A HEALTH PLAN THAT ALLOWS YOU TO OPEN A HEALTH SAVINGS ACCOUNT.

High-deductible health plan (HDHP)

Cigna offers a high-deductible health plan (HDHP) that allows you eligibility to open a health savings account (HSA) with a financial institution.[1]

The HSA lets you save and accumulate money and use the savings to pay for qualified medical expenses now or in the future. If you change health plans or employers, that money goes with you.

Features of the high-deductible health plan

- Preventive care covered at 100% when you visit a network health care professional.[2] Not all plans cover out-of-network preventive care so check your plan materials for details
- Pay coinsurance/copay for all other covered services after you meet the self-only or family deductible
- Pay deductible and coinsurance/copay using your personal funds or from your HSA
- Out-of-pocket (OOP) expenses are limited to a maximum amount, which is outlined in your plan's benefit summary

Features of an HSA

- You and your employer can contribute tax-free money to your account.[3]
- Savings can be used, tax-free, to pay for qualified medical expenses, as identified by the IRS. Use of the savings toward other expenditures will result in penalties and/or taxes.
- Your HSA administrator may offer investment options to help your account grow
- You may continue to deposit money in the HSA as long as you remain HSA eligible
- There's no "use it or lose it" rule – the money you save and earnings on your investments are yours to keep, and they remain in the account year to year

How your high-deductible health plan works

With a high-deductible health plan from Cigna, you can visit the doctor or hospital that's right for you. And you don't need a referral to see a specialist. However, you'll pay less when you go to a doctor in-network.

Q. What is a qualified high-deductible health plan?

A. A qualified high-deductible health plan has an annual network deductible of at least:

	2016	2017
Self-only	$1,300	$1,300
Family	$2,600	$2,600

The annual network out-of-pocket expenses can't exceed: Out-of-pocket maximums

	2016	2017
Self-only	$6,550	$6,550
Family	$13,100	$13,100

Out-of-Pocket (OOP) maximums must include deductibles, coinsurance/copays and other amounts you may pay for covered benefits, but don't include premiums/plan contributions. Preventive care is covered at 100% when you visit an in-network health care professional[2].

Together, all the way.®

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

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Q. How are medical claims paid?

A. When you receive health care services, your health care professional submits a claim to Cigna. After we process the claim, the health care professional sends you a bill for the remaining amount. You can use your HSA funds to pay for the expenses, or you can pay the bill using personal funds and let the HSA grow.

Q. How do I pay for prescriptions?

A. It's simple – when you pick up your prescription from the pharmacy, you can pay using your HSA checks or debit card. At most network pharmacies, you'll pay the discounted cost of the drug, subject to your medical deductible. Your pharmacy will advise you on what you will need to pay.

Q. What if my health care professional wants me to pay at the time of services?

A. Ask your health care professional to first submit the claim to Cigna to ensure proper discounts are applied. If you must pay at the time of service, you can pay using HSA funds and then submit a claim to Cigna. If you happen to overpay, your health care professional will reimburse you. You must deposit any reimbursed money back into your HSA, otherwise you're subject to penalties and/or income taxes.

Q. How do I manage my health plan?

A. At myCigna.com, you'll find all the tools and resources you need to manage your plan. You can:

- Find a health care professional
- View claims status
- Research online health and wellness information
- Compare hospital quality information and use the prescription drug price comparison tool
- Check costs for various treatments and procedures

How a Health Savings Account works

With an HSA, you contribute tax-free money to an account.[3] You can start using the money right away to pay for current qualified expenses or let the account grow over time to help cover future expenses.

Q. What can I use my HSA funds for?

A. You can use your HSA funds for qualified medical expenses, as determined by the IRS, that aren't covered by your health plan. Some examples include:

- Deductibles and coinsurance for medical and dental care
- Prescriptions
- Vision care, including glasses and LASIK eye surgery
- Smoking cessation treatment and prescriptions
- Some insurance premiums, such as for long-term care, COBRA and health care coverage premiums while you receive unemployment compensation

Q. How do I pay for qualified medical expenses?

A. Contact your HSA administrator about how funds can be withdrawn to pay for certain medical expenses. Generally, a debit card and/or checkbook will be available.

Q. What if I change health plans?

A. All the money in your HSA is yours to keep. If you are no longer enrolled in a qualified High-Deductible Health Plan you will not be able to make any more contributions to the account, but can use the money that has accumulated to pay for medical expenses. If you enrolled in an HSA midyear, and contributed the maximum annual amount, you may be subject to additional taxes and penalties if you don't maintain your HSA eligibility through the following tax year.

