

2020 Preferred Health Plan and Default Health Plan Administrator by State

2020 Preferred Health Plan Administrator by State

Depending on your state of residence, UnitedHealthcare or Cigna may have negotiated greater discounts on average with its network providers. Selecting your state's preferred administrator reduces your per-paycheck contributions and out-of-pocket expenses for in-network medical services.

UnitedHealthcare generally provides higher negotiated discounts in these states

Alaska	North Dakota
Alabama	Nebraska
Arkansas	New Mexico
Iowa	Ohio
Idaho	Oklahoma
Indiana	Rhode Island
Louisiana	South Dakota
Michigan	Wisconsin
Mississippi	

Cigna generally provides higher negotiated discounts in these states

Arizona	New Hampshire
Delaware	Pennsylvania
Maine	South Carolina
Massachusetts	Utah
Montana	Vermont

Both **UnitedHealthcare** and **Cigna** have negotiated comparable discounts and are priced equally in these states

California	New Jersey
Colorado	Nevada
Connecticut	New York
Florida	Oregon
Georgia	Tennessee
Illinois	Texas
Kansas	Virginia
Kentucky	Washington
Maryland	Washington D.C.
Minnesota	West Virginia
Missouri	Wyoming
North Carolina	

2020 Default Health Plan Administrator by State

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.

UnitedHealthcare

Alaska	Mississippi
Alabama	Nebraska
Arkansas	Nevada
Colorado	New Mexico
Florida	New York
Iowa	North Dakota
Idaho	Ohio
Illinois	Oklahoma
Indiana	Oregon
Kansas	Rhode Island
Kentucky	South Dakota
Louisiana	Wisconsin
Michigan	Wyoming
Missouri	

Cigna

Arizona	North Carolina
California	Pennsylvania
Connecticut	South Carolina
Delaware	Tennessee
Georgia	Texas
Maine	Utah
Maryland	Vermont
Massachusetts	Virginia
Minnesota	Washington
Montana	Washington D.C.
New Jersey	West Virginia
New Hampshire	

HR Services

1-877-MSHR-411 (1-877-674-7411) (toll free)
+1 718-354-1343 (toll for overseas employees)
8 am to 7 pm ET, weekdays, except certain U.S. holidays

Fax: +1 847-554-1553
Website: Type benefits in your browser—or from home, go to morganstanley.com/benefits