

WELCOME TO CIGNA

Together, we can make healthier happen

Learn what your Cigna plan offers

Cigna health plans offer so much more than coverage for basic medical needs. We offer the programs, tools, services and resources you need to help you better manage your health – and health spending. Here are some important highlights to help get the most out of your Cigna health plan starting today – and in the days and months to come.

At Cigna, we want to partner with you and support you in your health journey. We'll be there for you, every step of the way, so you don't have to go it alone.

Life can be busy and complicated. So, we created a simple-to-use tool that can help make your life easier (and healthier) while you're on the go. The myCigna Mobile App helps you personalize, organize and access your important plan information on your phone and tablet. The app is also available in Spanish.

Use the myCigna Mobile App to login in anytime, anywhere to:

- › Manage and track claims
- › View fax or email ID card information
- › Find a health care professional, view quality information, and compare costs
- › Review your coverage
- › Track your account balances and deductibles

Download the myCigna Mobile App to your mobile device.*



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Together, all the way.®

Offered by: Cigna Health and Life Insurance Company or Connecticut General Life Insurance Company.

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If you have already registered for myCigna.com:

1. Log in to **myCigna.com** beginning
2. Go to the "My Health" tab
3. Click on the health assessment tile
4. Get started

If you have never registered for myCigna:

1. Go to **myCigna.com** any time after
2. Register with your Cigna ID, SSN or take the personal questionnaire
3. Go to the "My Health" tab
4. Click on the health assessment tile
5. Get started

Once you enroll, you'll have access to these tools and resources.



And you can 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 – check out our award-winning health care professional directory,² find an urgent care center in your plan's network, check the price of your prescriptions and more.



Register on **myCigna.com** and get the myCigna Mobile App. You will need your username and password each time you visit the site.¹

Cigna ID card

Always keep it with you

Your ID card contains important information about your coverage like:

- › 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 line

ID card will arrive in the mail.

Preventive care

Keeping you well

At Cigna, we focus on helping to keep you well. We encourage you to talk with a doctor who is part of the Cigna network to **determine what tests or health screenings are right for you**. Most Cigna health plans cover certain in-network preventive care services 100%. Covered preventive care services may include, but are not limited to:³

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

Care Management Programs

Working together to improve your health

Cigna has many services to help you with your personal health needs, including the following:

- › **Care management programs** give you access to a Cigna case manager, trained as a nurse, who works closely with your doctor and contacts you on a regular basis to check on your progress. You can ask for help and guidance with conditions and illnesses such as cancer, end-stage renal disease, neonatal care and pain management.

Access to care

Right Service. Right Place.

Cigna wants to help you find the right services for your health care needs. We also want to make sure that you're getting the best value from your health plan services. That's why we'd like you to 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 alternative (if you have one in your area). An urgent care center can treat you 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.

- › Save more when you use a doctor, hospital or facility that's part of the Cigna network. View our health care professional directory to find an in-network doctor or facility near you on **myCigna.com**.

My Health Assistant

Cigna offers an online, personal coaching service with programs that can jump start your goals and help you start feeling healthier and happier. What's more, this service is already part of your plan.

My Health Assistant on myCigna.com includes a variety of online health management programs that can help you turn unhealthy behaviors into healthier achievements. We want to make sure there's a program to meet your personal needs, as well as your personal health improvement style. Choose from one of the following programs to help you establish personal goals and track your progress:

- › Control Stress
- › Lose Weight
- › Eat Better
- › Enjoy Exercise
- › Quit Tobacco
- › Managing Diabetes
- › Managing Heart Disease
- › Managing Heart Failure
- › Managing COPD
- › Managing Asthma

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 an extensive list of covered brand, generic and specialty medications so you can decide what's best for you based on how well it works and how much it costs. Most drugs fall into one of three categories:⁴

- › **Generic Medications:** Generic medications have the same active ingredients, dosage and strength as their brand name counterparts. You will usually pay less for generic medications.
- › **Preferred Brand Medications:** Preferred brand medications will usually cost more than a generic, but may cost less than a non-preferred brand. When a generic drug isn't available, choosing a preferred brand can be a lower-cost option.
- › **Non-Preferred Brand Medications:** Non-preferred brand medications generally have generic alternatives and/or one or more preferred brand options within the same drug class. You will usually pay more for non-preferred medications.

