

Why Cigna Healthcare?

Individual and Family Plans you can be confident in.

Cigna HealthcareSM wants to help you make better decisions about your health. That means providing personalized insights and expertise to make sure you can get the support, care and coverage you need to get the most out of your health plan. Here's why our Individual and Family Plans are a great choice.

Tools, resources and expertise that put you at ease.

- **Cigna Health Information Line.** Licensed clinicians are available anytime, day or night. They can help guide you to the best setting for care based on your symptoms, the time of day and the day of the week.
- **myCigna.com[®] and the myCigna[®] App.¹** These easy-to-use tools can help you find care, compare and estimate out-of-pocket costs, and see reviews from other patients so you can find a provider or facility that's right for you.
- **Cigna One Guide[®].** Get customized alerts, notifications and other messaging as well as personal health coaching, specialized support and cost-saving guidance. One Guide is available through **myCigna[®]** or by phone—however and whenever you choose.
- **24/7/365 customer service.** Representatives are available on the phone or online, whenever you need them.

Health care support you need during the moments that matter.

- **Virtual care visits.** Talk to a board-certified doctor about medical or behavioral health issues anytime, day or night. Primary Care Physician, wellness assessments and dermatology visits are also available.²
- **My Personal Champion[®].** Access a single point of contact to help with your health and claim needs if you experience a complex medical issue.
- **Therapeutic Resource Centers[®].** Get direct access to specialty pharmacists who provide guidance on medications and potential drug interactions as well as condition-specific counseling.



Offered by Cigna Health and Life Insurance Company or its affiliates. In Utah, plans are offered by Cigna Health and Life Insurance Company.

All sources and disclosures appear at the end of this document

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Benefits and services to help you get the most out of your plan.

- **Preventive care.** There's no additional cost, including \$0 annual check-up, flu shot, and cholesterol and blood pressure screenings with in-network providers.³
- **Take Control Rewards program.** You can earn up to \$325 in rewards points that can be exchanged for products or experiences. All you have to do is complete a few healthy actions, such as creating a **myCigna** account or taking advantage of preventive care.⁴
- **Patient Assurance Program.** For all Cigna Healthcare plans, other than Enhanced Diabetes Care plans, you can reduce costs with this program and pay no more than \$25 for a 30-day supply (or \$75 for a 90-day supply) of covered, eligible insulin and certain other diabetes medications.⁵
- **Enhanced Diabetes Care plans.**⁶ If you have a more advanced form of diabetes, this plan can help you better manage your condition and costs.
 - \$0 for preferred insulins and other diabetes medications.
 - \$0 for diabetic supplies, such as pump maintenance, infusion sets and skin-preparation supplies.
 - \$0 for diabetes-related equipment.
 - \$0 for nutritional counseling and routine diabetic foot care.
- **Healthy Rewards**^{®7} A health and wellness discount program that provides savings on:
 - Fitness club memberships and virtual workouts.⁸
 - Wearable fitness devices.⁸
 - Hearing exams and hearing aids.
 - Retail vision network savings and laser vision correction (LASIK).

 **Ready for a health insurer that has your back and budget?**

Contact your broker and enroll in a plan today.



1. The downloading and use of the myCigna 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.
2. Cigna Healthcare provides access to dedicated virtual care through a national telehealth provider, MDLive[®] located on myCigna, as part of your health plan. Providers are solely responsible for any treatment provided to their patients. Video chat may not be available in all areas or with all providers. This service is separate from your health plan's network and may not be available in all areas. **\$0 virtual care benefit (no cost share) for minor acute medical care not available for all plans. HSA plans and non-minor acute medical care may apply a copay, coinsurance or deductible. Virtual care does not guarantee that a prescription will be written.** Refer to plan documents for complete description of virtual care services and costs, including other telehealth/telemedicine benefits. For IL customers, a primary care provider referral may be required for specialist virtual visits.
3. Plans may vary. Includes eligible in-network preventive care services. Some preventive care services may not be covered, including most immunizations for travel. Reference plan documents for a list of covered and non-covered preventive care services.
4. The Cigna Take Control RewardsSM program is available in all states to all primary subscribers who are active Cigna Healthcare medical Individual and Family Plan policy holders and who are 18 years of age or older. All rewards may be considered taxable income. Contact your personal tax advisor for details. Program participation along with redeeming rewards is dependent on qualifying premiums being current and fully paid.
5. Discounts available with the Patient Assurance Program. \$25 is the maximum out-of-pocket cost for a 30-day supply of covered, eligible insulin. Refer to plan documents for a description of equipment, supplies, select tests and services that are covered through these plans. Enhanced Diabetes Care Plans not available in CO. Includes infusion pump maintenance, infusion sets, skin preparation supplies. Also includes insulins (Basaglar, Humalog, Humalog Mix, Humulin) and non-insulins (Farxiga, Trulicity, Xigduo XR).
6. Refer to plan documents for a description of equipment, supplies, select tests and services that are covered through the condition-specific plans. Enhanced Diabetes Care plans not available in CO.
7. **Healthy Rewards programs are NOT insurance.** Rather, these programs give a discount on the cost of certain goods and services. The customer must pay the entire discounted cost. Some Healthy Rewards programs are not available in all states, and programs may be discontinued at any time. Participating providers are solely responsible for their goods and services.
8. Fitness memberships, virtual workouts and wearable fitness devices can only be accessed by logging in to myCigna.com and navigating to Healthy Rewards Discount Program.

Notice for North Carolina residents: Your actual expenses for covered services may exceed the stated coinsurance percentage or copayment amount because the actual provider charges may not be used to determine plan and member payment obligations.

Product availability may vary by location and plan type and is subject to change. All health insurance policies and health benefit plans contain exclusions and limitations. For costs and details of coverage, review your plan documents or 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, Cigna HealthCare of Arizona, Inc., Cigna HealthCare of Georgia, Inc., Cigna HealthCare of Illinois, Inc., Cigna HealthCare of North Carolina, Inc., Cigna HealthCare of South Carolina, Inc., and Cigna HealthCare of Texas, Inc. The Cigna Healthcare name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc.

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