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Cigna Customer Service

1-800-668-3813 (TTY 711)

October 1 - March 31: 7 days a week, 8 a.m. - 8 p.m.

April 1 - September 30: Monday - Friday, 8 a.m. - 8 p.m.

Messaging service used weekends, after hours and on federal holidays.

Not yet a customer? Call:

1-888-284-0270 (TTY 711)

7 days a week, 8 a.m. - 8 p.m.

By calling the number above, you will be directed to a licensed benefit advisor.

- LetUsHelpU@Cigna.com
- CignaMedicare.com
- www.facebook.com/Cigna
- View the online version of *More*From Life at Cigna.com/medicare/
 resources/newsletters



Together, all the way.®

Get to know your Cigna plan

Knowledge is power, which is why it's important to learn about all the benefits that come with your Cigna plan. They can add up to some powerful savings.

Starting on page 6, read about ways you can save time and money with extras your plan may include, like dental and vision coverage. Your plan may also provide an over-the-counter (OTC) allowance to buy aspirin, bandages and other health-related items. To learn even more about your plan benefits, check the Customer Handbook you received in the mail in December. Or visit **CignaMedicare.com/resources/plan-documents** to review your Evidence of Coverage.



FROM OUR PRESIDENT



Dear Cigna friends,

I'm excited to join
Cigna as the Medicare
Advantage (MA)
president, and I look
forward to working with
my team to ensure you
have the best possible

health care experience in 2021. That includes providing lots of useful plan benefits you might not know about. See page 6 to learn more.

I'm proud to say that most of Cigna's 2021 MA plans have earned 4+ Stars (out of a possible 5 Stars) from the Centers for Medicare & Medicaid Services (CMS). These high ratings are evidence of our efforts to provide quality across all of our plans.

This past year has certainly been challenging. But with springtime's fresh air and sunshine come optimism, hope and a chance to shake off the winter doldrums by getting in touch with nature. On page 4, we explore how the great outdoors can boost your mood and your health.

We're weathering the COVID-19 storm with you, and we're still dedicated to keeping you informed about Coronavirus news and guidelines. Visit **Cigna.com/coronavirus** or call Customer Service for the latest information about how your plan covers COVID-19 testing, diagnosis and care.

See you next issue!

Aparna Abburi President, Medicare Advantage



COVID-19 VACCINE UPDATE

Living with COVID-19 has been challenging for all of us, but there's finally some good news: Safe and effective vaccines have been developed and are being distributed. Below, we've answered a few common questions about getting vaccinated.

Are the vaccines safe?

Cigna relies on experts from the U.S. Food and Drug Administration (FDA) and the Centers for Disease Control and Prevention (CDC) to assess vaccine safety. After rigorous testing, these experts have found the vaccines to be safe and effective for adults.

When can I get vaccinated?

The vaccines are rolling out in phases, with priority given to those at highest risk; for example, frontline health care workers and first responders were among the first groups to get vaccinated. As more vaccines become available, they will be given based on medical condition(s) and age.

To learn where and when you can get vaccinated, contact your primary care provider's office or local health department.

How much do shots cost?

COVID-19 vaccinations are currently covered as a preventive service at no additional cost to you.

For reliable, continually updated information, visit our online Coronavirus (COVID-19) Resource Center at **Cigna.com/coronavirus** or call Customer Service.

A Healthy Dose of VITAMIN



When the Beatles released *Here Comes* the Sun back in 1969, no one could have predicted it would eventually and perfectly describe 2021's spring season. As the famous song says, it has been a long winter, but that just makes this spring — and the sunshine it brings with it — even sweeter.

If you've been hibernating, it's time to safely leave your winter cave and soak up the benefits of the great outdoors. Here's what you can expect to find:

Serenity

Nature can serve as an inspirational refuge, provide a quiet space to reflect and give your mind a much-needed break from the noise of everyday life. Spending time in a green environment can be so mentally healing that the Japanese practice "forest bathing," where they connect with nature by spending time in the woods.

In addition to invoking a sense of calm, nature can actually make you healthier. Trees and plants give off a fragrant, natural aromatherapy. And sunlight helps increase your serotonin levels, which elevates energy, stabilizes your mood and keeps you positive and focused.

Exercise

Walking and hiking are great ways to get some exercise, and the great outdoors offers plenty of options. What's more your speed: a stroll down a leafy, quiet path or a steeper, more difficult hike?