Cigna also gives you access to more than 68,000 pharmacies in our network.⁵ If you take maintenance drugs on a regular basis, consider signing up for the Cigna Home Delivery Pharmacy[®]* to receive a 90-day supply of your prescription medications directly to you.

* Applicable only if Cigna Home Delivery Pharmacy is part of your benefits plan.

24/7/365 service

A phone call away. Any time, any day.

From health care questions to coverage concerns, whenever you need us, call **1.866.494.2111**. That's the toll-free number printed on the back of your Cigna ID card, and customer service representatives are available to help you 24 hours a day, seven days a week.

- › We'll answer questions, help you resolve problems and give you helpful information.
- › You can order an ID card, update insurance information and check claim status.
- › Access our health information line where Cigna staff, trained as nurses, can help you find answers to your health questions, and help you decide where and when to seek medical attention.
- › If you want to speak with someone in Spanish, we have bilingual representatives. We also have services that can translate 150 other languages.

Common health care definitions

You may hear or read about these words. Now you'll know what they mean.

Copay

A preset amount you pay for your covered health care services. The plan pays the rest.

Deductible

An annual amount you'll pay before your health plan begins to pay for covered services.

Coinsurance

Your share of the cost of your covered health care costs after deductibles have been met. Your plan pays the rest of covered charges. If you go out-of-network for care, your expenses may be greater than the coinsurance amount.

Out-of-pocket maximum

The most you'll pay before your plan begins to pay 100% of covered costs. You will still need to pay for any expenses your plan doesn't count toward the maximum, which may include copays.

In-network

Health care professionals, pharmacies and facilities that have contracts with Cigna to deliver services at a negotiated rate (discount). You will typically have lower out-of-pocket costs for services you received in-network.

Out-of-network

A health care professional, pharmacy or facility that doesn't participate in Cigna's network and doesn't provide services at a discounted rate. Using an out-of-network health care professional or facility will typically cost you more.

Primary Care Provider

Also known as your PCP, this is your personal health care provider who coordinates all of your medical care, from routine physicals to recommending specialists. He or she gets to know you, your medical history and your personal preferences. And that can be very valuable.

Precertification

Precertification is getting approval from the health plan before receiving services, such as for routine hospital stays or outpatient procedures. In precertification, Cigna (or its agent) reviews medical criteria to determine coverage under your plan.

**866.494.2111 We're here for you
24 hours a day, seven days a week.**

Remember you must enroll by: _____

Questions? Write them down here. You can ask us today or contact: _____



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1. The downloading and use of the myCigna Mobile 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 myCigna and App features available may vary depending on your plan. The listing of a health care professional or facility in the online directories does not guarantee that the services rendered by that professional or facility are covered under your specific medical plan. Check your benefit summary and plan documents, or call the number listed on your ID card, for information about the services covered under your plan benefits.
2. Cigna's online health care cost and quality capabilities on myCigna.com were named one of the top ten innovations of 2012 by InformationWeek.
3. Covered preventive care services may vary depending on your age, gender and medical history. Plans may vary and some preventive services may not be covered under your plan. For example, immunizations for travel are generally not covered. Other non-covered services/supplies may include any service or device that is not medically necessary or services/supplies that are unproven (experimental or investigational). For the coverage terms of your specific medical plan, see your plan materials.
4. Health benefit plans vary, but in general to be eligible for coverage a drug must be approved by the Food and Drug Administration (FDA), prescribed by a health care professional, purchased from a licensed pharmacy and medically necessary. If your plan provides coverage for certain prescription drugs with no cost-share, you may be required to use an in-network pharmacy to fill the prescription. If you use a pharmacy that does not participate in your plan's network, your prescription may not be covered, or reimbursement may be limited by your plan's copayment, coinsurance or deductible requirements. Refer to your plan documents for costs and complete details of your plan's prescription drug coverage.
5. Pharmacy availability and network will vary based on your plan.

All group health insurance policies and health benefit plans have exclusions and limitations. This information is intended to give you some highlights about your plan. For a complete list of both covered and not-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.

The health care professionals and facilities that participate in the Cigna network are independent contractors solely responsible for the treatment provided to their patients. They are not agents of Cigna.

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