

BenefittingYou

Your health. Your style.

★ b | Benefits



KEY FEATURES OF YOUR NEW MEDICAL PLAN OPTIONS

Welcome to benefits designed to help you get and stay healthy in ways that fit your health and your lifestyle.



Tools & Resources

Find the information you need to make smart decisions.



Health Savings Account (HSA)

Paying for health care just got a whole lot easier — and smarter.



Live Healthy My Choice Plans

Two options with plenty of choices. Get the care that fits your health, lifestyle and budget.



Tools & Resources

Round-the-clock support to help you choose and use care wisely. So you get the maximum value from your medical plan option.



Estimate Costs

- ▶ Estimate costs and compare the quality of hundreds of medical procedures.
- ▶ Available 24/7 on desktop and mobile devices.



Access Your Account

- ▶ Track your medical conditions, medications and medical history.
- ▶ Verify plan details and find an in-network doctor.
- ▶ View and manage your Health Savings Account (HSA).



Get 24/7 Live Support

- ▶ MDLIVE™* - Consult with a doctor right from your smart phone, tablet or computer.
- ▶ Cigna Live Customer Service - Speak to a friendly, highly-trained representative who can assist you with referrals, benefit plan questions, provider selection & more.
- ▶ Cigna Health Information Line - Staffed by nurses to help you make informed decisions.



Improve Your Health

- ▶ Achieve a health goal or manage a condition with a personal wellness coach.
- ▶ Take advantage of no-cost-to-you preventive care.
- ▶ Navigate personal and behavioral challenges through the Employee Assistance Program (EAP).

*MDLIVE™ services are subject to state regulation and service limitations may apply in some states. All doctors are licensed, board certified U.S. based doctors and pediatricians.



Resource Locations

- 🌐 myCigna.com
- 👤 MDLIVE™
- 📱 myCigna Mobile App
- 📞 Cigna Customer Service 1-800-558-8361
- 🗣️ Healthy Lifestyle Coach
- 👥 Cigna Employee Assistance Program



Health Savings Account

Puts you in charge of how - and when - you spend your health care dollars.

Macy's, Inc. contributes \$200-\$500

You can earn incentives up to \$400-\$700

You contribute up to annual IRS maximum limits



YOUR HEALTH SAVINGS ACCOUNT

HSA Benefits:

1. Pay for qualified health care expenses.
2. Roll over/keep the unused balance each year
3. Enjoy tax advantages - money you deposit into the account is tax-free, it grows tax-free, lowers your taxable income and can be withdrawn tax-free to pay for eligible health care expenses.



HSA contributions and earnings are not subject to federal taxes, and not subject to state taxes in most states when used for eligible expenses. Consult your professional tax advisor for details.

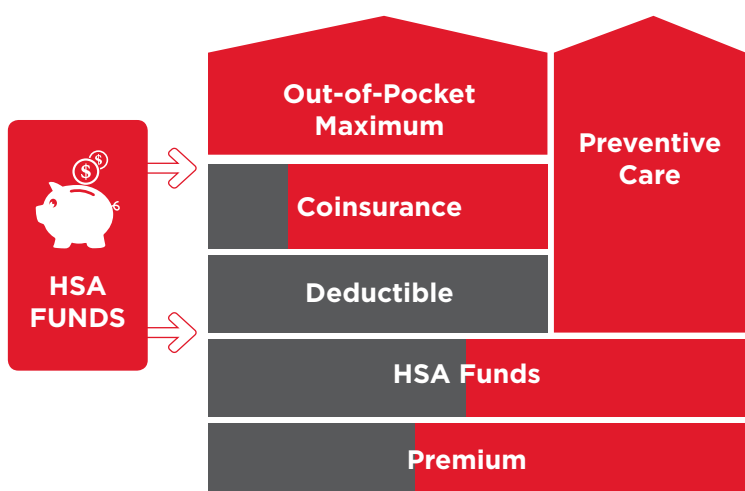
- ▶ Use for deductible or coinsurance
- ▶ Use for out-of-pocket health care expenses
- ▶ Use for insurance premiums in retirement
- ▶ Save for retirement
- ▶ Keep the funds



Live Healthy My Choice Plans

The two Live Healthy My Choice Plan medical options provide you with comprehensive benefits, as well as freedom and flexibility when it comes to deciding what health care choices fit your needs best.

- Macy, Inc. and/or the Plan Pays
- You Pay



HSA Funds: Use to pay a variety of health care costs. Grow your HSA with pre-tax contributions, Macy's, Inc. contributions and incentives you earn.

OOP Maximum: The Plan pays 100% of eligible costs. Reach this phase sooner in-network.

Preventive Care: Covered at 100% with in-network doctors. Deductible does not apply.

Coinsurance: You and the Plan share the costs of covered services in this phase. Your amount and percentage are lower in-network.

Deductible: You pay for the full cost of services in this phase - from your pocket or from your HSA.

Premium: Both you and Macy's, Inc. contribute to your monthly premium.