

INDIVIDUAL & FAMILY PLANS



Medical
and Dental
Insurance
Benefits



Protecting your most important asset.
Your health.



Insured by Connecticut General Life Insurance Company



Protect your health, secure your future.

To protect your health, CIGNA has put together medical and dental plans that help keep you and your family well. We provide coverage to help you lower your health risks and improve your health status, along with 24/7 customer service. With a wide range of programs and services to enhance your coverage, you get real value in the health insurance policies that are right for you. CIGNA's online tools and support help you make well-informed choices that help you stay healthy. And that benefits everyone.



Providing access to medical and dental care.

CIGNA health insurance plans can help you improve and maintain your health status. Whether it's an annual physical or an emergency, medical care or dental care – all it takes is one plan, and one customer service center number. That way, you can live your life and enjoy peace of mind. And that alone can positively impact your health and well-being.

CIGNA medical and pharmacy plans offer:

- **Emergency care, surgery and hospital coverage** to ensure you get the care you need when you're sick or hurt.
- **Prescription drug coverage** that helps make it affordable to get and stay well.
- **Preventive care and wellness support** to help you prevent a health issue, find health problems early, when treatment works best, or simply better manage a health concern.

When combined with your medical coverage, CIGNA dental plans* offer you the same flexibility to choose dentists with no referrals as our medical plans and provide coverage for:

- **Preventive care** (cleanings, x-rays, and more)
- **Basic care** (fillings, basic restorative work)
- **Major services** (bridges, crowns, root canals, and more)

*CIGNA Dental Choice 50 is underwritten by Connecticut General Life Insurance Company with network management services provided by CIGNA Dental Health, Inc., and certain of its operating subsidiaries.





To better serve you.

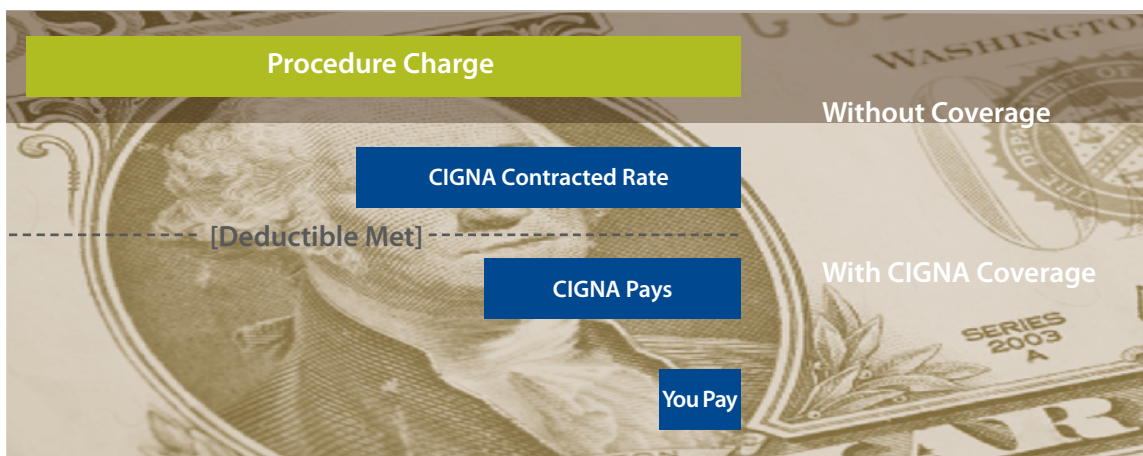
You have a concern. You're wondering about your health. You have a question about your coverage. Or maybe you just want to talk to a live person. CIGNA is among the first health services companies to offer customer service call centers that are open 24 hours a day, 7 days a week to help you with questions. Just call CIGNA at 1-800-CIGNA24 (1-800-244-6224).

We know that with each phone call, we have the privilege to serve you. We never forget that we're only as good as our last phone call.

Stretch your health care dollar.

At CIGNA, we negotiate with in-network health care professionals to offer you value for your dollar. By using in-network doctors, you will pay a special contracted rate for services so you get immediate savings. Once you meet your deductible, CIGNA will pay a percentage of the contracted rate, and you will be responsible for the copay or coinsurance amount.

For more information on the specific coverage included in CIGNA Individual and Family Plans, call 1-866-GET-CIGNA or visit CIGNAforYou.com.



A health care plan on your terms.

Choose your plan. Everyone wants a plan with solid coverage and good value. But maybe you want the lowest possible monthly premium. Or, maybe you want a plan with a lower annual deductible but a higher monthly premium. You may even prefer to save money on a tax-advantaged basis to pay for some of your medical expenses by setting up a Health Savings Account (HSA). Our Health Savings Plan is compatible with these accounts. With CIGNA, you have a choice of plan options. You can pick a plan that's responsive to your health care needs and your finances.

Choose your doctors with no referrals. When you select a medical and dental insurance plan, you have access to a network of more than 500,000 participating medical health care professionals and over 72,000 dental professionals throughout the country. You can stay with the doctor you have now. If you want to see a doctor who's not in the CIGNA network, there's no problem with these plans. Of course, your out-of-pocket costs will vary, but you'll pay less when you see an in-network health care professional.