Whatever your preference, the perfect trail for you is out there. To find it, start with the U.S. National Park Service website at **www.nps.gov/subjects/trails**. With 417 national parks, there's likely one within driving distance. They offer a variety of pathway types, including:

- Nature/interpretive trails for strolling and learning, with signs that tell stories about local plants and animals, or how ancestors lived in the area. These paths are usually short and wheelchair accessible.
- > **Foot trails** for walking or hiking, with varying degrees of distance, incline and difficulty. Look at park maps or check at the visitor's center to find the right path for you.
- Bikeways, which are trails for cyclists. Look at a trail map before you head out, though. Some bike paths may be open to hikers and horses, and it's important to understand your right of way.
- Off-trail hiking that's more rugged and allows you to use designated off-trail wilderness areas. Check with park staff to make sure you have required permits and follow wilderness rules.

Don't have a national park near you? Look for local trails by searching the American Hiking Society's website at **www.americanhiking.org**. On this site, they're classified by difficulty; for example, trails with no obstacles and small hills are labeled "easy." You can also see reviews and trail rankings by other hikers.

Important note: Always talk to your doctor before starting an exercise program.

BREATHING EASIER INDOORS

You can also bring nature's health benefits indoors with you year-round. According to NASA research,



houseplants can remove nearly 90% of toxins in the air within 24 hours. And they can boost concentration and productivity by up to 15%, while lowering stress levels and improving your mood.

If you're just starting out and need help knowing what to grow, ask the experts at your local garden center or check websites that offer gardening tips.

Immunity

Nature has the ability to boost the body's immune system. Studies have shown that:

- > Simply spending 30 minutes or more a week walking in a park can increase your resistance to diseases, like cancer and high blood pressure.
- People who took two long walks outdoors over two consecutive days doubled their cancer-fighting cells and increased cell activity. Not only that, this cell activity stayed high for a month.
- > Walking in a green space lowers the stress hormone cortisol, calms anxiety and reduces the risk for depression.
- > Sun exposure can boost the immune system by strengthening white blood cells that fight infection.



NATIONAL PARK SENIOR DISCOUNT PASS

Discount passes to national parks are available for adults aged 62+. For details, visit www.nps.gov/planyourvisit/senior-pass-changes.htm.

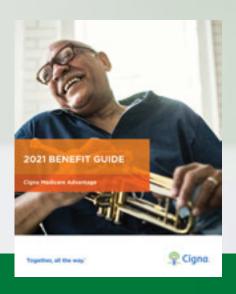
SAVE MONEY AND TIME

Cigna extras to boost your well-being

American author and humorist Will Rogers once said, "The quickest way to double your money is to fold it in half and put it in your back pocket."

If that sounds like advice you're interested in following, Cigna can help. We offer lots of ways to help keep dollars in your pocket and save you valuable time.

Take a look at the extra benefits listed below. You can find details about these and more on our website at **CignaMedicare.com/supplementalbenefits**. Call Customer Service if you have questions.





Save money

Dental, vision and hearing benefits

Many Cigna Medicare Advantage plans offer dental, vision and hearing benefits that aren't covered by Medicare. For example, your plan's dental benefits may cover (or include an allowance for) fillings, dentures, root canals and other services. Vision benefits often include a routine eye exam and/or a yearly allowance toward the cost of lenses, frames or contacts. And some of our plans offer hearing benefits that may cover a hearing aid fitting, evaluation and an allowance that could help pay for a hearing aid.

Fitness center membership

The Silver&Fit® Healthy
Aging and Exercise program*
provides a fitness center
membership at participating
locations at no additional
cost. Or, if you prefer to
exercise at home, you can
enroll in Silver&Fit's home
fitness program. Both options
include access to a mobile
app to track your fitness
activity and weekly, oneon-one telephone lifestyle
coaching sessions.

Visit www.silverandfit.com for details, and see the article on page 11 for more on virtual fitness.

Home delivery pharmacy

If your plan includes prescription drug coverage, our preferred home delivery option often provides the lowest cost for your medications, especially if your prescription is for a 90-day supply of a drug vou take on a regular basis. The Express Scripts PharmacySM is the preferred home delivery pharmacy** for many Cigna customers. To get started, call Express Scripts at **1-877-860-0982** (TTY 711), Monday - Friday, 7 a.m. - 11 p.m. Central Time, visit Express-Scripts.com, call Cigna Customer Service or check your Customer Handbook.

