

# CIGNA HDHP WITH HSA

## Cigna High Deductible Health Plan with Health Savings Account

### Take control of your health care

Your health care needs are as unique as you are. Your health plan should be no different. That's where the Cigna HDHP with HSA comes in.

- Receive preventive care in-network at no additional cost to you
- Control the spending of your benefit dollars
- Contribute pretax dollars to pay for your health care expenses
- Roll over your entire health savings account from year to year without losing it, even earn interest tax-free
- Choose the doctors you want to see - no referral required to see a specialist
- Save money by visiting the 790,000 physicians and 6,300 hospitals in the Cigna network
- Call a care counselor to help you manage your health and make the most of your benefits
- Take advantage of online tools and resources to help you make smart health and health care decisions

### How your Cigna HDHP with HSA works

#### What is the Cigna HDHP with HSA?

It combines traditional medical coverage with a tax-free<sup>1</sup> savings account and consists of these key components:

- 1. 100% coverage for preventive care** when provided by an in-network physician. No cost to you or your account.
- 2. A savings account** you establish through your employer and can use to pay health care expenses. You, your employer, or both, can deposit tax-free contributions (subject to federal limits).<sup>2</sup> See your annual enrollment materials for information about your qualification for an employer contribution.
- 3. Your deductible** is the amount that you must pay for eligible health expenses before your HDHP provides coverage.
- 4. The High Deductible Health Plan (HDHP)**, with an annual out-of-pocket maximum (what you're responsible for before your plan begins to pay 100% of charges) - once your deductible is met.

Together, all the way.<sup>SM</sup>



Offered by: Cigna Health and Life Insurance Company, Connecticut General Life Insurance Company or their affiliates.

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## Here's how it works

### Preventive care covered at 100%



#### Your health savings account

You establish a tax-free<sup>1</sup> health savings account through your employer. You, your employer, or both, can contribute any amounts you wish to this account, up to the current federal limit.<sup>2</sup> See your annual enrollment materials for information about your qualification for an employer contribution.

You can decide how and when to use these funds – you can either use them to pay for your health care expenses, or save them.

The amount used from your HSA for services covered under your program helps you meet your annual deductible (see below). Whatever you don't use in a given year earns interest and rolls over to the next.

#### Your 2015 Health Savings Account\*

(you can contribute up to the federal limit, inclusive of any employer contributions, if applicable)

Individual	\$3,350
Family	\$6,650



#### Your deductible

A deductible is the amount you must pay for eligible health expenses before your HDHP provides coverage.

You can meet your deductible by using your health savings account, your own money, or both.

Only services covered by your health plan count toward your deductible.

#### Your Annual Deductible<sup>3</sup>

Individual	\$1,500
Family	\$3,000



#### Your high deductible health plan

Once you meet your deductible, you pay predetermined amounts for certain expenses, called coinsurance. The program pays for the rest.

What's more, your deductible counts toward your out-of-pocket maximum. Once you meet your out-of-pocket maximum (which includes your deductible), your program pays covered expenses at 100%.

#### Shared Expenses

	IN-NETWORK	OUT-OF-NETWORK
You pay	10%	30%
Program pays	90%	70%

#### Your Annual Out-of-Pocket Maximum<sup>3</sup>

	IN-NETWORK	OUT-OF-NETWORK
Individual	\$4,000	\$8,000
Family	\$8,000	\$16,000

\*HSA account holders aged 55 and older are eligible to make an additional catch-up contribution up to \$1,000 in the calendar year.

## Support for managing your plan and your health

We know how complex health and medical plans can be. That's why Cigna offers many resources to help you improve your health and get the most from your medical coverage, during annual enrollment and after you've enrolled.

### Once you enroll

#### The Cigna 24-hour Health Information Line

Talk with a team specialists trained as nurses and other health care professionals who will provide confidential answers to your health care questions, helpful home care suggestions and recommended settings for care.

You'll also have access to our extensive audio library on topics that affect every member of your family.

#### myCigna.com

Once enrolled you will have online access to account information whenever you need it: Up-to-date balance information, claim status, past transactions, and answers to general questions.

#### Healthy Rewards

The Cigna Healthy Rewards<sup>®4</sup> program broadens your health care choices and saves you money by providing discounts whenever you use Healthy Rewards participating providers. Healthy Rewards are separate from regular medical program benefits, so they don't apply to your medical program coinsurance. There are no claim forms, either. Set the appointments yourself,

show your Cigna ID card when you pay for services – and enjoy the savings. Some of the rewards include:

- › Weight management and nutrition
- › Fitness
- › Tobacco cessation
- › Mind/body
- › Vision and hearing care
- › Alternative medicine
- › Healthy lifestyle products

## Make the most of your preventive health benefits

### What is preventive care?

Cigna defines it as periodic well visits, routine immunizations and routine screenings provided to you when you have no symptoms or have not been diagnosed with a disease. Additional immunizations and screenings may be included for those individuals at increased risk for a particular disease.

**The HDHP covers preventive care at 100%** when you receive it from a participating Cigna provider. That means:

- › No additional cost to you
- › No cost to your HSA
- › No deductible to meet

Guidelines of what is covered by your preventive health benefits can be found at [Cigna.com/sites/prudential/index.html](http://Cigna.com/sites/prudential/index.html) or [myCigna.com](http://myCigna.com).



1. In AL, CA, NJ and WI, contributions are prior to federal taxes but after state income taxes. Employer contribution, earned interest and investment income are all taxable as gross income for state income tax purposes. Employer contribution, for these states as well as in TN and NH, earned interest and investment income are all taxable as gross income for state income tax purposes.
2. For 2015 your annual contribution is limited to \$3,350 for individuals/\$6,650 if covering others. Limits for future years will be set by the IRS.
3. If you are covering one or more dependents, the family annual deductible must be satisfied before coinsurance begins and the family out-of-pocket maximum must be met before 100% coverage begins.
4. Healthy Rewards is a discount program. Some Healthy Rewards programs are not available in all states. If your Cigna plan includes coverage for any of these services, this program is in addition to, not instead of, your plan benefits. Healthy Rewards programs are separate from your medical benefits. **A discount program is NOT insurance, and the member must pay the entire discounted charge.**

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