U.S. BENEFITS 2022

2022 Preferred Health Plan and Default Health Plan Administrator by State

How to Read this Chart

Preferred Provider Column

Depending on your state of residence, UnitedHealthcare or Cigna may have negotiated greater discounts on average with its network providers. If the discount differential is expected to be greater than 3%, the vendor with the better discounts is designated the state's "preferred provider" and selecting that vendor typically reduces your out-of-pocket expenses for in-network medical services. If the expected discount differential is less than 3%, there is no preferred vendor.

Default Health Plan Administrator Column

If you are a new hire or newly eligible and you do not actively make an election for your medical needs under either Cigna or UnitedHealthcare, you will be defaulted based on your state of residence.

Alaska	State	Preferred Provider	Default Health Plan Administrator
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Arizona	Alaska		
Arkanasas	Arizona		
California Cigna	Arkansas		
Colorado	California		
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