

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 programs and services to help make it easier to be your healthiest – both body and mind.

Get to know your plan. The more you learn, the better prepared you can be to make choices about your health and health spending.



Together, all the way.®



Offered by: Cigna Health and Life Insurance Company.



myCigna

On **myCigna.com** and through the myCigna App, you can:

- › Find in-network doctors and medical services
- › Review coverage
- › Manage and track claims
- › View, print or fax your Cigna ID card
- › See cost estimates for medical procedures and prescription drugs
- › Compare quality-of-care information for doctors and hospitals
- › Compare prescription costs for 30- and 90-day medications and see if a lower-cost drug alternative is available
- › Find retail pharmacies that offer a 90-day supply
- › Access a variety of health and wellness tools and resources, including:
 - Online health assessment
 - Apps & Activities interactive health goal tracking program
 - My Health Assistant digital lifestyle coaching
- › Sign up to receive alerts when new plan documents are available



Cigna One Guide

Combining digital technology with our personalized customer service, your Cigna One Guide team is here to help you:

- › Resolve health care issues
- › Save time and money
- › Get the most out of your plan
- › Find the right hospitals, dentists and other health care providers in your plan's network
- › Get cost estimates
- › Understand your bills
- › Navigate the health care system

Get it all in the way that's most convenient for you.

- › Call the number on your Cigna ID card
- › Access the Cigna One Guide support tool by downloading the myCigna App⁴



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 as well as pharmacists, are specially trained to help with your specific needs.

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

For more information, call **800.351.3606**.



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
- › Clinical breast exams and mammograms
- › Pap tests
- › Testing for colon cancer

Your physical and emotional health are connected. So, when you go for your annual check-up, be sure to talk with your doctor about what you're feeling both physically and emotionally.

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



Health Information Line

Speak with a clinician who can help you understand and make informed decisions about health issues you are experiencing, at no extra cost.

Get help choosing 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 anytime day or night.



Virtual care

Convenient care, where and when it works for you.

With virtual care, you and your covered family members can get medical and behavioral care from the comfort and safety of home via video or phone. And, it's super easy to use.

Right from your phone, tablet or computer, you can:

- › Connect with board-certified doctors and pediatricians for minor medical conditions, such as seasonal allergies, cold and flu, or upper respiratory infections
- › Schedule appointments with licensed therapists or psychiatrists for behavioral or mental health conditions, such as stress and depression
- › Have a prescription sent directly to your pharmacy, if appropriate

Contact your in-network provider or connect 24/7 with an MDLIVE¹ provider on **myCigna.com**.

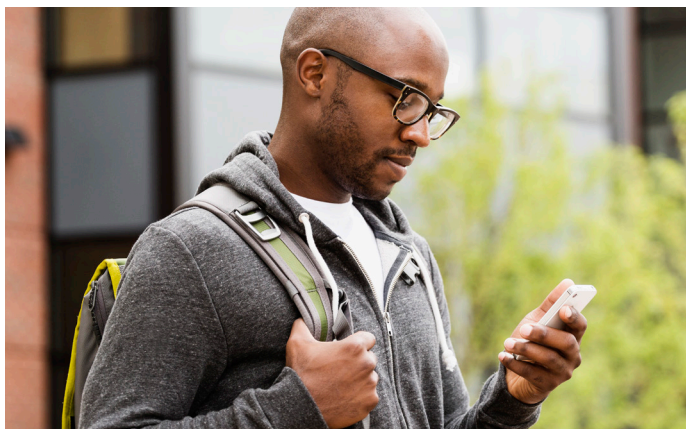
Wellness screenings.

With virtual wellness screenings through MDLIVE, getting your preventive check-up is more convenient than ever. Plus, it's covered at no cost to you, as part of your preventive care benefits through your health plan.²

How it works, step by step:

- › Complete your MDLIVE online health assessment
- › Choose an in-network lab and schedule an appointment⁵
- › Choose an MDLIVE provider and schedule your virtual visit
- › Go to your lab appointment; you'll receive a notification when the results are available in the MDLIVE customer portal
- › Attend your virtual visit; you'll receive a summary of your screening results for your records

Access virtual care through myCigna.com anytime.



Behavioral health - online and in person

For behavioral health and substance use support, get access to quality care that's convenient too. You have access to the Cigna Behavioral Health network of providers. To find online care:

- › Go to **myCigna.com** > Find Care & Cost
- › Search for "Virtual Counselor" under "Doctor by Type"
- › Call to make an appointment with your selected provider

Online visits with Cigna Behavioral Health network providers cost the same as in-office visits. Costs vary by plan.⁶



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. It's easy to find quality, cost-effective care at **myCigna.com**.



Care management programs

Take advantage of our personal services to help you with your personal health needs. A Cigna case manager, trained as a nurse, can work closely with you and your doctor to check on your progress. You can get help 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** to help you:

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

Enroll online today. Go to **myCigna.com** > Wellness > My Health Assistant - Online Coaching Program.

TIPS TO HELP YOU SAVE MONEY

1

Find where to get prescription drugs

- › Find the complete list of covered medications on **myCigna.com**
- › Remember generics offer the best value
- › Know what brand-name drugs are covered in your plan
- › Ask your doctor about a 90-day supply for your maintenance medication(s) through our home delivery pharmacy service⁶

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

Choose your health care provider

- › Know which providers are in your network by going to **myCigna** > Find Care & Costs
- › Opt to connect with a board-certified doctor, therapist or psychiatrist via video or phone¹
- › Use in-network national labs to help save money

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**.



Download the **myCigna App**.⁴



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



1. MDLIVE is an independent company/entity and is not affiliated with Cigna. The services, websites and mobile Apps are provided exclusively by 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. 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 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. Not available with all plans.

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. Limited to labs contracted with MDLIVE for virtual wellness screenings.

6. Plans vary; please check your plan materials for more information on what is covered under your plan.

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.

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