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Broadening Member Benefits with Wellness Coverage

Through a new partnership between Point Rock Group and the Tennessee Credit Union League, members now have access to affordable, flexible health and wellness solutions traditionally reserved for large groups. This collaboration brings a powerful suite of benefits—including **five Cigna PPO group major medical plans, \$0 copay options for telehealth and urgent care, and no-deductible co-op plans**—to individuals, families, and small businesses across the country. With year-round enrollment, national provider access, and competitive rates, these offerings empower credit union members to protect their health without compromising their budget.

There is Strength in Numbers

By working closely with our partners, we're able to offer credit union members access to high-quality benefits typically reserved for large employers. These partnerships are designed to close the gap for independent workers, small businesses, and families—delivering dependable coverage, valuable resources, and peace of mind through trusted, group-based solutions.

Cigna 2026 Plan Comparison

Plan Option	OOP Max (Indiv./Family)	Semi-Monthly Premium (Employee Only)	Coverage After Deductible	Primary Care Copay	ER Cost	Best For
\$8,000 Deductible PPO (Traditional Plan 10)	\$8,000 / \$16,000	\$403.04	100%	\$25	\$250 after deductible	Lowest premium, catastrophic coverage
\$5,000 Deductible PPO (Traditional Plan 6A)	\$8,000 / \$16,000	\$509.17	80%	\$25	\$250 + 20% after deductible	Balanced coverage and lower OOP
\$3,000 Deductible PPO (Traditional Plan 4A)	\$5,000 / \$10,000	\$640.79	80%	\$25	\$250 + 20% after deductible	Predictable costs for regular care
(\$6,750 Deductible HSA (HSA Plan F)	\$6,750 / \$13,500	\$321.96	100%	0% after deductible	0% after deductible	HSA users who want full coverage after deductible
\$8,000 Deductible HSA (HSA Plan G)	\$8,000 / \$16,000	\$308.10	100%	0% after deductible	0% after deductible	Lowest cost + HSA savings potential