



YOU, YOUR PLAN

and the knowledge to make the most of it.

Together, all the way.™



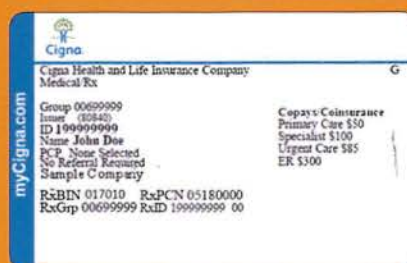
CIGNA ID CARD

Always keep it handy

Your ID card contains important information about your coverage:

- › The name of your Cigna health plan and the health care professional networks you can access for care
- › Addresses where you or your doctor will send your medical and pharmacy claims
- › Cigna's 24/7/365 customer service phone number

Be sure to keep it with you at all times.



ID card example

myCigna.com

Click with a site that clicks with you

Once you're enrolled in a Cigna health plan, **myCigna.com** is your go-to resource for all of your plan information. It's filled with information and tools to help you better understand and manage your benefits – and your health. It's completely personalized, so you can quickly find what you're looking for.

Go to **myCigna.com** and follow the simple steps to register. You'll be able to:

- › **Find a doctor** in your plan's network. Search by name, specialty, procedure, location and other criteria. You can also find in-network hospitals, labs and other health service facilities.
- › **Manage and track claims**, as well as any account balances you might have.
- › **Estimate medical costs** for specific, in-network procedures, treatments and facilities.
- › **Compare hospitals and doctors** by cost-efficiency ratings, quality of care distinctions, results of services performed and more.
- › **Compare prescription drugs** and what you'll pay for a specific medication, with a report you can use to speak with your doctor about lower-cost options. You can also review your pharmacy coverage, track your expenses and ask a pharmacist questions.

› Sign up for drug refills and online reminders.

These are just two of the ways Cigna Home Delivery PharmacySM can help you stay healthy and get your important maintenance medications shipped right to your door.

› Take a health assessment through a quick, confidential questionnaire that will give you a better understanding of your health – and show you simple steps for improving your health in the future.

› Find condition and wellness resources in our interactive medical library with information on health conditions, first aid, medical exams, wellness and more.

› Save money through Cigna Healthy Rewards[®] on a wide variety of health and wellness products and services.*

You can also take **myCigna** with you wherever you go. Use your mobile device to personalize, organize and access all the important health information you find on **myCigna**.

Register today on myCigna.com and get the myCigna Mobile App. Keep your user name and password handy – you'll need that information each time you log on.**

24/7 SERVICE

A phone call away. Anytime, any day.

From health care questions to coverage concerns, whenever you need us, call us at the toll-free number printed on the back of your Cigna ID card. Customer service representatives are available to help you 24 hours a day, 7 days a week.

- › You can order an ID card, update insurance information and check claim status.
- › Health coaches (trained nurses) can provide detailed answers to your health questions, and help you decide where and when to seek medical attention.
- › If you want to speak with someone in a specific language, we have bilingual representatives that can translate 150 languages.



We're always here to help.

EXPLANATION OF BENEFITS

Important benefit information in language everyone can understand

When you use your health plan, your explanation of benefits (EOB) summarizes important information to help you see what's covered, what's been paid and what you owe. You'll also find:

- › A glossary to help you make sense of traditional health care language
- › An item-by-item breakdown of your health care visit
- › How much you have paid toward your plan deductible and out-of-pocket limits

Once you are registered on **myCigna.com**, you can elect to go paperless and get an email alert whenever a new EOB is ready on **myCigna.com** or your **myCigna Mobile App**.

PREVENTIVE CARE

Keeping you well

Staying well is important. That's why most preventive care services are covered when you receive them from a doctor who participates in the Cigna network. Covered services may include, but are not limited to:

- › Wellness visits
- › Screenings for high blood pressure and cholesterol
- › Testing for diabetes and colon cancer
- › Clinical breast exams and mammograms
- › Pap tests

See your plan documents for details about the preventive care services covered under your specific medical plan.



**Helping you to get
and stay healthy.**

CONDITION AND CARE MANAGEMENT

Working together to improve your health

Cigna has many services to help when you may need additional support.

- › **Chronic condition support** gives you the personal attention you need when faced with conditions like asthma, heart disease, diabetes, emphysema and chronic pain such as migraine headaches, neck or back pain and carpal tunnel. Your coach will answer your questions, offer assistance and support, and help you strive to be the healthiest you can be.
- › **Cigna case managers** work closely with you, your family and other health care professionals to coordinate access to care, explore service alternatives, monitor progress, assist with discharge planning and follow-up, and help ensure your benefits are used effectively.

GETTING CARE

Right care. Right price.

