



Guided by Good

# Support to Improve Your Health and Well-being

Plan year: 07/01/2024-06/30/2025

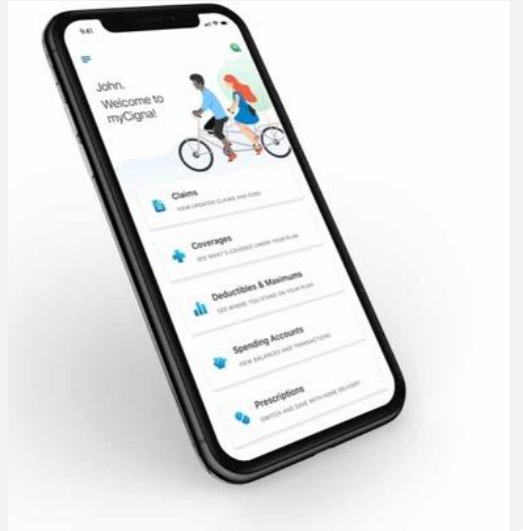
Offered by Cigna Health and Life Insurance Company, Connecticut General Life Insurance Company, or their affiliates. In Utah, plans are offered by Cigna Health and Life Insurance Company.

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## Your online home for assessment tools, plan management, medical updates and much more:

- Find in-network doctors, dentists and medical services
- View, print and email ID cards
- Review your coverage
- Manage and track claims, account balances and deductibles
- Compare cost and quality information for doctors and hospitals
- Access a variety of health and wellness tools and resources
- Receive alerts when new plan documents are available
- Manage your home delivery prescription orders<sup>2</sup> or talk with a pharmacist
- Use the Price a Medication feature to explore medication costs<sup>3</sup>



 Download the **myCigna**® app and access your account.<sup>1</sup>

For illustrative purposes only.

1. App/online store terms and mobile phone carrier/data charges apply. Actual myCigna® features may vary depending on your plan and individual security profile.

2. Not all plans include home delivery as a covered pharmacy option. Please log in to the myCigna® app or website, or check your plan materials, to learn more about the pharmacies in your plan's network.

3. Prices shown on myCigna® are not guaranteed and coverage is subject to your plan terms and conditions. Visit myCigna® for more information.

# Digital ID Cards

## Enjoy easy, secure access to your ID cards.

No longer worry about misplacing your ID. Simply log in to myCigna.com® mobile app or website to view your digital ID card.<sup>1</sup>

### Getting your digital ID card is easy!

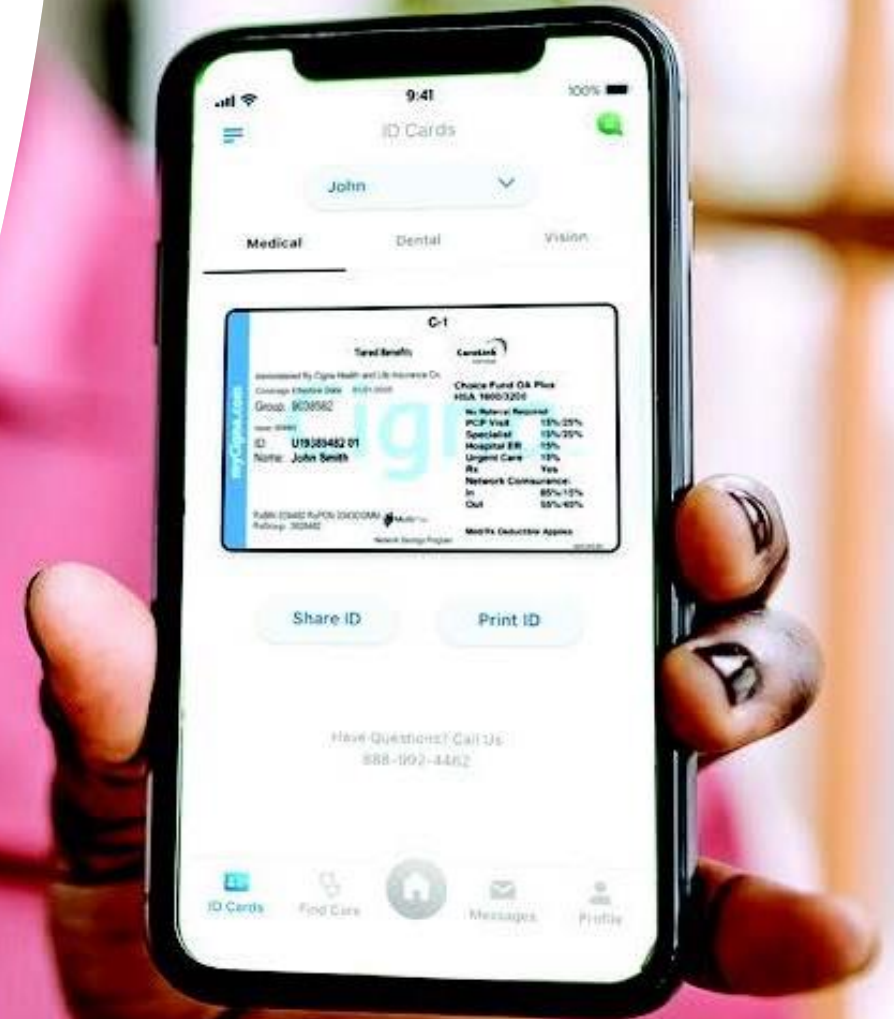
- Log in to myCigna® website or app.
- Click or tap “ID Cards.”
- View your card(s) and the cards of any dependents.<sup>2</sup>

