



WELCOME TO CIGNA

Make the most of your plan with this quick guide

Your life is busy, but that doesn't mean it has to be complicated. At Cigna, we want to help. That's why we offer you programs and services to help make your life easier – and healthier.

Start by getting to know your plan. The more you take advantage of the many benefits of your plan, the more you'll learn. And the more you learn, the better prepared you can be to make more informed choices about your health and health spending.



Together, all the way.®



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



myCigna

On **myCigna.com** you can:

- › Find in-network doctors and medical services
- › Review coverage
- › Manage and track claims
- › See cost estimates for medical procedures and prescription drugs
- › Compare quality-of-care information for doctors and hospitals
- › Take a health assessment
- › Explore online coaching with My Health Assistant
- › Create a hub for your health goals with Apps & Activities
- › Find Healthy Rewards^{®3} discount programs

To access your health information on the go, make sure you also download the myCigna App.⁴



Preventive care

Getting and staying healthy is important. That's why eligible preventive care services are covered at no additional cost to you when you receive them from a doctor who participates in your plan's network. Covered preventive care services include, but are not limited to:²

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

Go to **myCigna.com** to see a full list of services covered under preventive care.



In-network care

Save money when you use doctors, hospitals and health facilities that are part of your plan's network. Chances are there's a network doctor or facility right in your neighborhood. And using our online directory can help you find quality, cost-effective care when you need it. Search for doctors and facilities on **myCigna.com** by using the provider search tool.



24/7/365 service

When you need us, just call the toll-free number printed on the back of your Cigna ID card, for live customer assistance 24 hours a day, seven days a week, 365 days a year. You can:

- › Get answers to health, claims and benefit questions
- › Order an ID card, update insurance information and check claim status
- › Talk with a licensed pharmacist anytime, day or night
- › Talk with a clinician for help deciding where and when you should get treatment
- › Find a health advocate for help improving specific health issues



Specialty medications

We can help you understand, manage and treat complex conditions that require a specialty medication. Our therapy management teams, made up of health advocates with nursing backgrounds, and pharmacists, are specially trained to deliver the best experience possible. We offer:

- › Personalized, 24/7 support
- › Condition-specific education on medication therapy and side effects
- › Help with medication approval process
- › Financial assistance programs, if needed

For more information call **800.351.3606**.



Apps & Activities

We have a variety of tools to help you improve your health.

- › The mobile apps and **myCigna.com** activities webpage are filled with all sorts of features, and a dashboard view lets you see your activities across all of the apps and online tools
- › Get your employees involved with the Cigna Apps & Activities app and help make it easier for them to reach health goals



Behavioral health

For behavioral health and substance use care, get access to quality care that's convenient too. Telehealth visits with a network provider typically cost the same as an in-office visit. Costs vary by plan.⁵

To access a network of providers and covered services for mental health and substance use care:

- Go to **myCigna.com** to search for a video telehealth specialist
- Call to make an appointment with your selected provider



Care Management programs

Cigna has many services to help you with your personal health needs. This includes 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.

You also have access to My Health Assistant on **myCigna.com**. Get help on your journey to better health and wellness.

- Control stress
- Lose weight and eat better
- Enjoy exercise
- Quit tobacco
- Manage diabetes, COPD, asthma and other conditions

Enroll online today! Visit **myCigna.com**, select the "My Health" tab, then "Programs and Resources," then select "Health Assistant" from the drop-down menu.



Opioid resource hub

The Cigna online pain resource hub provides educational material and resources about pain, how it manifests, how it's treated, and ultimately, how to manage it as safely as possible. See **Cigna.com/helpwithpain**.



24/7 Health Information Line

Know before you go. Speak to a clinician who can help you understand and make informed decisions about health issues you are experiencing, at no extra cost. Get help to choose the right care in the right setting at the right time, whether it's reviewing home treatment options, following up on a doctor's appointment or finding the nearest urgent care center in your plan's network. Just call the number on your Cigna ID card. Open 24/7.



Cigna Telehealth Connection

MDLIVE and Amwell

Connect with a board-certified doctor via video chat or phone, from your home, office or on the go 24/7/365, including weekends and holidays. You can get the care you need - including most prescriptions (when appropriate) - for many minor conditions. Your out-of-pocket cost is typically the same or less than a visit with your primary care provider.¹

Use an Amwell or MDLIVE doctor for minor conditions.

- Allergies
- Asthma
- Bronchitis
- Colds and flu
- Ear infections
- Headaches
- Insect bites
- Joint aches and pains
- Nausea and vomiting
- Pink eye
- Poison ivy
- Rashes
- Respiratory infections
- Sinus infections
- Sore throats

Register today!

