



Healthy Habits Incentive Instructions

Thank you for participating in the 2018 Healthy Life Incentive program. **Reminder:** You must complete the online health assessment at myCigna.com to begin earning 2018 incentives. **The Healthy Habits incentive also applies toward your annual maximum of \$800 (\$500 for spouses/domestic partners).** Please refer to the Healthy Habits Frequently Asked Questions (FAQ) for more details about the program.

- Employees and covered spouses/partners enrolled in the Cigna Medical Plan can earn a Healthy Habits incentive for active participation in a qualified physical activity or weight management program.
- Employees are eligible to earn up to \$400 (\$100 per quarter in a calendar year) and spouses/partners are eligible to earn up to \$200 (\$100 earned twice per calendar year). This counts toward your annual maximum of \$800 (\$500 for spouses/domestic partners).
- You must submit a Healthy Habits form for activities from January 1, 2018, through December 31, 2018, to qualify for earning 2018 incentives.

1. Complete the Healthy Habits Form

- Fill out the *Participant Information* section and sign. **Unsigned forms will be returned.**
- Activities completed between January 1, 2018 and December 31, 2018, are eligible for submission to earn 2018 incentives.
- Ask an authorized program representative to complete and sign the *Program Representative Information* section. **Make sure you sign the form as well. If you are submitting in 2019 for 2018, please use a signature date in 2018.**
- If you are participating in both a physical activity and weight management program throughout the year, you are required to submit more than one form, even if the program representative is the same.

2. Submit Your Form

- Forms can be submitted online at mycigna.com. Log in to mycigna.com, select *Incentive Awards Program*, and look to the right side of the page for the electronic upload feature.
- Forms can also be mailed or faxed to the address at the top of the **Healthy Habits Form**.
- If your form is incomplete, it will be mailed back to you within two days of receipt explaining what is required for completion.
- Only services incurred between January 1 and December 31, 2018, will be accepted.
- All submissions are confidential.
- Retain a copy of your form and all payment receipts. We reserve the right to audit individual submissions through March 30, 2019.
- **If submitting multiple forms at one time, please ensure each has a different signature date.**

Learn more about earning incentives at www.cigna.com/healthylife. Questions? Call Cigna Customer Service at 1.888.992.4462.



Healthy Habits Incentive FAQs

If you are enrolled in the Cigna Medical Plan, you can earn Healthy Life incentives in your paycheck. Healthy Habits provides incentives for physical activity and weight management programs. We believe that achieving a balanced, healthy lifestyle is important, so we provide many ways to earn incentives for your healthy behaviors.

As a reminder, make sure you (and your covered spouse/partner) complete the online health assessment at myCigna.com to start earning incentives. Earned incentives will not be paid until the prerequisite requirement is met. When you earn a Healthy Habits incentive, the total will count toward your annual incentive maximum of \$800, per covered employee, or \$500 per covered spouse/partner.

What is a Healthy Habits incentive?

Employees and covered spouses/partners enrolled in the Cigna Medical Plan can earn incentives for active participation in a fee-based physical activity or weight management program. Employees can earn \$100 per quarter in a calendar year (\$400 maximum), and spouses/partners can earn \$100 twice per calendar year (\$200 maximum).

To earn your incentive, you can participate in one or both of the following:

- A regular physical activity program to improve aerobic (cardio) endurance, muscle/strength building, flexibility and other health benefits.
- A safe and effective weight management or nutrition counseling program to help you to manage or lose weight.

What physical activity programs qualify for a Healthy Habits incentive?

- You can participate in one or more of the following approved fitness programs:
 - Fitness club membership including but not limited to staffed Healthy Life Fitness Centers (*with a member fee*), LA Fitness, Golds Gyms, Planet Fitness and similar establishments.
 - Fitness or group exercise classes (e.g., Pilates, yoga, indoor cycling, aerobics, Zumba, Tai Chi, martial arts, etc.), with a credentialed instructor* at a verified studio or club.
- You must be able to verify enrollment and participation from a representative of the facility.

*See FAQ of necessary credentials on the following page.

Is there a participation requirement for the physical activity programs?

Yes. Establishing a regular exercise habit is essential to good health and we want to help you maintain that habit. This is one of the reasons why we require proof of participation. To be eligible for the quarterly incentive, you must attend a minimum of 12 sessions per quarter for a specialty class membership (i.e., martial arts, yoga, etc.) or 24 sessions for general fitness center membership (**Jan-Mar, Apr-June, July-Sept, Oct-Dec**).

What weight management programs qualify for a Healthy Habits incentive?

You can participate in the following approved programs:

- Weight Watchers: At Work or community classes only
- Jenny Craig: In-Center meetings or by telephone
- Nutrisystem®: with telephonic counseling support
- A hospital-based weight loss program that provides a non-surgical, multidisciplinary treatment regimen for weight loss. Examples include Baystate Health Weight Management, or Johns Hopkins Digestive Weight Loss Center.

You must be able to verify enrollment and participation from a representative of the program.

Is there a participation requirement for the weight management programs?

Yes. Following sound nutrition principles and a safe and effective weight management program can be difficult to do. Establishing regular meetings with the program leaders can help you to achieve your goals and maintain habits that last a lifetime. This is one of the reasons why we require proof of participation. To be eligible for the quarterly incentive, you must have at least three face to face or telephone coaching sessions per quarter (Jan-Mar, Apr-June, July-Sept, Oct-Dec).

I am working with a Cigna Health Coach on weight loss and/or physical activity. Can I earn the Healthy Habit incentive?

