### 2017 Cigna Health Plans

**Individual and Family Plans**
Cigna Health and Life Insurance Company

#### Cigna Connect HSA 5500
- **Annual Deductible**: $5,500
- **Coinsurance**: 50%
- **Out-of-Pocket Max**: $6,550

#### Cigna Connect 6250
- **Annual Deductible**: $6,250
- **Coinsurance**: 50%
- **Out-of-Pocket Max**: $7,150

#### Cigna US-IL Connect 6650
- **Annual Deductible**: $6,650
- **Coinsurance**: 50%
- **Out-of-Pocket Max**: $7,150

#### Cigna Connect 2500
- **Annual Deductible**: $2,500
- **Coinsurance**: 30%
- **Out-of-Pocket Max**: $7,150

#### Cigna Connect 2750
- **Annual Deductible**: $2,750
- **Coinsurance**: 15%
- **Out-of-Pocket Max**: $7,150

#### Cigna US-IL Connect 3500
- **Annual Deductible**: $3,500
- **Coinsurance**: 20%
- **Out-of-Pocket Max**: $7,150

#### BRONZE
- **In Network**: $5,500
- **Out-of-Network**: $6,250

#### SILVER
- **In Network**: $6,650
- **Out-of-Network**: $7,150

#### Plans do not provide benefits outside of your local area or out-of-network benefits, except for emergency services as defined in the plan. To view additional plan details, and plan exclusions and limitations, visit [Cigna.com/SummaryofBenefits](http://Cigna.com/SummaryofBenefits). Additional plans are available.

1. **Annual Deductible**: Individual/family deductible is satisfied when each member has reached their annual individual deductible or when the total annual family deductible amount has been reached by any combination of family members, includes medical and pharmacy.
2. **Coinsurance**: Amount you pay for covered medical services. Out-of-network you may pay more, if the provider’s charges exceed the amount Cigna reimburses for billed services.
3. **Annual Out-of-Pocket Maximum**: Individual/family copays, deductibles, coinsurance and pharmacy charges apply to the out-of-pocket maximum.
4. **Delivery & inpatient services for maternity care**
1. Annual Deductible (Individual/family deductible is satisfied when each member has reached their annual individual... includes medical and pharmacy)

2. Coinsurance (Amount you pay for covered medical services. Out-of-network you may pay more, if the provider’s charges exceed the amount Cigna reimburses for billed services)

3. Annual Out-of-Pocket Maximum (Individual/family copays, deductibles, coinsurance and pharmacy charges apply to the out-of-pocket maximum)

4. Delivery & inpatient services for maternity care

Plans do not provide benefits outside of your local area or out-of-network benefits, except for emergency services as defined in the plan. To view additional plan details, and plan exclusions and limitations, visit Cigna.com/SummaryofBenefits. Additional plans are available.
Why Choose Cigna?
A health plan and partner
When you choose Cigna, you get more than a health plan. You also get a trusted partner who can help you select the plan that’s right for you and help you get the most out of your plan. So, you get a good choice and a good value. Cigna's mission is to help you reach your health and wellness goals.

- Help explaining your plan using detailed coverage information and tools you can find online. You can also talk to a licensed representative who will walk you through the process.
- An online provider directory to help you find quality doctors near you. Or, if you speak to a customer service representative 24 hours a day, 7 days a week, 365 days a year.
- Preventive care coverage at no additional cost to you.
- Easy access to doctors by phone or secure video chat for minor conditions using the Cigna Telehealth Connection program. Out-of-pocket cost are the same or less than a PCP visit.
- Health advice and wellness coaching to help you reach your health and wellness goals with our partner WebMD.

Our Plans, it's about quality and savings
Cigna Connect Plans using the Connect Network.
See plan offerings on page 1 and 2 of this flyer.
Cigna’s Connect health insurance plans are designed to provide you with quality personalized care and access to providers in the Connect Network in your local area. Some of the health care professionals have separately earned the Cigna Care Designation (CCD), recognized for achieving top results on Cigna quality and cost-efficiency measures.

How it works
- Simply choose your in-network primary care physician (PCP) who will get to know your needs, direct you to specialists when needed, and ensure that your providers are communicating and coordinating your care.
- For more network information see our Important Medical Plan Information flyer or call the number indicated at the bottom of the previous page. Visit Cigna.com/ifp-providers to find providers with the CCD designation and in the Connect network.