You can **show** your digital ID card on your phone screen, **print** it or **email** it to your doctor’s office.

1. The transition to digital ID cards does not apply to the following: all insured medical clients situated in Texas, New York, Florida, and Colorado (ASO will be included); all medical clients situated in Minnesota regardless of funding type; all D-HMO plans situated in Texas; all D-HMO and D-PPO plans situated in Georgia and Minnesota; all vision plans situated in Georgia, Minnesota, and Texas. Clients with situs in Texas, North Carolina, New York, Tennessee, Colorado, Georgia, and Florida will transition beginning with 7/1/2023 new and renewal effective dates unless prohibited by a state mandate.
2. Customers under age 13 (and/or their parent/guardian) will not be able to register at myCigna.com.



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For illustrative purposes only.

# Virtual care<sup>1</sup>



Cigna Healthcare has partnered with MDLIVE® to offer a comprehensive suite of convenient virtual care options — available by phone or video whenever it works for you.

## Primary Care

**Preventive care, routine care and specialist referrals**

- Preventive care checkups/ wellness screenings available at no additional cost<sup>2</sup>
- Prescriptions available through home delivery or at local pharmacies, if appropriate
- Receive orders for biometrics, blood work and screenings at local facilities<sup>3</sup>

## Behavioral Care

**Talk therapy and psychiatry from the privacy of home**

- Access to psychiatrists and therapists
- Schedule an appointment that works for you
- Option to select the same provider for every session
- Care for issues such as anxiety, stress, grief and depression

## Urgent Care

**On-demand care for minor medical conditions**

- On-demand 24/7/365, including holidays
- Care for hundreds of minor medical conditions
- A convenient and affordable alternative to urgent care centers and the ER
- Prescriptions available, if appropriate

## Dermatology<sup>4</sup>

**Fast, customized care for skin, hair and nail conditions — no appointment required**

- Board-certified dermatologists review pictures and symptoms
- Care for common skin, hair and nail conditions including acne, eczema, psoriasis, rosacea, suspicious spots and more
- Diagnosis and customized treatment plan, usually within 24 hours

1. Cigna Healthcare provides access to virtual care through national telehealth providers as part of your plan. This service is separate from your health plan's network and may not be available in all areas or under all plans. Referrals are not required. Video may not be available in all areas or with all providers. Not all preventive care services are covered, refer to plan documents for complete description of virtual care services and costs. Virtual primary care through MDLIVE is only available for Cigna Healthcare medical members aged 18 and older.
2. For customers who have a non-zero preventive care benefit, MDLIVE virtual wellness screenings will not cost \$0 and will follow their preventive benefit.
3. Limited to labs contracted with MDLIVE for virtual wellness screenings.
4. Virtual dermatological visits through MDLIVE are completed via asynchronous messaging. Diagnoses requiring testing cannot be confirmed. Customers will be referred to seek in-person care. Treatment plans will be completed within a maximum of 3 business days, but usually within 24 hours.



