



## BY YOUR SIDE. AND ON YOUR SIDE.

Get the most from the benefits offered through your employer.

### Life can be busy and complicated

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

The Cigna One Guide® service can help you make smarter, informed choices and get health-related recommendations based on what matters most to you. It's our highest level of support that combines the ease of a powerful app with the personal touch of live service. One Guide personal support, tools and reminders can help you stay healthy and save money.

During the preenrollment period, you can call the One Guide team at 1-800-896-0948 for help with all your questions about available health plans and coverage. After enrollment, One Guide continues to offer ongoing support to help you:

#### Understand your plan

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

#### Get care

- › Find an in-network doctor, lab or urgent care center
- › Connect to health coaches, pharmacists and more
- › Stay on track with appointments and preventive care

- › Take advantage of dedicated one-on-one support for complex health situations

#### Save and earn

- › Maximize your benefits and earn incentives (if provided by your employer)
- › Get cost estimates and service comparisons to avoid surprises
- › Check account balances and claim activity to manage expenses

Once you have enrolled, start using the Cigna One Guide support service by downloading the enhanced myCigna® App,<sup>1</sup> click to chat or by phone.

### myCigna<sup>SM</sup>

Nothing is more important than your good health.

That's why there's the **myCigna**® website – your online home for assessment tools, plan management, medical updates and much more.

On **myCigna.com** you can:

- › Find in-network doctors, dentists and medical services
- › View ID card information
- › Review your coverage
- › See how much your medication will cost you at the different pharmacies in your network<sup>2</sup>
- › Manage and track claims

Together, all the way.®

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- › Order refills or talk with a pharmacist at Cigna Home Delivery Pharmacy<sup>SM3</sup>
- › Compare prescription drug prices
- › Compare cost and quality information for doctors and hospitals
- › Access a variety of health and wellness tools and resources
- › Sign up to receive alerts when new plan documents are available
- › Track your account balances and deductible

Download the myCigna App<sup>1</sup> and access your account with just a fingerprint on any compatible device.<sup>4</sup>

## 24/7 customer assistance

### A phone call away

Anytime you need us, feel free to call the toll-free number printed on the back of your Cigna 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.
- › You can order an ID card, update insurance information and check claim status.

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

## Health Information Line

Call the Health Information Line available 24 hours a day, seven days a week. Speak with a clinician trained as a nurse who is ready to provide medical guidance and help answer health questions like how to treat a twisted ankle or child's fever. This toll-free number is printed on the back of your Cigna ID card.

- › 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.
- › You can also listen to hundreds of podcasts to help you stay informed about your health.

Select a topic and listen via live-stream on your computer via **myCigna.com**.

## You can use telehealth for 24/7 care

Cigna Telehealth Connection lets you get the care you need – including most prescriptions (when appropriate) – for a wide range of minor conditions. You can connect with a board-certified provider via video chat or phone, when, where and how it works best for you.<sup>5</sup>

Choose when: 24/7/365. Day or night, weekdays, weekends and holidays.

Choose where: Home, work or on the go.

Choose how: Phone or video chat.

## Employee Assistance Program

Just when you think you have it figured out, along comes a challenge. But whether those challenges are big or small, your Employee Assistance Program is available to help you and your family find a solution and restore your peace of mind.

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 offered 1-10 sessions per issue per year at no cost to you and your household members. Call us or go online to search the directory and request a referral to a licensed EAP counselor in your community.

With our telephone-based support services, you and your household members (even a roommate) have access to licensed employee assistance consultants for help with routine or urgent concerns. This is available on an unlimited basis at no cost to you and your household members (even a roommate). Call us or go online to the EAP coverage page of myCigna.com to request a phone call from a Cigna EAP consultant.

Your program also offers a variety of work/life and online services to help you and your family balance everyday challenges you may face – in and out of work. Call for assistance or a referral to a service in your community on topics such as:

- › Legal consultation<sup>6</sup> 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 enrolled in Cigna medical, dental or other benefits.

To learn more about our Employee Assistance Program please call us using the number in your enrollment materials.

## Cigna 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 to use 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. To learn more about our Lifestyle Management programs please call us using the number in your enrollment materials.

## Weight Management

If issues about your weight are affecting your health or your ability to live an active life, it may be time to make some changes. A health advocate 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.

Use an online or telephone coaching program – or both – for the support you need.

## Tobacco Cessation

If your use of tobacco is affecting your health or your ability to live an active life, it may be time to make some changes. A health advocate can provide you with personalized support to help you develop a personal quit plan to become and remain tobacco-free.

Use an online or telephone coaching program – or both – for the support you need.