Components of coverage

High-Deductible Health Plan

- Lower premiums compared to traditional health plans
- Coverage for preventive care[2]
- Choice of a doctor or hospital within your Cigna network.

Health Savings Account[4]

- Tax-deductible deposits and tax-free growth[3]
- Use savings to pay for qualified medical expenses, tax-free[3]
- Money is yours to keep, even if you switch employers or health plans
- Grow your savings through investment options (if offered by your HSA administrator)
- Withdrawals after age 65 without penalty (taxes will apply)

Q. Am I eligible to open and contribute to an HSA?

A. Yes, as long as you:

- Are enrolled in a qualified high-deductible health plan (HDHP)
- Are not covered by any other medical plan, except what is permitted by the IRS – examples of permitted coverage include dental, vision and long-term care
- Are not enrolled in Medicare
- Cannot be claimed as a dependent on another individual's tax return
- Are not enrolled in a general-purpose health flexible spending account (FSA) (and neither is your spouse)

Q. How much can I contribute?

A. Your total annual contribution, plus contributions from any other sources, including any employer contributions, can't exceed:

	2016	2017
Self-only	$3,350	$3,400
Family	$6,750	$6,750

If you're 55 or older, you can make an additional catch-up contribution of up to $1,000. If you enroll in an HSA midyear, you can contribute the maximum annual amount; however, you may be subject to additional taxes and penalties if you don't maintain HSA eligibility through the following tax year.

Q. When can I make contributions?

A. Contact your HSA administrator for the options available to you. Typically, contributions may be made any time of the year in one lump-sum or in payments throughout the year. If you do make your contribution in one lump-sum and are no longer enrolled in a high-deductible health plan, you need to withdraw any excess to avoid penalties.

Q. What if I exceed the maximum contribution amount?

A. Excess contributions are subject to income taxes and an additional penalty tax. Regardless of the contribution source, you're responsible for making sure you don't exceed the maximum amount allowed by the IRS.

Q. Are rollover contributions allowed?

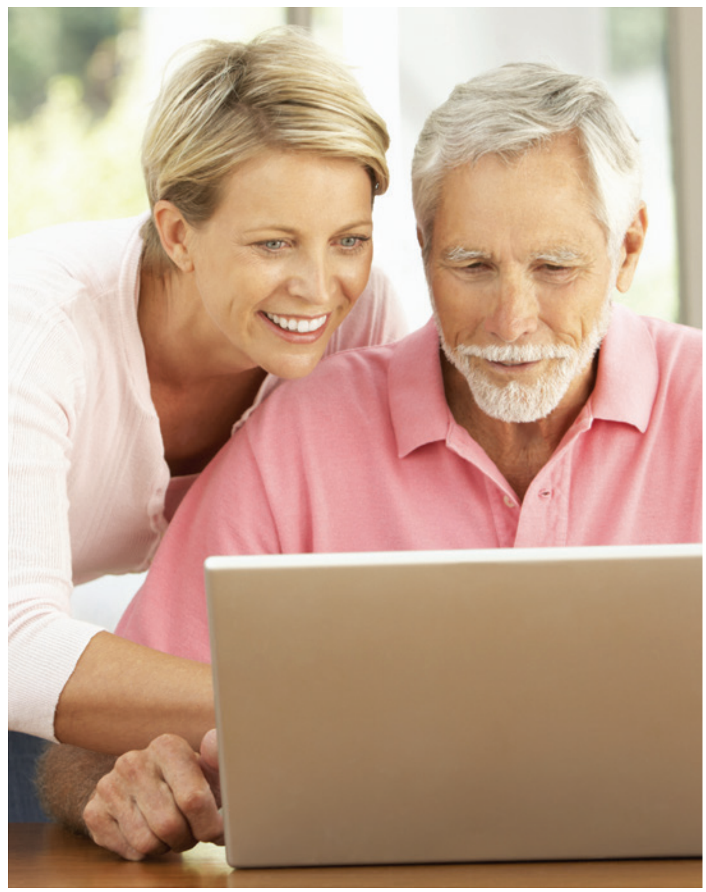
A. Yes, in some cases. Rollover contributions from Medical Savings Accounts and other HSAs are allowed and don't count toward the yearly maximum contribution. Rollovers from an IRA, a health reimbursement account (HRA) or a health flexible spending account (FSA) may be permitted in certain circumstances. Check with your HSA administrator on options available.

