



# WELCOME TO CIGNA

Get to know us

## Learn the benefits of your Cigna health plan.

Enrollment is the first step in getting to know us and us getting to know you. Once you enroll, there's so much for you to explore and learn about your health benefits.

Here are some important highlights to help you get the most out of your Cigna health plan from day one – and in the days and months to come.

**Remember you must enroll by:** \_\_\_\_\_

Questions? Write them down here. You can ask us today or contact: \_\_\_\_\_

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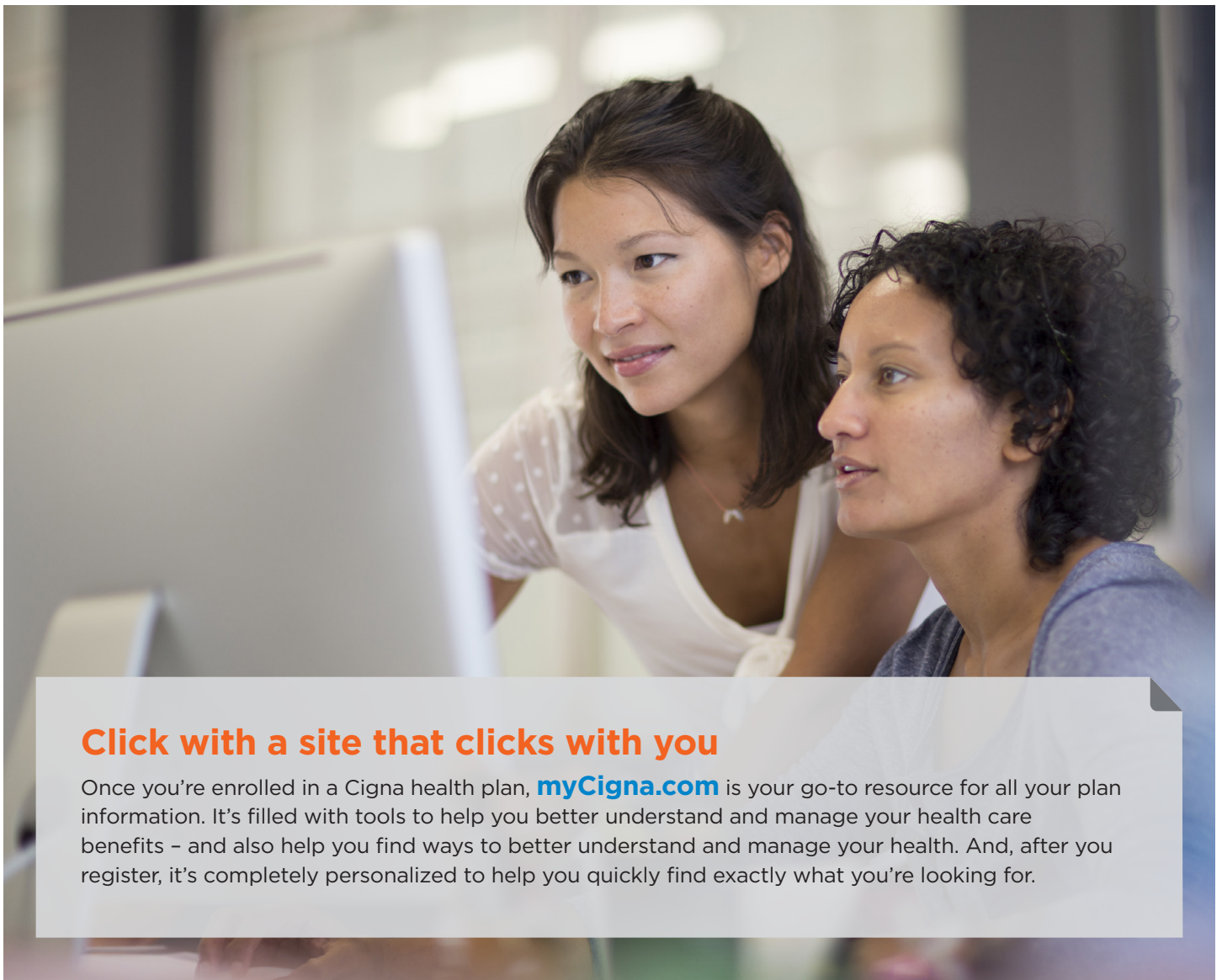
**866.494.2111** We're here for you 24 hours a day, seven days a week.



Together, all the way.®



Offered by: Cigna Health and Life Insurance Company, Connecticut General Life Insurance Company or their affiliates.



## Click with a site that clicks with you

Once you're enrolled in a Cigna health plan, [myCigna.com](https://mycigna.com) is your go-to resource for all your plan information. It's filled with tools to help you better understand and manage your health care benefits – and also help you find ways to better understand and manage your health. And, after you register, it's completely personalized to help you quickly find exactly what you're looking for.