Choose your discounts. Improve and maintain your health — and get rewarded for it. With the CIGNA Healthy Rewards^{®*} program, you're entitled to special offers and health and wellness discounts from participating providers. Discounts available include these services:

- Weight management and nutrition
- Acupuncture
- Fitness club membership
- Tobacco cessation
- Laser vision correction

Choose door-to-door prescription drug delivery. If it's more convenient, your prescription drugs can come to you. You can order up to a 90-day supply of your prescription medications with one phone call to the CIGNA Home Delivery Pharmacy. There are no extra costs or delivery fees. You pay only your CIGNA mail-order pharmacy copay.

*Some Healthy Rewards programs are not available in all states. If your health plan includes coverage for any of these services, this program is in addition to, not instead of, your plan coverage. Healthy Rewards programs are separate from your medical coverage. **A discount program is NOT insurance, and the customer must pay the entire discounted charge.**





What you know can make you healthier.

There's an abundance of health information out there. But how do you know what's right for you? We can help you get the most out of your health care plan with a variety of helpful tools and support to keep you well-informed. With CIGNA's personalized website, you have easy access to interactive tools and health information. And if you need help, day or night, you can speak to a nurse, 24/7. Your resources include:

Online health management tool.

Learn how to help improve your health and well-being with CIGNA's Health Assessment. Using this online tool, you can assess your current health status, understand your potential health risks and establish goals to improve your health, reduce risks and prevent sickness. You can also request to receive information on specific health topics, programs and services provided by CIGNA.



24-hour health assistance.

Call CIGNA's health information line staffed by trained nurses who can offer assistance with health questions, available 24 hours a day, 7 days a week, toll-free from anywhere in the United States. And if you're out of the country, you can call us collect. Speak with a nurse when:

- Your child has a fever in the middle of the night.
- You're traveling and don't feel well, and you're unsure about the symptoms.
- You have a minor injury and wonder if you should treat it yourself or see a doctor.
- You need help locating a doctor when you are away from home.

You can also learn more about hundreds of health topics—everything from bumps and bug bites to varicose veins and X-Rays, through CIGNA's library of recordings. Just call CIGNA at 1-800-CIGNA24 (1-800-244-6224).

Personalized website.

With details about your plan, health information and a number of interactive tools, **myCIGNA.com** can help you better understand your medical and dental coverage and make more informed decisions about where to receive care. Online, you can:

- View your plan coverage, copays, coinsurance and deductibles.
- View your claim history and verify plan details.
- Manage your health care expenses and track deductibles and out-of-pocket expenses with the Quicken Health Expense TrackerSM.
- Print a temporary ID card or order a new medical ID card.
- Pay your premium and view payment history.
- Choose your doctor and create a personalized list of nearby doctors, hospitals and pharmacies.
- Refill your prescription drugs and get a 90-day supply delivered to your door.
- Check your prescription drug costs and learn about treatments and interactions for more than 200 medications.
- Learn how hospitals rank in quality and cost for various procedures, based on your coverage.
- Get facts on condition-specific procedures and treatments.
- Assess your current health condition and learn how to make lasting improvements.

Explanation of Benefits.

As a CIGNA customer, you'll get an Explanation of Benefits, an easy-to-understand financial explanation of the payment for medical services you receive, including service dates, charges submitted, amount covered, your deductible, coinsurance/ copay and covered balance.

Let us help you and your family live a healthier life. Our medical and dental plans can help protect your health and secure your future.



**Call CIGNA at 1-866-GET-CIGNA
(1-866-438-2446)**

(6:00 a.m. - 8:00 p.m. MT, Monday - Friday)

or visit CIGNAforYou.com.

If, after reviewing the contract, you find that you're not satisfied for any reason, simply return the contract to us within 10 days. We will refund any premium you've paid (including any contract fees or other charges), less the cost of any services paid on behalf of you or any covered dependent. For specific costs and further details of the coverage, including exclusions, any reductions or limitations and the terms under which the policy may be continued in force, see your agent or write to the company.

Colorado law requires carriers to make available a Colorado Health Benefit Plan Description Form, which is intended to facilitate comparison of health plans. The form must be provided automatically within three (3) business days to a potential policyholder who has expressed interest in a particular plan or who has selected the plan as a finalist from which the ultimate selection will be made. The carrier also must provide the form, upon oral or written request, within three (3) business days, to any person who is interested in coverage under or who is covered by a health benefit plan of the carrier.

ACCESS PLAN: If you would like more information on:

(1) who participates in our provider network; (2) how we ensure that the network meets the health care needs of our members; (3) how our provider referral process works; (4) how care is continued if providers leave our network; (5) what steps we take to ensure medical quality and customer satisfaction; (6) where you can go for information on other policy services and features. You may request a copy of our Access Plan. The Access Plan is designed to disclose all the policy information required under Colorado law, and can be obtained by calling Member Services at 1-800-244-6224.

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