

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, Connecticut General 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, fax 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
 - Health assessment
 - Apps & Activities. Set and track your health goals
 - My Health Assistant digital lifestyle coaching
- › Sign up to receive alerts when new plan documents are available



24/7/365 service

We're here when you need us. Just call the toll-free number on the back of your Cigna ID card, for live customer assistance anytime, day or night.

- › Get answers to health, claims and benefit questions
- › Order an ID card, update plan 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 help with your specific needs.

- › 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**.



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 to³:

- › 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 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 anytime day or night.



Online doctor visits

Amwell and MDLIVE

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.¹ 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 to get care – when and where you need it.

Download the vendor apps,³ or register online or by phone.

AmwellforCigna.com | 855.667.9722

MDLIVEforCigna.com | 888.726.3171



Behavioral health – online and in person

For behavioral health and substance use care, 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 an in-office visit. Costs vary by plan.⁴



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**.



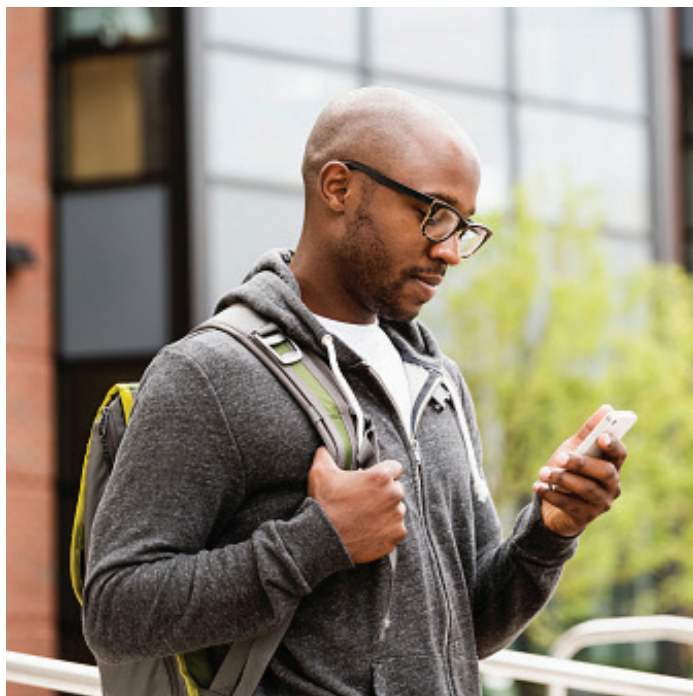
Care management programs

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

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. Go to **myCigna** > Find Care & Costs
- › You can also connect with a board-certified doctor via video chat or phone, 24/7/365¹
- › 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**.



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. 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.

4. 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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