Once you do, you'll be ready get care - when and where you need it.

Download the vendor apps,⁴ or register online or by phone.

AmwellforCigna.com | 855.667.9722

MDLIVEforCigna.com | 888.726.3171

TIPS TO HELP YOU SAVE MONEY

1

Prescription drugs

- › Find the complete list of covered medications on **myCigna.com**
- › Generics offer the best value
- › Know what brand-name drugs are covered in your plan
- › Consider a 90-day supply of prescription drugs you take on a regular basis so you're less likely to miss a dose

2

Know where to go for care

- › Use an emergency room for true emergencies
- › Don't wait: Locate an in-network convenience care clinic or urgent care center near you, before you need it
- › Don't be fooled: Some emergency rooms look like urgent care centers, so know what type of facilities are in your area

3

Health care provider choice

- › Know which providers are in your network by using the provider search tool on **myCigna.com**
- › Visit the health care provider most appropriate for your care
- › With Cigna Telehealth Connection, you can connect to a board-certified doctor via video chat or phone, 24/7/365¹
- › Use in-network national labs to help save money – preferred labs include Labcorp and Quest

4

Be proactive in your health

- › Use the health improvement tools available to you
- › Get information on the cost of medications and treatments to avoid surprises
- › Use your preventive care benefits, learn your core health numbers and get more information at **Cigna.com/takecontrol**

Find your way to better health.

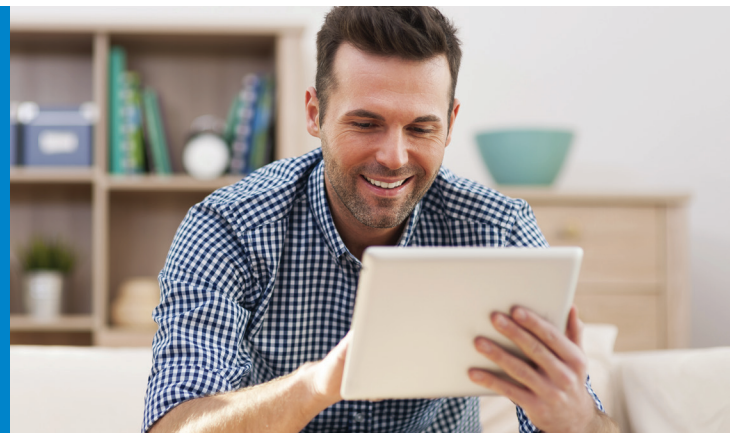
Get more information on all the programs that are available to you.



Visit **myCigna.com**.



Call the 24/7 customer service number on the back of your ID card.



1. Amwell and MDLIVE are independent companies/entities and are not affiliated with Cigna. The services, websites and mobile apps are provided exclusively by Amwell and MDLIVE and not by Cigna. Providers are solely responsible for any treatment provided. Video chat may not be available in all areas or with all providers. Amwell/MDLIVE services are separate from your health plan's provider network and may not be available in all areas. A primary care provider referral is not required for Amwell/MDLIVE services.

2. Coverage for preventive care may vary, depending on the terms of your specific medical plan. Actual covered services may vary, depending on your age, gender and medical history. Not all preventive care services are covered. For example, immunizations for travel are generally not covered. For a complete list of covered preventive care services, contact your Cigna representative.

3. Healthy Rewards programs are separate from your plan benefits. **A discount program is NOT insurance, and you must pay the entire discounted charge.** Some Healthy Rewards programs are not available in all states and programs may be discontinued at any time. Participating providers are independent contractors solely responsible for any care or services provided.

4. The downloading and use of any mobile app is subject to the terms and conditions of the app and the online store from which it is downloaded. Standard mobile phone carrier and data usage charges apply.

5. Plans vary; please check your plan materials for costs and coverage details.

Product availability may vary by location and plan type and is subject to change. All group health insurance policies and health benefit plans have exclusions and limitations. For costs and complete details of coverage, see your plan documents. Providers that participate in the Cigna network are not agents of Cigna and are solely responsible for any treatment provided.

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company (CHLIC), Connecticut General Life Insurance Company, Cigna Behavioral Health, Inc., Cigna Health Management, Inc., Tel-Drug, Inc., and Tel-Drug of Pennsylvania, L.L.C. Policy forms: OK - HP-APP-1 et al., OR - HP-POL38 02-13, TN - HP-POL43/HC-CER1V1 et al., (CHLIC). The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc. All pictures are used for illustrative purposes only.