You may be able to save money with Federal financial assistance
Depending on your household size and income, you may qualify for a “premium tax credit” that lowers your monthly premium. This tax credit (subsidy) can be used with this plan to help you reduce your plan premium or you can choose to get money back when you file your taxes. You may also qualify for a cost-saving reduction which will reduce your out-of-pocket costs when you get care during the year. Call 866.Get.Cigna and we will help you see if you qualify. Current customers please call 800.Cigna.30

What the metal levels mean:
- Bronze: Silver and Gold are the different categories or “metal levels” of coverage for the Marketplace. Plans in each category pay different amounts of the total costs of an average person’s care. This includes the plan deductibles, copayments, coinsurance, and out-of-pocket maximums. The actual percentage you pay in total or per service will depend on the services you use during the year.
- Bronze: Your health plan pays 60% on average. You pay about 40%.
- Silver: Your health plan pays 70% on average. You pay about 30%.
- Gold: Your health plan pays 80% on average. You pay about 20%.

To see a complete list of drugs covered under your plan, visit www.Cigna.com/ifp-drug-list.
To find a doctor or pharmacy in our networks, visit www.Cigna.com/ifp-providers.
To view additional plan details, and plan exclusions and limitations, visit www.Cigna.com/SummaryOfBenefits.

Important disclosures
- Medical plans vary by plan design, age, family size, geographic location (residential zip code) and tobacco use. Tobacco use is not a rating factor in California and Maryland.
- Rates for new medical policies/service agreements with an effective date on or after 01/01/2017 are guaranteed through 12/31/2017. Thereafter, medical rates are subject to change upon 30 days’ prior notice in CT, IL, MD and NJ, 31 days’ prior notice in SC, 45 days’ prior notice in HI, MD and NJ, 60 days’ prior notice in A2, CA, GA, and TX, and 75 days prior notice in VA.
- Insurance policies/service agreements have exclusions, limitations, reduction of benefits and terms under which the policies/service agreements may be continued in force or discontinued. Medical applications are accepted during the annual open enrollment period, or within 60 calendar days of a qualifying life event. Benefits are provided only for those services that are medically necessary as defined in the policy/service agreement and for which the insured person has benefits.
- Form Series for Cigna Health and Life Insurance Company:


The policy/service agreement may be cancelled by Cigna due to failure to pay premium, fraud, illegibility, when the insured no longer lives in the service area, or when we cease to offer policies/service agreements of this type or cease to offer any plans in the individual market in the state, in accordance with applicable law. You may cancel the policy/service agreement, on the first of the month following our receipt of your written notice. We reserve the right to modify the policy/service agreement, including plan provisions, benefits and coverages, consistent with state or federal law. Policies/service agreements renew on a calendar year basis.

Cigna does not intentionally discriminate on the basis of race, color, national origin, disability, age, sex, gender identity, sexual orientation, or health status in the administration of the plan, including enrollment and benefit determinations.
For costs, and additional details about coverage, contact Cigna at 1-800-766-7284.

Important Plan Information
Connect medical plans are available to residents living in the following counties in Illinois: Cook, DuPage, Kane, Kankakee & Will
With a Cigna Connect medical plan, you can select a PCP. Your PCP will direct you to Specialists when needed.*
- Plans do not provide benefits outside of your local area or out-of-network, except for emergency services.*
- Cigna Connect HSA medical plans can be paired with a tax-advantaged Health Savings Account (HSA) to help you save for health care costs.
- For additional plans available contact your local broker or a licensed Cigna agent at 866.Get.Cigna. Existing Cigna medical plan customers call 800.Cigna30

You Got Language Services. You can get an interpreter. You can get documents read to you and some sent to you in your language. For help, call us at 866.494.2111
Servicios de idiomas sin costo. Puedes obtener un intérprete. Te pueden leer documentos y te los envían al teléfono.

* Emergency services as defined in your plan will be paid at the in-network benefit level. 1. Includes eligible in-network preventive care services when you see an in-network doctor. Some preventive care services may not be covered, including most immunizations for travel. Reference your plan documents for a list of covered and non-covered preventive care services. 2. Telehealth providers participating in the Cigna Telehealth Connection program are independent contractors and separate from Plan network providers. Not all providers have video chat capabilities. Video chat is not available in all areas. PCP referral is not required. Refer to plan documents for a complete description of covered services, including other telehealth/telemedicine benefits. 3. For children, you may select a participating pediatrician as the PCP. See plan documents for more information on selecting a PCP. 4. Referral is required by a PCP. Females can obtain care for obstetrical or gynecological care from a participating provider without a referral from their PCP. See plan documents for this and other exceptions to the referral process.

H-Ealth, Insurance, Marketplace
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