# Cigna One Guide

Cigna One Guide® helps you make informed choices and get the most from your plan, offering personalized support to help you stay healthy and save money.

## **During enrollment, we're just a call away to help:**

- Answer questions about the basics of coverage for medical plans and products as well as Cigna Healthcare® pharmacy
- Identify the types of health plans available to you to help you choose the one that best meets your needs
- Find out if your doctors are in network to help you avoid unnecessary costs
- Get answers to any other questions you may have about the plans or provider networks available to you



# Cigna One Guide

## After enrollment, personalized support helps you:

- Resolve health care questions and issues
- Save time and money
- Get the most out of your plan(s)
- Find in-network providers, hospitals and labs
- Get cost estimates
- Understand your bills
- Navigate the health care system

1. App/online store terms and mobile phone carrier/data charges apply.



**After you've enrolled, access Cigna One Guide® the way that's most convenient to you.**



myCigna® website or app<sup>1</sup>



Live chat



Phone

# Emotional well-being resources

**When your challenges are large or small, Cigna Healthcare is here to connect you with solutions.<sup>1</sup>**

## **Emotional health:**

- Three face-to-face visits with a licensed behavioral health provider in our employee assistance program (EAP) network
- Live chat with an EAP advocate
- Unlimited telephone counseling
- Access to work/life resources and self-service tools on **myCigna.com**<sup>®</sup>

**Legal services:** Services include a 30-minute consultation with a program attorney for civil, personal/family, and Internal Revenue Service (IRS) issues, with 25% off select fees if the program attorney is retained.

**Financial services:** Get 25% off tax preparation and a 30-minute complimentary phone consultation with a financial specialist on debt counseling, student loans and more

**Identity theft support:** Support includes a 60-minute consultation with a fraud resolution specialist who can help with identity theft recovery and how to protect yourself in the future

1. Employee assistance program services are in addition to, not instead of, your health plan benefits. These services are separate from your health plan benefits and do not provide reimbursement for financial losses. Customers are required to pay the entire discounted charge for any discounted legal and/or financial services. Legal consultations related to employment matters are excluded. Additional restrictions may apply. Program availability may vary by plan type and location, and are not available where prohibited by law.

# 24/7 Customer Assistance



Reach us 24 hours a day,  
seven days a week



Get answers to your health,  
claims and benefit questions



Ask for a Spanish-speaking  
service representative, or  
someone who can translate  
one of 200 languages



Order an ID card, update  
insurance information,  
check claim status  
and more



The answers you need are just a phone call away. Anytime you need us,  
feel free to call the toll-free number on your ID card.



# Health Information Line



**Call the number on your  
ID card, 24/7/365**

- Offers access to a trained clinician<sup>1</sup> to help you determine when and where to get treatment for immediate health care needs
- Provides guidance and education about both specific health concerns and general health topics



**Chat via myCigna.com<sup>®</sup> website or  
app Mon-Fri 9:00 am – 8:00 pm EST<sup>2</sup>**

- Provides suggestions for online tools or local resources to help support your physical and mental health needs
- Delivers access to audio health library (both in English and Spanish), as well as podcasts

1. These health advocates hold current nursing licensure in a minimum of one state but are not practicing nursing or providing medical advice in any capacity as a health advocate.

2. Excluding holidays.

# Healthy Babies



**Available at no additional cost to you, Healthy Babies supports you throughout your pregnancy journey — and works to keep you and your baby healthy.**

## **You'll get:**

- A downloadable guide to help you learn about important pregnancy topics, including prenatal care, exercise, stress and depression
- 24/7 telephone access to a maternity specialist
- Access to information on the myCigna® website or from the Cigna Healthy Pregnancy® app<sup>1</sup>
- Personalized support from a case manager if you're hospitalized during pregnancy or if your baby is in the NICU

## **You'll learn how to:**

- Plan for a healthy pregnancy
- Monitor your pregnancy week by week
- Prepare for labor and delivery
- Care for your new baby



For more information about Healthy Babies, just call the number on your ID card.

