

# Welcome to Cigna Healthcare.

Simple ways to make the most of your plan.

Cigna Healthcare<sup>SM</sup> resources are designed to help you make smarter choices to improve your whole health and health plan spending.



## First, register on myCigna.com<sup>®1</sup> to access your digital ID cards and activate all available programs

When your plan year begins, register on **myCigna.com**. That way you're ready to go whenever you need to find in-network health care providers, estimate costs or use My Health Assistant.



Register here

### Access virtual care

Conveniently connect with board-certified doctors, therapists, psychiatrists and dermatologists<sup>2</sup> via video or phone.<sup>3</sup>

### Connect with Cigna One Guide<sup>®</sup>

Our friendly guides have forward-thinking technology to answer questions on your plan, offer personalized advice and connect you to the right care.

### Call our 24/7 Health Information Line

Talk with a clinician who can help you choose the right care, whenever you need it – late nights, holidays and more.



Offered by Cigna Health and Life Insurance Company.

970122 06/23 © 2023 Cigna Healthcare. Some content provided under license.

### Ensure in-network care

myCigna<sup>®</sup> and One Guide can help you stay in-network, maximize savings and avoid any surprises.

### Get preventive care

Preventive care, such as check-ups, biometric screenings and wellness screenings, is available at no additional cost to you. It's even available<sup>4</sup> virtually for maximum convenience.

### Prioritize behavioral support

- 115K+ virtual providers, the largest virtual network in the country<sup>5</sup>
- 285K+ mental health and substance use providers<sup>5</sup>

### Simplify with home delivery medications

Express Scripts<sup>®</sup> Pharmacy, our home delivery pharmacy, is a convenient option when you're taking a medication on a regular basis. It's simple and safe – and saves you trips to the pharmacy.

### Identity Theft protection

IdentityForce offered through Cigna Healthcare at **no additional cost**.<sup>6</sup>

### Utilize case management programs

Complex medical conditions can be overwhelming. Our trained teams can help you coordinate care, understand benefits and reach goals through online coaching.

## First, register on myCigna.com or the myCigna® App<sup>7</sup>

Once you've registered, you can:

- Access your digital ID cards for yourself and any dependents. You can download the card images to save, share, print or email directly to your dependents and to your providers.
- Understand what's covered in your plan
- Find in-network doctors, hospitals and facilities and sort them by location, reviews and Cigna's quality rating
- Get cost estimates for appointments, procedures and medications<sup>8</sup>
- Compare costs for 30- and 90-day medications and see if lower-cost alternatives are available
- Find retail pharmacies that offer a 90-day supply
- Manage and track claims
- Get alerts when new plan documents are available
- Access a variety of health and wellness resources, including an online health assessment, health tracking tools and My Health Assistant digital coaching

## Virtual care<sup>3</sup>

Virtual care can be a convenient and affordable option for a wide range of care. For appointments, you can work with an in-network provider or connect with an MDLIVE<sup>®3</sup> provider at **myCigna.com**.

Right from your phone, tablet or computer, you can:

- Access board-certified doctors, psychiatrists, dermatologists and licensed therapists
- Get virtual urgent care 24/7/365 – even on weekends and holidays with MDLIVE
- Access virtual primary care for preventive care, routine care and specialist referrals
  - Preventive care check-ups/wellness screenings are available at no additional cost<sup>9</sup> and can help identify conditions early
  - Routine care visits allow you to build a relationship with the same primary care provider (PCP) to help manage conditions
- Access dermatologists<sup>2</sup> for fast, customized care for skin, hair and nail conditions – no appointment required

- Schedule an online virtual behavioral health appointment in minutes through MDLIVE
- Have a prescription sent directly to your local pharmacy if appropriate

## Cigna One Guide

Through a combination of intelligent technology and empathetic human support, One Guide delivers a simplified experience through seamless interactions delivered via phone, live chat on **myCigna.com** or the myCigna App. One Guide can help you:

- Resolve health care issues
- Save time and money
- Get the most out of your plan
- Find the right hospitals, dentists and other health care providers in your plan's network
- Get cost estimates
- Understand your bills
- Navigate the health care system

## 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**.

## Preventive care

It's important to catch any issues while they're still small. That's why we cover eligible preventive care services at no extra cost, including:<sup>4</sup>

- Screenings for blood pressure, cholesterol and diabetes
- Testing for colon cancer
- Clinical breast exams and mammograms
- Pap tests
- Additional covered procedures listed on **myCigna.com**

Since your physical and emotional health are connected, make sure to talk about how you're feeling at your annual check-up.

## Behavioral care

You have access to 115K+ virtual providers, the largest virtual network in the country,<sup>5</sup> and 285K+ mental health and substance use providers.<sup>5</sup> Whether you're dealing with a behavioral health condition, going through a rough time or looking for substance use support, you can find the one that fits your needs, either in person or virtually. To find a virtual provider:

- Go to **myCigna.com** > Find Care & Cost
- Search for "Behavioral Health Counselor" under "Doctor by Type"
- Call to make an appointment with your selected provider

Online visits with our behavioral health network providers cost the same as in-office visits. Costs vary by plan.

## 24/7 Health Information Line

At no extra cost, you can speak to a clinician to make better informed decisions about your care. 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, you can call the number on your Cigna Healthcare<sup>SM</sup> ID card, day or night.