## Your health has met its app®

With the myCigna Mobile App<sup>1</sup> you'll find all kinds of things to get happy about:

- › Find doctors and compare quality-of-care ratings
- › Access ID card information for the entire family
- › Use the Prescription Drug Price Quote tool to view cost estimates at Cigna Home Delivery and retail pharmacies; and prescription savings opportunities\*

And that's only the beginning. Your health has met its App®


\* Cigna Home Delivery medication cost estimates are only for plans that offer Cigna Home Delivery Pharmacy. Also, prescription savings opportunities may not be available for some medications.

## Once you enroll, you'll have access to these tools and resources:



### myCigna.com

- › **Find a doctor** in the Cigna network based on specialty, procedure, location and other criteria.
- › **Manage and track claims** as well as any account balances you might have.
- › **Estimate medical costs** for specific in-network procedures, treatments and facilities.
- › **Compare hospitals** and doctors by cost, results of services performed and more.
- › **Quality of care** information and cost-efficiency ratings for doctors appear with every search result, with Cigna Care designated doctors appearing at the top of your list.<sup>2</sup>
- › **Prescription Drug Price Quote Tool** shows what you'll pay for a specific medication based on your plan and provides a report you can use to speak with your doctor about lower-cost options. Other pharmacy resources let you review your pharmacy coverage, track your expenses and ask a pharmacist questions.
- › **Take a health assessment** through a quick, confidential questionnaire that will give you a better understanding of your health today – and teach you simple steps for improving your health in the future.
- › **Find condition and wellness resources** in our interactive health library that offer information on health conditions, first aid, medical exams, wellness and more.



And you can take myCigna with you wherever you go. Use your mobile device to personalize, organize and access all the important health information you find on myCigna – check out our award-winning health care professional directory,<sup>3</sup> find an urgent care center, check the price of your prescriptions and more.

Register on **myCigna.com** and get the myCigna Mobile App. Make sure you keep your username and password handy – you'll need that information each time you visit the site.<sup>1</sup>





## Cigna ID card

### Always keep it with you

Your ID card contains important information about your coverage like:

- › The name of your Cigna health plan and the health care professional networks you can access for care
- › Addresses where you or your doctor will send your medical and pharmacy claims
- › Cigna's 24/7/365 customer service line



## Preventive care

### Keeping you well

At Cigna, we focus on helping to keep you well.

We encourage you to talk with a doctor who is part of the Cigna network to **determine what tests or health screenings are right for you**. Preventive care services may include, but are not limited to:

- › Wellness visits
- › Screenings for high blood pressure and cholesterol
- › Testing for diabetes and colon cancer
- › Clinical breast exams and mammograms
- › Pap tests



## Condition and care management

### Working together to improve your health

Cigna has many services to help you with your personal health needs, including the following:

- › **Chronic condition support** gives you the personal attention to help you with conditions like asthma, heart disease, diabetes, emphysema and chronic pain like migraine headaches, neck or back pain and carpal tunnel. Your coach will answer your questions, offer assistance and support, and help you be the healthiest you can be.
- › **Care management programs** give you access to a Cigna case manager, trained as a nurse, who works closely with your doctor and contacts you on a regular basis to check on your progress. You can ask for help and guidance with conditions and illnesses such as cancer, end-stage renal disease, neonatal care and pain management.



## Access to care

### Right Service. Right Place.

Cigna wants to help you find the right services for your health care needs. We also want to make sure that you're getting the best value from your health plan services. That's why we'd like you to keep the following in mind:

- › If you need immediate medical attention, your first thought may be to go to the emergency room. But an urgent care center may be a more convenient, less expensive alternative (if you have one in your area). An urgent care center can treat you for things like minor cuts, burns and sprains, fever and flu symptoms, joint or lower back pain and urinary tract infections. If you have a serious or life-threatening condition, always dial 911 or visit the nearest hospital.
- › Save more when you use a doctor, hospital or facility that's part of the Cigna network. View our health care professional directory to find an in-network doctor or facility near you.



## Prescriptions

### Managing your medications and your health

Choosing the medication that's right for you will be up to you and your doctor. We help by offering an extensive list of brand, generic and specialty medications so you can decide what's best for you based on how well it works and how much it costs. Most drugs fall into one of three categories:

- › **Generic Medications:** Generic medications have the same active ingredients, safety, dosage, quality and strength as their brand name counterparts. You will usually pay less for generic medications.
- › **Preferred Brand Medications:** Preferred brand medications will usually cost more than a generic, but may cost less than a non-preferred brand. When a generic drug isn't available, choosing a preferred brand can be a lower-cost option.
- › **Non-Preferred Brand Medications:** Non-preferred brand medications generally have generic alternatives and/or one or more preferred brand options within the same drug class. You will usually pay more for non-preferred medications.

Cigna also gives you access to more than 62,000 pharmacies in our network<sup>4</sup>. If you take maintenance drugs on a regular basis, consider signing up for the Cigna Home Delivery Pharmacy<sup>SM\*</sup> to receive a three-month supply of your prescription medications direct, by mail.

