



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 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,¹ click to chat or by phone.

myCignaSM

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 network²
- › Manage and track claims

Together, all the way.®



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- › 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 App¹ and access your account with just a fingerprint on any compatible device.³

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.⁴

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.

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.

Cigna Healthy Rewards^{®5}

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®

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:⁶

- › 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**.

Questions?



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

Call 800-896-0948

Visit 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 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.
- 4 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.
- 5 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.
- 6 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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