiser Permanente subscriber for over 20 years, I have found them to be very convenient and staffed with high quality physicians and specialists. I have seen the same primary care physician for over 15 years and can easily get appointments and communicate via email. The centers in various locations are convenient to get seen and take care of any lab work, radiology, and get prescriptions filled at one location. This is all at a lower cost to me as an employee.

*- BCPS Teacher*

CIGNA has been less expensive for premiums and all of my doctors are in network. Their 24/7/365 customer service hours offer a convenience when I have had billing problems and the problems were resolved on the first call.

*- BCPS Principal*

I have been with Kaiser for 20 years. I love the convenience of all services being available under one roof. I can see my doctor, have an x-ray, have lab work and pick up a prescription all in one location. I am very pleased with the level of care I receive and the convenience of the Kaiser health center.

*- BCPS Administrator*

I switched to CIGNA OAPIN for 2011. I needed surgery and with my previous health care plan, I would have paid my out of pocket maximum of \$500 and my deductible of \$150. With my CIGNA plan, I paid \$100. In addition, I saved money with my premiums being less and all of my doctors and the hospital were in the network.

*- BCPS Teacher*