\*Applicable only if Cigna Home Delivery Pharmacy is part of your benefits plan.

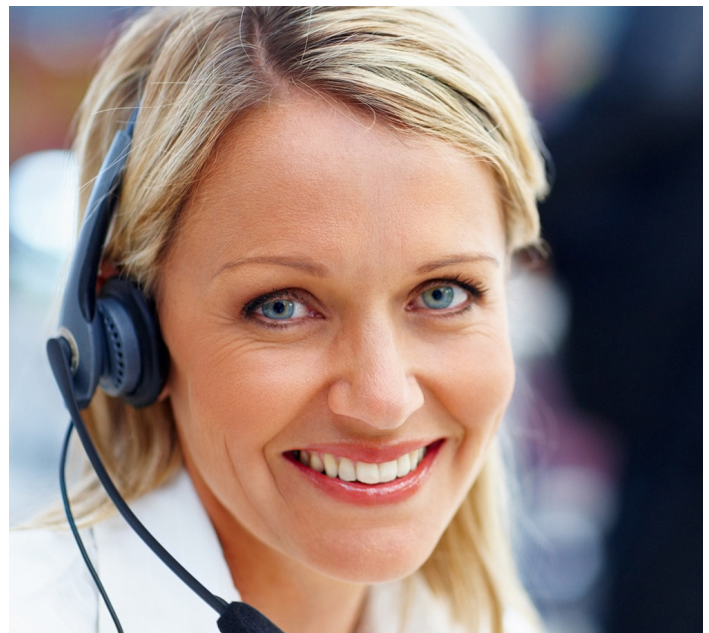


## 24/7 service

### A phone call away. Any time, any day.

From health care questions to coverage concerns, whenever you need us, call **1.866.494.2111**. That's the toll-free number printed on the back of your Cigna ID card, and customer service representatives are available to help you 24 hours a day, seven days a week.

- › We'll answer questions, help you resolve problems and give you helpful information.
- › You can order an ID card, update insurance information and check claim status.
- › Access our health information line where Cigna staff, trained as nurses, can help you find answers to your health questions, and help you decide where and when to seek medical attention.
- › If you want to speak with someone in Spanish, we have bilingual representatives. We also have services that can translate 150 other languages.



**866.494.2111** We're here for you 24 hours a day, seven days a week.

## Common health care definitions

**You may hear or read about these words.  
Now you'll know what they mean.**

### **Copay**

A preset amount you pay for your covered health care services. The plan pays the rest.

### **Deductible**

An annual amount you'll pay before your health plan begins to pay for covered services.

### **Coinsurance**

Your share of the cost of your covered health care costs after deductibles have been met. If you go out-of-network for care, your expenses may be greater than the coinsurance amount. The plan pays the rest.

### **Out-of-pocket maximum**

The most you'll pay before your plan begins to pay 100% of covered costs. You will still need to pay for any expenses your plan doesn't count toward the limit, which may include copays.

### **In-network**

Health care professional and facilities that have contracts with Cigna to deliver services at a negotiated rate (discount). You will typically have lower out-of-pocket costs for services you received in-network.

### **Out-of-network**

A health care professional or facility that doesn't participate in Cigna's network and doesn't provide services at a discounted rate. Using an out-of-network health care professional or facility will typically cost you more.

### **Primary care physician**

Also known as your PCP, this is your personal doctor who coordinates all of your medical care, from routine physicals to recommending specialists. He or she gets to know you, your medical history and your personal preferences. And that can be very valuable.

### **Precertification**

Precertification is getting approval from the health plan before receiving services, such as for routine hospital stays or outpatient procedures. In precertification, Cigna reviews medical criteria to determine coverage under your plan.



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. Actual myCigna and App features available may vary depending on your plan. The listing of a health care professional or facility in the online directories does not guarantee that the services rendered by that professional or facility are covered under your specific medical plan. Check your benefit summary and plan documents, or call the number listed on your ID card, for information about the services covered under your plan benefits.
2. Ratings and Cigna Care designations reflect a partial assessment of quality and cost-efficiency based on our claims data, and should not be the sole basis for decision-making (as such measures have a risk of error). You are encouraged to consider all relevant factors and to consult with your treating doctor when choosing a health care professional or facility for care. Quality designations and ratings found in Cigna's online provider directories are not a guarantee of the quality of care provided to individual patients. Doctors are independent practitioners solely responsible for the treatment provided to their patients. They are not agents of Cigna.
3. Cigna's online health care cost and quality capabilities on myCigna.com were named one of the top ten innovations of 2012 by InformationWeek
4. Pharmacy availability and network will vary based on your plan.

**All group health insurance policies and health benefit plans have exclusions and limitations.** This information is intended to give you some highlights about your plan. For a complete list of both covered and not-covered services, including benefits that may be required by your state, see your employer's insurance certificate or summary plan description – the official plan documents. If there are any differences between the information shown here and the plan documents, the information in the plan documents takes precedence.

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