



YOUR 2017 BENEFITS GUIDE



DEAR COLLEAGUE,

Improving the health and wellbeing of the people we serve is a key part of the global Cigna story. Our healthy life strategy supports each of you to help you bring your best self to work, each and every day. And that means focusing on the whole person — mind, body and soul.

Today, there are many options when it comes to taking care of yourself, but the first step is to get your annual check-up and validated biometrics. Knowing your numbers gives you an accurate snapshot of your health, and how you choose to take action on those numbers is what matters most. Living a healthy life is more than eating well and exercising regularly — it's a mindset. Cigna truly cares about your wellbeing so be on the lookout for even more ways to take care of your mental wellness over the course of this year.

Before making your decisions, take some time to look ahead. Now is the time to consider where your story will take you. Here are a few things to think about:

- **Having the right doctor is an important part of managing your health.** Find a doctor in your network at [Cigna.com](https://www.cigna.com).
- **Convenient options are available to fit you and your family.** From added piece of mind if you were to have a hospital stay to increased options for filling maintenance medication at a participating retail pharmacy, you can choose what works best, now more than ever.
- **Healthy actions lead to healthy rewards.** Our benefit options have many opportunities for you to earn up to \$800 in Healthy Life incentives, and your spouse/partner can earn up to \$500 in Healthy Life incentives.

You're committed to supporting our customers, and we're committed to you. That support continues all year long, with access to a wide selection of programs and tools to benefit the whole you. If you have any questions or if you're ready to get started with a health coach, experts are available 24/7 at **888.992.4462**. You can find everything you need to know at [Cigna.com/healthylife](https://www.cigna.com/healthylife).

In good health,



John Murabito

MEDICAL

Enroll in your first 30 days if you want coverage. Click on the links and icons throughout this guide for more information.

HEALTHY LIFE HRA	CHOICE PLAN (HRA OR HSA)	STANDARD HSA
LOWEST DEDUCTIBLE	MID-LEVEL DEDUCTIBLE	HIGHEST DEDUCTIBLE
HIGHEST PAYROLL COST	MID-LEVEL PAYROLL COST	LOWEST PAYROLL COST

Cigna offers a choice of three medical plans. All plans:

- **Use either the Open Access Plus or LocalPlus network.** LocalPlus is a narrow network with lower payroll contributions that is available only in certain areas. You will choose a network when you enroll in benefits. **Find out if LocalPlus is available in your area** and **watch a video** to learn more.
- **Cover prescription drugs.** Get the most out of the medical plan by filling your prescriptions in-network, using generics when possible, and following plan requirements for home delivery and alternative medications through our Step Therapy program. You can choose to fill your 90-day maintenance medications at a participating retail pharmacy with Cigna 90 Now or with Cigna Home Delivery Pharmacy. **Watch** to learn more about our pharmacy benefits and **learn how our pharmacy plans work.**

Note: You can elect coverage for your dependents up to age 26 for medical, dental and vision.

DENTAL

You have two options: an HMO or a PPO. If you live in an area where dental networks are limited, you'll also have the option to choose Dental Select. Each plan covers preventive care. With Dental Care (DHMO) and the dental PPO options, you must use a DHMO or PPO Advantage network provider for these charges to be paid at 100 percent. **Find out what's covered** and **watch a video.**

VISION

The Cigna Vision Plan covers routine eye exams and eyewear like eyeglasses and contacts. Remember, you'll save more money when you visit an in-network health care professional. **Watch a video** and **learn more online.**

FSAs

You have two options for saving money with Flexible Spending Accounts (FSAs). **Should you enroll in one?**

TOOLS TO HELP YOU CHOOSE



Find out what it costs.
See the rates for medical, dental and vision plans.



Compare your options.
Find out which plan is right for you.



Watch the plan video.
Learn about our account-based plans.



HRA or HSA?
Learn about the differences between your plan options.

ADDITIONAL BENEFITS

Here are some more benefits to keep in mind.

- **Disability Coverage** — Cigna provides you with Short- and Long-Term Disability coverage at no extra cost. You can consider adding additional **Long-Term Disability** during enrollment.
- **Additional Voluntary Benefits** — Consider enrolling in **Accidental Injury Insurance**, **Critical Illness Insurance** or **Hospital Care Insurance** for additional peace of mind.
- **Life Insurance** — Cigna provides you with Basic Life Insurance equal to one times your eligible earnings at no extra cost to you. If you're interested in additional coverage for you or a spouse/domestic partner, enroll in Group Universal Life by following the instructions sent to your home.
- **The Cigna 401(k) Plan** — The Plan helps you save for retirement. Both you and Cigna contribute to your Plan account. You can decide how much to save and how your account is invested. **Read the Plan Highlights** brochure, which contains general information about the Plan.

HEALTHY LIFE RESOURCES

Wellbeing is about more than your physical health. It's about your overall wellbeing. We offer programs and tools to support all of you, like:

- The Commuter Transit & Parking Program
- Auto and Home Insurance
- Identity Theft assistance
- Pet Insurance and more!

Learn more.

**GET
STARTED!**



Learn the basics.
Check out the definitions of common terms.



Explore your options.
Log on for all your benefit details.



Ask questions.
Talk to a live person if you have questions.
Call **888.992.4462**.



Get the perks.
Access exclusive discounts at your favorite merchants.

YOUR HEALTH AND WELLBEING

Health and wellness go beyond picking your benefits — they mean taking advantage of the programs and tools that matter most to you and your family.

- **Take care of the whole you** — Even if you are not covered by the Cigna Medical Plan, you have access to a dedicated team of health specialists, including nurses, coaches, dietitians, clinicians and counselors. Partner with a health coach to reach your personal health goals — from managing a chronic condition to identifying stress triggers to maintaining good eating habits. Call **888.992.4462** 24/7 to speak confidentially to a health expert and get free health coaching.
- **Get money in your paycheck for healthy choices** — When you enroll in the Cigna Medical Plan, you can earn up to \$800 — and your covered spouse/domestic partner can earn up to \$500 — for completing healthy activities like knowing your numbers, going to the gym, participating in a lifestyle management program or syncing your fitness device. **See all the ways you can earn incentives.** If you think you might be unable to meet a standard for an incentive, call **888.992.4462**. You and a coach will work together to find a wellness program with the same reward.
- **It pays to live tobacco-free** — You'll pay an extra \$30 per pay period for medical coverage if you or a covered dependent uses tobacco. The surcharge will increase to \$60 per pay period in 2018. Completing Cigna's QuitToday program can help you avoid the surcharge. Get started today by calling **888.992.4462**.

FEELING OVERWHELMED?

Cigna's Employee Assistance Program (EAP) is here to help — and not just with behavioral health. EAP professionals can also provide consultations and referrals for legal and financial services and elder care.

Call **888.992.4462** (say "EAP") or visit the **website** (log in with Cigna's ID: cigna).

LEARN MORE



[Cigna.com/healthylife](https://www.cigna.com/healthylife)



888.992.4462



This guide provides brief descriptions of Cigna's benefit programs. For more details, consult [Cigna.com/healthylife](https://www.cigna.com/healthylife) and applicable plan documents. For the Cigna Medical Plan, you can access 2017 Summaries of Benefits and Coverage (SBCs) on [Cigna.com/healthylife](https://www.cigna.com/healthylife). SBCs are required under health care reform. They summarize important information in a standard format to help you compare across medical plan coverage options. You can access a glossary of certain terms used in the SBCs at www.ccio.cms.gov.