1. The app is for educational purposes only. Medical advice isn't provided. Don't use information in this app to diagnose yourself. Always check with your health care provider for information about examinations, treatment, testing, and care recommendations. In an emergency, dial 911 or visit the nearest emergency room. App/online store terms and mobile phone carrier/data charges apply.

# Healthy Rewards<sup>®</sup> Program<sup>1</sup>

Get discounts on the health products and programs you use every day, including:



Gym memberships



Virtual workouts



Hearing care



LASIK eye surgery



1. **Healthy Rewards is a discount program and is NOT insurance.** These programs give a discount on the cost of certain goods and services. Some Healthy Rewards programs are not available in all states and programs may be discontinued at any time. Participating providers are solely responsible for their goods and services..

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# Biometric screenings

Knowing certain information will help you and your doctor better understand your health, and where there's opportunity for improvement. If your employer offers biometric screenings<sup>1</sup> — or if you receive them during regular check-ups with your doctor — be sure to get the following and record the results.



Blood pressure



Body mass index (BMI)



Cholesterol



Blood glucose

1. Biometric screenings are independently administered by third-party providers and not by Cigna Healthcare.

# Preventive Care



Many preventive services from in-network providers are covered 100% by your health plan.<sup>1</sup> That means you won't pay anything out of your own pocket.

## **Covered preventive care services can include, but are not limited to:<sup>1</sup>**

- Screenings for blood pressure, cholesterol and diabetes
- Screenings for colon/rectal cancer
- Mammograms and Pap tests
- PSA blood tests

1. Includes eligible in-network preventive care services. Some preventive care services may not be covered, including most immunizations for travel. Reference plan documents for a list of covered and non-covered preventive care service.





# Omada® for Cigna Healthcare<sup>1</sup>

**Omada is a digital lifestyle change program focused on building healthy, long-lasting habits.**

- Designed to help you lose weight, gain energy and reduce the risks of type 2 diabetes and heart disease
- Surrounds you with the tools and support you need to make lasting, meaningful changes to the way you eat, move, sleep and manage stress — one small step at a time
- Teaches healthy habits — guided by interactive online lessons and support groups, professional health coaching and a digitally connected scale
- Receive the program at no additional cost if you or your covered adult dependents are enrolled in the company medical plan offered through Cigna Healthcare®, are at risk for type 2 diabetes or heart disease, and are accepted into the program

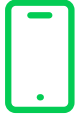
1. The Omada® program is administered by Omada Health, Inc., an independent third-party service provider. Cigna Healthcare does not endorse or guarantee the products or services of any third parties and assumes no liability with respect to any such products or services.



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# Here for you 24/7/365



## By phone at 1-866-494-2111

- Call any time, day or night, for live customer service
- Request a Spanish-speaking representative; interpreter service is available in more than 200 languages
- Speak with a nurse advocate<sup>1</sup> any time, day or night, through the Health Information Line



## myCigna.com® website or app

- Find in-network providers and facilities
- View your coverage and claims
- Track account balances and deductibles
- Compare costs between providers and facilities for common procedures
- Click to chat available weekdays, 7:00am – 6:00pm EST
- Price and compare medications

1. These nurse advocates hold current nursing licensure in a minimum of one state but are not practicing nursing or providing medical advice in any capacity as a health advocate.