## Stress Management

If daily stress is affecting your health or your ability to live an active life, it may be time to make some changes. A health advocate can provide you with personalized support to help you understand the sources of your stress, and learn to use coping techniques to better manage stress both on and off the job.

Use an online or telephone coaching program – or both – for the support you need.

## Health assessment

Taking a health assessment is a quick and easy way to learn more about your health today, and to figure out how you can improve your health in the future. After all, when you're healthy, you have the strength and confidence to be your true self. After completing the health assessment you'll get a wellness score and recommendations to help you get started on a path to better health. Share your report with your doctor at your next visit.

## Cigna Healthy Rewards<sup>®7</sup>

Get discounts on the health products and programs you use every day for:

- ▶ Weight management and nutrition
- ▶ Fitness clubs and equipment
- ▶ Mind/body programs and equipment
- ▶ Vision and hearing care
- ▶ Alternative medicine
- ▶ Health and wellness products

Just use your Cigna ID card when you pay and let the savings begin.

## Cigna Health Advisor<sup>®</sup>

Health advocates are professionals trained as coaches, nutritionists and clinicians. They are here to listen to you, understand your needs and help you find solutions. Even when you're not sure where to start, you can get confidential support from reliable professionals.

Partner with a health advocate to take an active role in your health.

- ▶ Discuss your health assessment results
- ▶ Learn how to reduce your health risks
- ▶ Learn how to access telephone seminars
- ▶ Maintain better eating and exercise habits
- ▶ Receive support and encouragement as you set and reach health improvement goals
- ▶ Get helpful information about treatment options so you and your doctor can make decisions that meet your health needs and work best for you
- ▶ Better manage conditions, including high blood pressure, high cholesterol and more

## Your personal health team

When it comes to feeling better about your health and living with a chronic condition such as diabetes, back pain, depression, arthritis, asthma or cardiac issues, everyone has different needs. That's why we have a personal health team – professionals trained as nurses, coaches, nutritionists, clinicians, counselors and more.

They are here to listen to you, understand your needs and help you find solutions. Even when you're not sure how to begin.

- › Partner one-on-one with a health advocate and take a more active role in your health
- › Dial one phone number for confidential assistance
- › Find help managing your care and get information about a variety of treatment options suited to your personal preferences
- › Get support 24 hours a day when you need help with things such as your child's high fever or finding late-night medical treatment
- › Know what to expect and how to prepare if you need to spend time in the hospital or need surgery
- › Get answers to basic questions about your health plan

## Preventive care

### Helping you stay well

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 doctor who participates in your plan's network.

This means no money taken from your account and no out-of-pocket costs to you. Covered preventive care services can include, but are not limited to:<sup>8</sup>

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

## Cigna Veteran Support Line

This free hotline is available 24/7/365 to all veterans, their families and caregivers. No need to be a Cigna customer. Cigna stands 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 Healthy Babies

Each woman's journey to motherhood is unique. To support you along your journey, you'll get:

- › A workbook to help you learn about pregnancy and babies, including topics like prenatal care, exercise, stress, depression and more.
- › 24/7 telephone access to a health advocate.

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

Call the number on your Cigna ID card to receive your welcome kit.

### Questions?



Want to learn more about these programs and services – as well as the many other benefits in your health plan?

**Call 1-800-896-0948**

**Visit [myCigna.com](https://mycigna.com) once your coverage begins.**



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- 1 The downloading and use of the myCigna Mobile App is subject to the terms and conditions of the App and the online stores from which it is downloaded. Standard mobile phone carrier and data usage charges apply.
- 2 Prices are not guaranteed, and even though a price is displayed, it's not a guarantee of coverage. Your costs and coverage may change by the time you fill your prescription at the pharmacy, and medication costs at individual pharmacies can vary. For example, your pharmacy's retail cash price for a specific medication may be less than the price shown. Coverage and pricing may change.
- 3 Not all plans are the same, so some plans may not include Cigna Home Delivery Pharmacy. Please log in to the myCigna app or website, or check your plan materials, to learn more about the pharmacies in your plan's network.
- 4 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.
- 5 Telehealth services are provided by third-party telehealth providers, and not by Cigna. Providers are solely responsible for any treatment provided. Not all providers have video chat capabilities and video chat is not available in all areas. This service is separate from your health plan's provider network. Telehealth services may not be available to all plan types. A primary care provider referral is not required for this service. See your plan materials for cost and coverage details.
- 6 Legal consultations related to employment matters are not available under this program.
- 7 Some Healthy Rewards programs are not available in all states and programs may be discontinued at any time. If your plan includes coverage for any of these services, this program is in addition to, not instead of, your plan benefits. A discount program is NOT insurance and you must pay the entire discounted charge.
- 8 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.

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

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