Cigna wants to help you find the right services for your health care needs. We also want to make sure that you're getting value from your health plan services. Keep the following in mind.

- › If you need immediate medical attention, your first thought may be to go the emergency room. But an urgent care center may be a more convenient, less expensive option. Visit an urgent care center for things like minor cuts, burns and sprains, fever and flu symptoms, joint or lower back pain and urinary tract infections. If you have a serious or life-threatening condition, always dial 911 or visit the nearest hospital.
- › Convenience care clinics offer convenient access to affordable care for common medical conditions, when you cannot get an immediate appointment with your doctor. They are often located in retail stores, grocery stores and pharmacies, and most are open nights and weekends. You may save time and money by using a convenience care clinic instead of going to an emergency room or urgent care center.

- › To help save on out-of-pocket costs whenever a doctor prescribes a medication, remember to ask if a generic or a less expensive option is available.
- › Save more when you use a doctor, hospital or facility that's part of the Cigna network. Your plan may provide coverage for health care professionals outside of the Cigna network; however, it may cost you more (view your plan documents for details). Before making an appointment, check the health care professional directory on **myCigna.com** or **Cigna.com** to see if your doctor is in your Cigna plan. If you are seeing a specialist, check to make sure they are in network. If they are not, talk with your doctor to see if he or she can refer you to a health care professional in the Cigna network.



We value your health.

PRESCRIPTIONS

Managing your medications and your health

Choosing the medication that's right for you will be up to you and your doctor. We help by offering coverage for an extensive list of brand-name and generic medications. Most drugs fall into one of three categories.

- › **Generic drugs.** The FDA requires that generics are manufactured according to the same active chemical formula and potency, and offered in the same form as their brand-name counterparts. Manufacturers may make the same generic in different shapes, colors and sizes. Generic drugs may be up to 70% less costly and just as effective as these brand-name drugs.***
- › **Cigna preferred brand drugs.** When a medication is branded and distributed by many pharmaceutical companies, Cigna may choose one medication to be its preferred brand. By choosing a preferred drug, Cigna is able to negotiate a lower price and save you money.

- › **Cigna non-preferred brand drugs.** If your pharmacy plan has three tiers, these prescription medications will be covered at the lowest level. They are not included on the Cigna drug list because they either have generic equivalents or they were not selected as a preferred brand drug.

Cigna also gives you access to more than 57,000 pharmacies in our network to help you find locations that are convenient for you. If you take maintenance drugs on a regular basis, consider signing up for Cigna Home Delivery Pharmacy to receive a three-month supply of your prescription medications delivered directly to your door – often at a lower cost.



Convenience and cost.

Actual prices vary.

**Thank you for choosing Cigna
to help you meet your health care needs.**

A health care plan with Cigna gets you more than just coverage to help you with your health care expenses. You also get access to valuable programs and services to help you stay healthy and reach your goals.

This guide includes important highlights to help you get the most out of your Cigna health plan on day one – and in the days and months to come.

CIGNA HEALTHY REWARDS*

Health and wellness discounts

Save money when you purchase health and wellness products and services through the Cigna Healthy Rewards program, including:

- › Weight and nutrition management
- › Fitness, mind and body programs
- › Tobacco cessation programs
- › Vision and hearing care services
- › Vitamins
- › Alternative medicine services
- › Healthy lifestyle products

CIGNA QUALITY PROGRAM

Our commitment to quality – and to you

Our Commitment to Quality guide gives you access to the latest information about our program activities and results, including how we met our goals, and guidelines and procedures. Log in to **myCigna.com** to view this information. If you have questions or comments about the quality program, or cannot access the information online, please call the number on the back of your Cigna ID card.



* Some Healthy Rewards programs are not available in all states and programs may be discontinued at any time. If your Cigna plan includes coverage for any of these services, this program is in addition to, not instead of, your plan benefits. **A discount program is NOT insurance, and you must pay the entire discounted charge.**

** The downloading and use of the App is subject to the terms and conditions of the App and the online stores from which it is downloaded. Standard mobile phone carrier and data usage charges apply.

*** Actual prices may vary.

All plans and insurance policies have exclusions and limitations. This information is intended to give you some highlights about your plan. For a complete list of both covered and non-covered services, including benefits that may be required by your state, see your employer's insurance certificate or summary plan description – the official plan documents. If there are any differences between the information shown here and the plan documents, the information in the plan documents takes precedence.

Health care professionals and facilities who participate in Cigna's network are independent practitioners solely responsible for the treatment provided to their patients. They are not agents of Cigna. Quality designations and ratings found in Cigna's online directories are not a guarantee of the quality of care provided to individual patients. You are encouraged to consider all relevant factors and consult with your physician when selecting a health care professional or facility.

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