



Take control of your health.

Get the most from the benefits offered through your employer.

As part of your employer's health plan, you get access to a variety of programs and services to help make your life easier — and healthier.

Cigna One Guide®

Make getting and staying healthy as easy as possible with Cigna One Guide. Our personal guides can help give you health and money-saving tips. This personalized support comes with your medical plan.

During the enrollment period, you can call the One Guide team at **800.244.6224** for help with plans and coverage. After enrollment, One Guide offers ongoing support to help you:

Understand your plan

- Know your coverage and how it works.
- Get answers to health care or plan questions.

Get care

- Find an in-network provider, lab or urgent care center.
- Connect with health coaches and more.
- Stay on track with appointments and preventive care.
- Get support for complex health situations.

Save and earn

- Maximize your benefits.
- Get cost estimates and service comparisons to avoid surprises.
- Check account balances and claim activity.

Once you have enrolled, start using the Cigna One Guide

support service by going to the the **myCigna®** app¹ or **myCigna.com®**.

1. The downloading and use of the myCigna 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. Customers under age 13 (and/or their parent/guardian) will not be able to register at myCigna.com.

myCigna

Your health is most important. That's why there's **myCigna** — your online home for assessment tools, medical updates and more.¹

On the **myCigna®** app or **myCigna.com®** you can:

- Find in-network providers.
- View, print or email your ID card information.
- Review coverage, manage and track claims.
- Compare prescription drug prices.²
- Compare provider and hospital cost and quality.
- Get health and wellness tools and resources.
- Sign up for new plan document alerts.
- Track your account balances and deductible.

1. App/online store terms and mobile phone carrier/data charges apply. Please refer to your phone's manufacturer for your phone's specific capabilities. Actual myCigna features may vary depending on your plan and individual security profile.

2. Prices shown on myCigna are not guaranteed and coverage is subject to your plan terms and conditions. Visit myCigna for more information.



24/7 customer service

Anytime you need us, feel free to call the toll-free number on your ID card.

- You can reach us 24 hours a day, seven days a week.
- You can get answers to your health, claims and benefit questions.
- Ask for a Spanish-speaking service representative or someone who can translate one of 200 languages.

24/7 customer assistance is available for medical and dental plan customers only.

Health Information Line

Once your health coverage begins, you can call the Health Information Line, available 24 hours a day, seven days a week. Speak with a personal nurse advocate¹ via chat or phone. They're here to confidentially answer your health questions. This toll-free number is **800.Cigna24 (800.244.6224)**.

- Get information to help you decide where and when you should get treatment for your immediate care needs.
- Call if you need general health information or have a specific health concern.
- Chat is available Monday–Friday, 9:00 a.m.–8:00 p.m. ET, excluding holidays, via the myCigna® website or app.
- Listen to hundreds of podcasts to help you stay informed about your health.

1. These health advocates hold current nursing licensure in a minimum of one state, but are not practicing nursing or providing medical advice in any capacity as a health advocate.

Virtual care available 24/7/365

MDLIVE® offers virtual care by phone or video, whenever it's convenient for you. MDLIVE board-certified doctors, dermatologists, psychiatrists and licensed therapists provide personalized care for many health needs in the privacy of your home, including:

- Preventive care, routine care and specialist referrals.
- On-demand urgent care for minor medical conditions.
- Prescription needs, if appropriate.
- Behavioral care for issues such as anxiety, stress, grief and depression.
- Dermatology care for common skin, hair and nail conditions.

Access MDLIVE by logging in to **myCigna.com**® and selecting "Talk to a doctor."

1. Cigna Healthcare provides access to virtual care through national telehealth providers as part of your plan. This service is separate from your health plan's network and may not be available in all areas or under all plans. Referrals are not required. Video may not be available in all areas or with all providers. Refer to plan documents for complete description of virtual care services and costs. In general, to be covered by your plan, services must be medically necessary and used for the diagnosis or treatment of a covered condition. Not all prescription drugs are covered. Not all services are eligible or may be covered under your specific medical plan. The following services are generally not covered: services that aren't

medically necessary; experimental, investigational or unproven services; services for an injury or illness that occurs while working for pay or profit, including services covered by Worker's Compensation benefits; treatment of sexual dysfunction. This is a summary only and the terms of your specific medical plan may vary. All group health insurance policies and health benefit plans contain exclusions and limitations. See your plan materials for costs and details of coverage, including other telehealth/telemedicine benefits that may be available under your specific health plan. Virtual primary care through MDLIVE is only available for Cigna Healthcare medical members aged 18 and older. Virtual dermatological visits through MDLIVE are completed via asynchronous messaging. Diagnoses requiring testing cannot be confirmed. Customers will be referred to seek in-person care. Treatment plans will be completed within a maximum of 3 business days, but usually within 24 hours.