Because you can earn a separate incentive of up to \$500 (up to \$200 for a spouse or partner) for working with a health coach, the Healthy Habits incentive is not available with Cigna Health Coaches. Visit www.mycigna.com for more information on all available incentives.

What are the submission criteria to earn a Healthy Habits incentive?

You must submit a Healthy Habits form for activities from January 1, 2018 through December 31, 2018 to qualify for earning 2018 incentives. Review the *Instructions for Completing the Healthy Habits* form located on mycigna.com or under Forms, Tools and Resources on Your Cigna Life. For guidelines on when to submit your forms to ensure payment in the next quarterly payout, please refer to the chart at www.cigna.com/healthy-benefits/saving. You can always submit a form for past quarters if you miss a deadline.

How do I verify participation for either the fitness or weight management program?

Please have your program representative (i.e., Fitness Center manager, Facility owner or class instructor) complete the program representative information section of the Healthy Habits form to validate your participation.

What types of credentials does an exercise instructor need to have for me to earn a Healthy Habits incentive?

Group exercise instructors must be professionally trained and certified through industry approved organizations such as ACE, Spinning, MOSSA programs, NSCA, ACSM, and various martial arts disciplines such as Taekwondo, etc.

Must I pay a fee for enrollment in either a fitness or weight management program to qualify for the incentive?

Yes. Healthy Habits was designed to help you offset the financial burden for programs that can help you get and stay healthy. A minimum of \$10 per month or \$30 per quarter is required to qualify for the incentive. Please retain your receipts until April 1, 2019, should there be an individual program audit.

If I am enrolled in a fitness and weight management program, can I earn incentives for both in the same quarter?

No. You can earn a maximum of \$100 per quarter for either physical activity or weight management. However, you can submit for one or the other in subsequent quarters. Example: Joe requests an incentive for using his local fitness center in the second quarter and receives \$100. In the third quarter he is still using the fitness center but joins a Weight Watchers class. Joe can decide if he wants to continue to submit for the fitness center *or* for weight management in the third quarter, but not both.

I am participating in both a physical activity and weight management program and am close to meeting my weight loss goal. If I end my weight management program in the next quarter, can I still submit for a Healthy Habits incentive for weight?

It depends. If you have not yet received a quarterly payment for the program and have met the participation criteria, you can have your program representative certify your participation and submit for the incentive. Typically, you must be a current active participant to earn the incentive.

What happens if I don't meet the quarterly participation requirements? Are there exceptions?

If you are unable to meet the participation requirements, you will not be eligible for the Healthy Habits incentive. There are no exceptions. Remember that there are many other opportunities to earn incentives and you can always try again and submit for a Healthy Habits incentive in the next quarter. If you think you might be unable to meet the participation requirements for the Healthy Habits incentive, you might qualify for an opportunity to earn the same reward by different means. Contact the Healthy Life Personal Health Team at 1.888.992.4462 and a coach will work with you (and, if you wish, with your doctor) to find a wellness program with the same reward that is right for you in light of your health status.

I am currently using a physician approved alternative to meet the \$75 incentive for "achieving a healthy blood pressure of 139/89 or less and BMI of <30." Can I submit the alternative activity for a Healthy Habits incentive?

Yes, you can submit the activity for the incentive as long as it does not include our Cigna Integrated Personal Health Team telephone or onsite health coaches.

Do online fitness or weight loss programs qualify for the incentive?

No, not at this time.

Who can I contact if I have questions about the Healthy Habits incentive? Call Cigna Customer Service at 1.888.992.4462.

HEALTHY HABITS FORM

Instructions for participant and program representative

- ▶ Print a copy of this form and bring it with you to the program's office.
- ▶ Fill out the Participant Information section. Answer every question. Form cannot be processed if incomplete.
- ▶ Your Program Representative should fill out the Program Representative section.
- ▶ Please be sure to write clearly, sign and date the form. **Forms without a signature and date are incomplete.**
- ▶ If you have any questions, call Customer Service at 1-888-992-4462.

Marking instructions

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Not like this → ⊗ ⊙

Forms may be sent by:

MAIL: Cigna Customer Service
PO Box 5201-5201
Scranton, PA 18505

FAX: 1.877.916.5406
Enter on the fax cover sheet:
"CONFIDENTIAL"

ONLINE: Electronically upload your form at myCigna.com

PARTICIPANT INFORMATION

Relationship: Subscriber Spouse/domestic partner Gender: Male Female

Participant's First Name MI Participant's Last Name

Street Address, Apt Number, PO Box

City State Zip

Participant Date of Birth
MM DD YYYY
Preferred Telephone Number Is this a home or cell number?

Social Security (SSN) Last 4 numbers *Note: Please use the last 4 digits of patient's SSN* Participant's Cigna ID Number on ID card Cigna Group Account Number on ID card

Customer Signature (required). My signature means that the information on this form is correct. Today's Date MM DD YYYY

I understand that Cigna receives this information, and may use for determining my eligibility for incentives when applicable.

PROGRAM REPRESENTATIVE INFORMATION (Please Print all Information)

As a Program Representative for the above-mentioned participant, I attest the participant has purchased and participated in the program(s) checked below.

- Fitness activity participation (gym membership, fitness classes, or fitness programs)
- Weight loss program participation

_____ # of sessions completed

Amount Paid for Program

Quarter: 1st 2nd 3rd 4th
Select One Year

Program Representative First Name Program Representative Last Name

Program Representative Organization/Company

City State Zip

Signature of Program Representative (required) Today's Date MM DD YYYY

Your Privacy is important: The privacy of your health information is important to you and to Cigna. We commit to protecting your personal health information. We ensure our practices comply with privacy laws, including the Health Insurance Portability and Accountability Act (HIPAA).

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