Q. Can my employer contribute to my HSA? If so, how much?

A. Yes – that's what's great about an HSA. Typically, at open enrollment your employer will let you know if and how much they'll contribute. You can then decide how much you want to contribute, as long as you don't exceed the maximum amount allowed by the IRS. What your employer contributes will be reported on your W-2 form, but it's not considered taxable income.**

Q. What happens to my HSA when I die? Does my employer keep the funds?

A. No, your employer doesn't keep the funds. The HSA will automatically transfer to the beneficiary you elect. If that person is your surviving spouse, they will not be subject to applicable taxes. If the HSA is transferred to a designated beneficiary other than your spouse, the funds are considered taxable income.



See irs.gov, IRS Publications 502 and 969, for additional information about qualified medical expense and helpful information about HSAs.

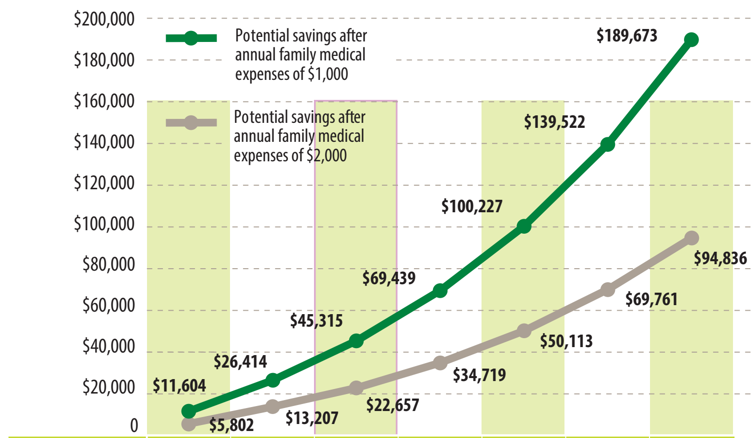
Consider the savings of an HSA

An HSA lets you take advantage of tax savings, helps you build a cash reserve for medical expenses and allows you to take an active role in your health care decisions. The more involved you are, the more dollars remain in your HSA.

With an HSA comes the opportunity to build savings over time, tax-free.[3] The following example illustrates how a family eventually can save more than $189,000.

This example assumes:

- An HSA for family coverage
- Head of household begins contributing at age 30
- A $3,000 annual deductible
- A $3,000 annual contribution
- A 5% rate of return



Account balance after :	5 years	10 years	15 years	20 years	25 years	30 years	35 years
Age of head of household	35	40	45	50	55	60	65

Over 35 years, a family with average annual medical expenses of $1,000 can potentially save up to $189,673. For illustrative purposes only. Individual results will vary and are not guaranteed.

To get started with an HSA, follow these simple steps:

STEP 1	STEP 2	STEP 3	STEP 4	STEP 5
Enroll in a Qualified HDHP	**Establish Your HSA**	**Contribute to Your HSA**	**Start Paying for Qualified Expenses**	**Watch Your Account Grow**
First, complete the medical enrollment form, online or on paper, for the HDHP from Cigna (this is a qualified high-deductible health plan that makes you eligible to open an HSA).	If your employer hasn't arranged for an HSA administrator, you can open an account with any HSA administrator of your choice.	Money can be contributed through payroll deductions (if available through your employer) or by sending deposits directly to your HSA administrator.	Pay for expenses using your HSA funds (payment options will vary by HSA administrator) or pay using your personal funds and let your HSA funds grow!	Save money by investing in options available through your HSA administrator.[5]

Contact your HSA administrator for specific rules regarding establishment of your HSA.

Special note on women's health care

As part of your benefits, Cigna complies with the Women's Health & Cancer Rights Act, which provides coverage for:

- Breast reconstruction after a mastectomy
- Surgery and reconstruction on the other breast for a symmetrical appearance
- Prostheses and any physical complications during all stages of the mastectomy, including lymphedemas

For more information, call the number listed on your ID card. Find a health care professional at myCigna.com.

1. A financial institution that you choose must be a qualified HSA trustee or custodian.
2. Not all preventive care services are covered. For example, immunizations for travel are generally not covered. Review your plan materials for more information, including a list of covered and non-covered services.
3. HSA contributions and earnings are not subject to federal taxes and not subject to state taxes in most states. A few states do not allow pretax treatment of contributions or earnings. Contact your personal tax advisor for details.
4. Either your employer may arrange an HSA administrator or you may open an account with an HSA administrator of your choice. The HSA provider and/or trustee/custodian is responsible for all HSA services, transactions and related activities. Cigna and your employer are not responsible for any aspects of the HSA services, administration or operation.
5. Investments are subject to market fluctuation, investment risk, and possible loss of principal. You are encouraged to discuss these strategies with a professional financial planner and tax advisor.

All group health insurance policies and health benefit plans contain exclusions and limitations. For costs and complete details of coverage, see your plan documents.