Cigna Healthcare Healthy Babies

Get help throughout your pregnancy with Cigna Healthcare Healthy Babies. To support you along your journey, you'll get:

- A guide to help you learn about pregnancy and babies, including topics like prenatal care, exercise, stress, depression and more.
- Access to a maternity specialist to help answer your questions on everything from morning sickness to maternity benefits.

You'll also have easy access to a wealth of information on the **myCigna**® website from trusted sources like WebMD® and Healthwise®. You'll learn how to:

- Make a plan for a healthy pregnancy.
- Monitor your pregnancy week by week.
- Prepare for labor and delivery.
- Care for your baby.

Employee Assistance Program

For challenges big or small, your Employee Assistance Program (EAP) is here to connect you with real people who can help find real solutions.¹

Our employee assistant consultants are just a phone call away whenever you need them — at no cost to you.

In addition to telephone-based support services, you and your household members (even a roommate) also have access to face-to-face or video-based sessions with our licensed network employee assistance counselors. Sessions are completely confidential, available for routine or urgent concerns, and offer 1-6 sessions per issue per year at no cost to you and your household members.

Your program also offers a variety of online work/life services to help you and your family balance everyday challenges you may face. Use the Employee Assistance page on **myCigna.com**® for resources and information on topics such as:

- Legal consultation² or identity theft
- Parenting and childcare
- Senior care
- Pet care
- Caregiver support

- Financial consultation

Online EAP resources and tools are available on **myCigna.com** for you and your household members, regardless of whether or not the person is a Cigna HealthcareSM customer.

1. Employee assistance program services are in addition to, not instead of, your health plan benefits. These services are separate from your health plan benefits and do not provide reimbursement for financial losses. Customers are required to pay the entire discounted charge for any discounted legal and/or financial services. Legal consultations related to employment matters are excluded. Additional restrictions may apply. Program availability may vary by plan type and location, and are not available where prohibited by law.

2. Legal consultations related to employment matters are not available under this program.

Cigna Healthcare Lifestyle Management programs

If weight, tobacco or stress is affecting your health or your ability to live an active life, it may be time to make some changes. A health coach can provide you with personalized support to help you:

- Learn to manage your weight using a non-diet approach that helps you build confidence, change habits, eat healthier and become more active.
- Develop a personal quit plan to become and remain tobacco-free.
- Understand the sources of your stress, and learn coping techniques to better manage stress, both on and off the job.

You can use an online or telephone coaching program — or both — for the support you need.

Preventive care

Getting and staying healthy is important. That's why most health plans include coverage for eligible preventive care services at no additional cost to you, when you receive them from a provider who participates in your plan's network.

This means no out-of-pocket costs to you. Covered preventive care services can include, but are not limited to:¹

- Blood pressure screenings
- Cholesterol screenings
- Diabetes screenings
- Screenings for colon/rectal cancer
- Clinical breast exams
- Pap tests
- Mammograms

1. Plans may vary and not all preventive care services are covered. For example, immunizations for travel are generally not covered. See your plan materials for a complete list of covered preventive care services.

Cigna Healthcare Veteran Support Line

This free hotline is available 24/7/365 to all veterans, their families and caregivers. No need to be a Cigna HealthcareSM customer. The hotline is ready to connect you with:

- Pain management resources
- Substance use counseling
- Financial support
- Food, clothing, housing
- Legal assistance
- Parenting and child care
- Aging services
- Weekly Mindfulness for Vets phone sessions and more

Call **855.244.6211**.

Cigna Health Matters[®] Care Management

If you're faced with a medical condition, a personal nurse advocate¹ can offer support — at no added cost to you. This support helps coordinate your care and benefits to help you get the right care, at the right time, at the right price. A personal nurse advocate can help you:

- Better understand your condition, treatment options (as identified by your doctor) and medications.
- Understand inpatient and outpatient hospital coverage, in-network benefits, out-of-pocket costs and prescription drug costs.
- Work with your health care providers to manage your overall care plan.
- Coordinate referrals, home care, durable medical equipment, caregiver respite services and more.
- Access resources that go beyond medical treatment, including transportation to appointments, financial assistance programs and other cost-saving opportunities.
- Benefit from one-on-one emotional support.

1. These health advocates hold current nursing licensure in a minimum of one state, but are not practicing nursing or providing medical advice in any capacity as a health advocate.

Omada® for Cigna HealthcareSM

If you're ready to lose weight, gain energy and reduce the risks of type 2 diabetes and heart disease, Omada can help you build healthy habits that last.¹ This digital lifestyle program surrounds you with the tools and support you need to make meaningful changes to the way you eat, move, sleep and manage stress — one small step at a time. Omada is offered at no additional cost if you or your covered adult dependents are at risk for type 2 diabetes or heart disease, and are accepted into the program.