## Specialty medications

If you're using a specialty medication to treat a complex medical condition, Accredo<sup>®</sup>, a Cigna specialty pharmacy, can help. Their team of specialty-trained pharmacists and nurses will fill and ship your medication to your home (or location of your choice).<sup>10</sup> They'll also provide you with the personalized care and support you need to manage your therapy – at no extra cost. Here are some of the services they provide:

- **Easily order, manage and track** your medications on your phone or online<sup>11</sup>
- Fast shipping, at **no extra cost**<sup>12</sup>
- Easy refills and free reminders. Refill certain prescriptions **by text**<sup>13</sup>
- **24/7 access to specialty-trained pharmacists and nurses** experienced in complex conditions
- **Personalized** care services
- **Help with applying for third-party copay assistance** programs and other options

To learn more about Accredo, go to **Cigna.com/specialty**. To get started using Accredo, call **877.826.7657**.

## Case management programs

Take advantage of our personal services to help you with your personal health needs. A Cigna Healthcare 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 and end-stage renal disease, as well as with 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, chronic obstructive pulmonary disease, asthma and other conditions

 Enroll online today. Go to **myCigna.com** > Wellness > Health Assistant.

## TIPS TO HELP YOU SAVE MONEY

Save on prescription drugs	Know where to go for care	Choose the right provider	Be proactive about your health
<ul style="list-style-type: none"> <li>Find the complete list of covered medications on <b>myCigna.com</b></li> <li>Use the Price a Medication tool on myCigna to compare prices and purchase mail-order prescriptions<sup>4</sup></li> <li>Use generics when possible</li> <li>Know what brand-name medications are covered in your plan</li> <li>Ask your doctor about a 90-day supply for your maintenance medication(s) through our home delivery pharmacy service<sup>5</sup></li> </ul>	<ul style="list-style-type: none"> <li>Use an emergency room for true emergencies</li> <li>Don't wait: Locate an in-network convenience care clinic, sometimes found within a grocery store, or urgent care center near you, before you need it</li> <li>For minor medical conditions, connect with a board-certified doctor via video or phone when, where and how it works best for you. Visit <b>myCigna.com</b>, or call MDLIVE at 888.726.3171 to talk with a doctor 24/7.<sup>3</sup></li> <li>Don't be fooled: Some emergency rooms look like urgent care centers, so know what type of facilities are in your area</li> </ul>	<ul style="list-style-type: none"> <li>Know which providers are in your network by going to <b>myCigna.com</b> &gt; Find Care &amp; Costs</li> <li>Choose providers who have received the Cigna Care Designation – high-performance recognition given to physicians in certain specialties who meet Cigna Healthcare quality and medical cost-efficiency standards<sup>6</sup></li> <li>Opt to connect with a board-certified doctor, therapist or psychiatrist via video or phone<sup>3</sup></li> <li>Use in-network national labs to help save money</li> </ul>	<ul style="list-style-type: none"> <li>Get information on the cost of medications and treatments to avoid surprises</li> <li>Use your preventive care benefits, learn your core health numbers (blood pressure, cholesterol and blood glucose), and make use of the health improvement tools at <b>myCigna.com</b></li> </ul>

### Find your way to better health.

Get more information on all the programs that are available to you.



When your plan year begins, register on **myCigna.com**.



Call the 24/7 customer service number on your ID card.



Download the **myCigna App**.<sup>6</sup>



1. Customers under age 13 (and/or their parent/guardian) will not be able to register at myCigna.com. 2. 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. 3. Cigna Healthcare provides access to virtual care through participating in-network providers. Not all providers have virtual capabilities. Cigna Healthcare also 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. All health care providers are solely responsible for the treatment provided to their patients; providers are not agents of Cigna Healthcare. Refer to plan documents for complete description of virtual care services and costs. 4. Not all preventive care services are covered, and different plans may cover different things. For example, immunizations for travel are usually not covered. See your plan materials for a complete list of covered preventive care services. 5. Internal unique provider data as of November 2022. Subject to change. 6. 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. Not available to insured clients situated in NY and NJ. 7. 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. 8. Prices shown on myCigna are not guaranteed and coverage is subject to your plan terms and conditions. Visit myCigna for more information. 9. For legacy clients that have a non-zero preventive care benefit, customers' preventive benefit will be applied when receiving a virtual wellness screening. 10. As allowable by law. For medications administered by a health care provider, Accredo will ship the medication directly to your doctor's office. 11. You'll see your first order in the myCigna App or website once Accredo ships it. 12. Standard shipping costs are included as part of your prescription plan. 13. The ability to refill prescriptions by text is only available for certain medications. To get text messages, you'll have to sign up for Accredo's texting service. You can do this when you call Accredo to refill your prescription. Once you sign up, simply reply to their welcome text to get started. Standard text messaging rates apply. 14. Prices shown on myCigna are not a guarantee. Coverage falls under your plan terms and conditions. Visit myCigna for more information. 15. Not all plans offer coverage for 90-day prescriptions. 16. Patient experience, quality designations, cost-efficiency and other ratings found in Cigna Healthcare's online provider directories are a partial assessment of quality and should not be the only basis for decision-making (as such measures have a risk of error). They are not a guarantee of the quality of care that will be provided to individual patients. Individuals are encouraged to consider all relevant factors and talk with their physician about selecting a health care facility. Providers are solely responsible for any treatment provided and are not agents of Cigna Healthcare.

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 details of coverage, contact a Cigna Healthcare representative.

Cigna Healthcare products and services are provided exclusively by or through operating subsidiaries of The Cigna Group, including Cigna Health and Life Insurance Company, Evernorth Care Solutions, Inc., Evernorth Behavioral Health, Inc., Express Scripts, Inc., or their affiliates.