# Compare and select providers



## Cigna Care Designation

Cigna Healthcare evaluates in-network providers in the most common specialties. Only those who meet these standards for both quality and cost efficiency receive the Cigna Care Designation.<sup>1</sup>



## Cigna Centers of Excellence

Cigna Healthcare identifies hospitals as Centers of Excellence when they achieve the highest performance in both health outcomes and savings.<sup>2</sup>

**Indicates doctor with  
Cigna Care Designation**

**Shows cost-efficiency rating  
and other recognitions**



**Robert K. Smith, MD** 3.3 mi |

Medical Group | 123 Main St. #100 Anytown, USA 12345 | (555) 123-4567

**Specialties:** Internal Medicine

Cigna Care Designation

Cigna Care Network - Tier 1 Provider

**Cost Efficiency Rating:** ★★★★★

Years in Practice: 22

Hospital Affiliations (2): [see all](#)

**New Patient Office Visit**

**\$167** ESTIMATED OUT-OF-POCKET COST

[Show Math](#)

In-Network

Accepting new patients

[Select PCP](#)

Example for illustrative purposes only. Actual costs will vary.

1. Cigna Care Designation: Patient experience, quality designations, cost-efficiency and other ratings found in Cigna Healthcare's online provider directories are a partial assessment of quality and should not be the only basis for decision-making (as such measures have a risk of error). They are not a guarantee of the quality of care that will be provided to individual patients. Individuals are encouraged to consider all relevant factors and talk with their physician about selecting a health care facility. Providers are solely responsible for any treatment provided and are not agents of Cigna Healthcare.
2. Cigna Centers of Excellence: The Cigna Healthcare Center of Excellence designation is a partial assessment of quality and cost-efficiency and should not be the only basis for decision-making (as such measures have a risk of error). Individuals are encouraged to consider all relevant factors and talk with their physician about selecting a health care facility. Quality designations and ratings found in Cigna Healthcare's online provider directories are not a guarantee of the quality of care that will be provided to individual patients. Providers are solely responsible for any treatment provided and are not agents of Cigna Healthcare.

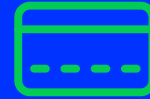


## Monitor, alert, and fix

Identity theft impacts both the **financial** and **emotional** well-being of victims.

That's why Cigna Healthcare teamed up with IdentityForce® to offer its services as part of your medical coverage at **no additional cost**.<sup>1</sup> The identity theft protection provides monitoring, alerts, and restoration services.

1. The program and services are provided by TransUnion and not by Cigna Healthcare Corporation or its operating subsidiaries. Program and services are subject to all applicable program terms and conditions. Program availability may vary by location and plan type and is subject to change. References to third-party organizations or companies, and/or their products, processes or services, does not constitute an endorsement or warranty thereof. Your use of such products, processes or services are at your sole risk. Not available for insured clients situated in NY and NJ.
2. White, A. "Best identity theft protection services of September 2021." CNBC.com. August 27, 2021. <https://www.cnbc.com/select/best-identity-theft-protection-services/>. Frankel, RS. "Best Identity Theft Protection Services Of 2021." Forbes Advisor. June 10, 2021. <https://www.forbes.com/advisor/personal-finance/best-identity-theft-protection-services/>.



## Proactive protection and restoration

- Top-rated, 24/7 identity theft protection<sup>2</sup>
- Real-time fraud alerts for any account or credit activity
- White glove restoration services for identity recovery
- ChildWatch monitoring for covered dependents
- Social Media Activity Alerts (Adult and Child)

# Cigna Healthcare Wellness Experience

## How it works:

Reach your health goals while having fun. The Cigna Healthcare<sup>SM</sup> Wellness Experience puts powerful resources at your fingertips – at no additional cost to you.

- **Personalize your experience:** Connect your activity tracker and set topics of interest.
- **Complete a Health Check:** Answer questions to get a health score and learn about possible risks.
- **Track your Healthy Habits:** Follow a healthy routine by taking small steps.
- **Stay motivated:** You can invite up to 10 friends and family members outside of work.
- **Participate in fun challenges:** Join coworkers and motivate each other to build new healthy habits.

**Earn up to \$100 in Wellness Rewards** by participating in healthy activities, you can earn rewards. The more you do, the more you earn!

- Complete registration
- Take 7,000 steps in a day
- Connect an activity device
- Set a well-being goal



Product availability may vary by location and plan type and is subject to change. All group health benefit plans and health insurance policies contain exclusions and limitations. For costs and complete details of coverage, see your plan documents or contact your Cigna Healthcare representative.

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