1. The Omada program is administered by Omada Health, Inc., an independent third-party service provider. Cigna Healthcare does not endorse or guarantee the products or services of any third parties and assumes no liability with respect to any such products or services.

Transition of Care and Continuity of Care

If there's a change in your medical plan benefits, with Transition of Care you may be able to continue to receive services for specified medical and behavioral conditions at in-network coverage levels with health care providers who are not in the Cigna HealthcareSM network. This care is for a defined period of time until the safe transfer of care to an in-network provider or facility can be arranged.

If your health care provider leaves your plan's network and immediate transfer of your care to another health care provider would be inappropriate and/or unsafe, with Continuity of Care you still may be able to receive services at in-network coverage levels for specified medical and behavioral conditions for a defined period of time.

Cigna Total Behavioral Health®

When you or a family member need help taking care of your emotional well-being, Cigna HealthcareSM provides access to a wide range of behavioral experts, programs and resources to help you take control of your whole health — mind and body.

Cigna Healthcare's behavioral health network includes licensed therapists, psychiatrists and nurse practitioners, behavioral facilities and programs, and more. Our Fast Access guarantees appointments with psychiatrists or psychiatric nurse practitioners within 15 business days.

Cigna Healthcare's behavioral health benefits also include:

- Virtual care, which lets you receive quality, behavioral health care without leaving home. Simply connect via your phone, computer or tablet and you can schedule online appointments with licensed counselors or psychiatrists through MDLIVE®.¹
- Online tools that help you find in-network providers and facilities, stress management tools, and a variety of health and well-being information. You'll also have access to online, on-demand seminars, as well as a wide range of referrals to community resources.

- Programs that give you access to behavioral experts with extensive experience. Our experts can help you and your family address challenges such as autism spectrum disorder, eating disorders, opioid and pain management and substance use.
- Seminars that are offered monthly on topics such as autism, eating disorders, substance use and behavioral health awareness for children and families. These seminars are taught by industry experts and offer tips, tools and helpful information.

1. Cigna Healthcare provides access to virtual care through national telehealth providers as part of your plan. This service is separate from your health plan's network and may not be available in all areas or under all plans. Referrals are not required. Video may not be available in all areas or with all providers. Refer to plan documents for complete description of virtual care services and costs. Virtual primary care through MDLIVE is only available for Cigna Healthcare medical members aged 18 and older. Virtual dermatological visits through MDLIVE are completed via asynchronous messaging. Diagnoses requiring testing cannot be confirmed. Customers will be referred to seek in-person care. Treatment plans will be completed within a maximum of 3 business days, but usually within 24 hours.

Know before you go

Here's an at-a-glance view of your options when you need medical care.¹

	Cost	Wait time	Severity
Virtual care¹	\$ \$ \$	⌚ ⌚ ⌚	
Convenience care clinic	\$ \$ \$	⌚ ⌚ ⌚	
Primary care provider	\$ \$ \$ \$	⌚ ⌚ ⌚	
Urgent care center	\$ \$ \$ \$	⌚ ⌚ ⌚	
Emergency room	\$ \$ \$ \$	⌚ ⌚ ⌚ ⌚	

For illustrative purposes only. Actual covered benefits, costs and wait times may vary. Always consult with your doctor for medical advice, including prior to selecting another provider for care.

1. Cigna Healthcare provides access to virtual care through national telehealth providers as part of your plan. This service is separate from your health plan's network and may not be available in all areas or under all plans. Referrals are not required. Video may not be available in all areas or with all providers. Refer to plan documents for complete description of virtual care services and costs. Virtual primary care through MDLIVE is only available for Cigna Healthcare medical members aged 18 and older. Virtual dermatological visits through MDLIVE are completed via asynchronous messaging. Diagnoses requiring testing cannot be confirmed. Customers will be referred to seek in-person care. Treatment plans will be completed within a maximum of 3 business days, but usually within 24 hours.

Cigna HealthcareSM Medicare Concierge Service

If you are approaching age 65 and exploring Medicare, call the Cigna Healthcare Medicare Concierge Services at **866.317.4116** (TTY 711) to learn more.¹

1. This information is not a complete description of benefits, which vary by individual plan. You must live in the plan's service area. Contact the plan for more information. Cigna Healthcare contracts with Medicare to offer HMO and PPO plans and Part D Prescription Drug Plans (PDP) in select states, and with select State Medicaid programs. Enrollment in Cigna Healthcare depends on contract renewal.

Protect and restore with IdentityForce®

Identity theft causes financial and emotional harm. That's why Cigna HealthcareSM partnered with IdentityForce to offer monitoring, alerts and restoration. These services come with your medical coverage at no additional cost.¹

Services include:

- Credit monitoring and tracking
- Bank and credit card activity alerts
- Fraud monitoring
- Credit report monitoring
- Credit score simulator
- Restoration services
- Identity theft insurance

The more active you are online, the more exposed your information becomes. Fraud and scams grow more common as a result. Now's the time to protect what's most important.

Cigna Healthcare customers have two ways to enroll in IdentityForce®:

- Go online to cigna.identityforce.com/starthere.
- Call **833.580.2523**.

1. The program and services are provided by an independent company/entity and not by Cigna Healthcare. Program and services are subject to all applicable program terms and conditions. Program availability is subject to change.

Pharmacy home delivery

Home delivery with Express Scripts® Pharmacy is a convenient choice when you take a medication regularly.¹ It's easy, safe — and saves you trips to the pharmacy. By choosing home delivery, you can:

- Manage your medications from your phone or online — order, track, pay and more.
- Get standard shipping at no extra cost.²
- Fill up to a 90-day supply at one time.³
- Talk with helpful pharmacists 24/7.
- Get automatic refills⁴ or refill reminders so you don't miss a dose.
- Use a payment plan to split your bill into three smaller monthly payments.

1. Cigna Healthcare maintains an ownership interest in Express Scripts Pharmacy's home delivery services. However, you have the right to fill prescriptions at any pharmacy in your plan's network. You won't be penalized regardless of where you fill your prescriptions.

2. Standard shipping costs are included as part of your prescription plan.

3. Certain medications may only be packaged in less than a 90-day supply. For example, three packages of oral contraceptives equal an 84-day supply. Even though it's not a "90-day supply," it's still considered a 90-day prescription.

4. Express Scripts Pharmacy can automatically refill certain medications. Once enrolled, you can log in to the myCigna App or myCigna.com sign up. You can sign up to get emails and/or texts from Express Scripts Pharmacy. To get text messages, you'll have to sign up for Express Scripts' texting service. You can do this online or over the phone. Once you sign up, simply reply to their welcome text to get started. Standard text messaging rates apply.

Specialty medications

Managing a complex health condition can be, well, complex. That's true whether you've had it for years or just got diagnosed. Accredo® supports patients with conditions like yours.¹ Its team of specialty-trained pharmacists, nurses and clinicians helps you manage your therapy. Accredo also delivers your medication to your home, workplace or doctor's office.² That way, you don't miss a dose. With Accredo, you can:

- Get personalized care services.
- Talk with a specialty-trained pharmacist, nurse or clinician, 24/7.
- Learn how to work through side effects.
- Find ways to help pay for your medications, if needed.
- Get standard shipping, at no extra cost.³
- Sign up for free refill reminders.
- Manage your medications by phone or online.⁴

1. Cigna Healthcare maintains an ownership interest in Accredo's specialty pharmacy services. However, you have the right to fill prescriptions at any pharmacy in your plan's network. You won't be penalized regardless of where you fill your prescriptions.

2. As allowable by law. For medications administered by a health care provider, Accredo will ship the medication directly to your doctor's office.

3. Standard shipping costs are included as part of your prescription plan.

4. You'll see your first order in the myCigna App or myCigna.com as soon as Accredo ships it.

Medication Coaching Program

Have questions about a medication you're taking? Need help keeping up with your routine? You can talk with licensed, specialty-trained pharmacists from Express Scripts® from the comfort of home. They're available at no extra cost through your Cigna HealthcareSM pharmacy plan.

- Get tips to help you remember to take your medication.
- Understand how your medication helps keep you healthy.
- Learn how to save money on your medication.
- Find out how to make refills easier.
- Learn how to work through side effects.
- Learn why taking your medication as prescribed matters, especially when you have an ongoing health condition.

1. Cigna Healthcare and Express Scripts are part of The Cigna Group. We work together to serve your health, wellness and pharmacy needs. You don't have to use Express Scripts Pharmacy to talk with a pharmacist. They're available to you at no extra cost through your Cigna Healthcare pharmacy plan.



Questions?

Call 800.Cigna24 (800.244.6224).

Visit myCigna.com.



This information is for educational purposes only. It is not medical advice. Always consult your doctor for examinations, treatment, testing and care recommendations. In an emergency, dial 911 or visit the nearest emergency room.

Product availability may vary by location and plan type and is subject to change. All group health insurance policies and health benefit plans contain exclusions and limitations. For costs and complete details of coverage, see your plan materials.

Health care providers are independent contractors and are solely responsible for any treatment provided to their patients. Providers are not agents of Cigna Healthcare.

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