^{*} Non-standard services at the fitness center that call for an added fee are not included in the Silver&Fit program and are not covered. Silver&Fit is provided by American Specialty Health Fitness, Inc., (ASH Fitness), a subsidiary of American Specialty Health Incorporated (ASH). All programs and services are not available in all areas. Silver&Fit is a federally registered trademark of ASH and used with permission herein. Other names may be trademarks of their respective owners. Kits are subject to change. Participating facilities and fitness chains may vary by location and are subject to change.



Over-the-counter (OTC) allowance

Your plan may provide a quarterly allowance you can use to order certain OTC items, like aspirin, cold and sinus medicine, vitamins, bandages, toothbrushes and more. The amount of your allowance depends on your plan. If your plan includes this benefit, you should have received an OTC catalog in the mail. To request a new catalog, call Customer Service. For more information and a short video on the OTC benefit, visit CignaMedicare.com/otc.

Transportation

Routine transportation benefits provide nonemergency trips to and from approved locations within 60 miles of your home at no cost. Rides via vans, taxis, wheelchair-equipped vehicles or the Lyft rideshare service are scheduled through the transportation service listed in your Benefit Guide or Evidence of Coverage. For more information and a short video on the transportation benefit. visit CignaMedicare.com/ transportation.

Continued on next page

These extras aren't included in all plans, and limitations, copayments and restrictions may apply. Check your 2021 Benefit Guide or Evidence of Coverage at CignaMedicare.com/advantage/resources for benefit details and to see which of these benefits are included in your plan.

^{**} Other pharmacies are available in our network. Preferred pharmacies are not available in all plans. For a complete list, visit CignaMedicare.com. Express Scripts may also contract with other Medicare Advantage plans. Express Scripts Pharmacy is a trademark of Express Scripts Strategic Development, Inc.

SAVE MONEY AND TIME continued





Save time

Looking for a doctor or medication, or information about how to pay your premiums? We can help you quickly find what you need.

Automated premium payment tools

If your plan has a premium, our secure online payment system at **CignaMedicare.com/ paymybill** provides a quick and easy way to make your monthly payment.

You can also mail your payment or use one of these free autopay options:

- > Electronic Funds Transfer (EFT), where your premium is automatically deducted from your checking account
- Social Security deduction, where your premium is deducted from your monthly Social Security check

To sign up for autopay, call our Customer Service Premium Billing team at **1-866-897-4904 (TTY 711)**, Monday – Friday, 9 a.m. – 6 p.m. Eastern Time.

Telehealth services

Instead of visiting your doctor's office, you might be able to see your network provider from the comfort of your home by scheduling appointments via telehealth. Learn more about telehealth on page 11.

Online provider directory

Most Cigna Medicare Advantage plans require you to choose a primary care provider (PCP) from our provider network to serve as the leader of your health care team. For some plans, it's not required, but we still encourage you to select a PCP. Search for network doctors and specialists near you by visiting Cigna.com/medicare/resources and clicking on "Find a Doctor." If you need help, or want to confirm the doctor is still accepting patients, give Customer Service a call.

Online pharmacy and medication directory

You can easily search for network pharmacies, look up medications to see if they're covered under your plan and estimate costs for specific medicines. Use our online search tool at **Cigna.com/medicare/resources** and click on "Find a Drug or Pharmacy."

REVIEW YOUR EVIDENCE OF COVERAGE

Your plan's Evidence of Coverage (EOC) contains lots of important benefits-related information. This includes your rights and responsibilities as a Cigna customer; any potential network, service or benefit restrictions; and pharmacy management procedures. You can view and download your EOC online at **CignaMedicare.com/quickstart** by clicking on "Evidence of Coverage" under Quick Links. Or call Customer Service to request a printed copy.

OPIOID SAFETY TIPS

Understanding risks and what to do in an emergency

If you've ever been prescribed opioid pain medication, like hydrocodone, oxycodone or codeine, you may have taken it without thinking twice. But did you know that taking even a short-term course of opioids can put you at risk for an overdose? It can happen to anyone, so here are some safety tips to keep in mind:

Understand the risks.

Opioids are powerful drugs that boost your body's dopamine levels, also called the feel-good hormone, to relieve pain. Over time, it can take higher doses to achieve the same pain-relieving effect, which can increase the risk of addiction or overdose. In rare cases, dangerous side effects or overdose can occur even when taken as directed.

These medications can also cause unwanted side effects, such as dizziness, confusion and fatigue, which could increase fall risk.

7 Know the signs of an overdose.

Both patients and caregivers need to be able to recognize signs and symptoms of a possible opioid overdose. Symptoms include severe drowsiness, slowed breathing, small pupils and an inability to respond or wake up.



7 Have an emergency plan.

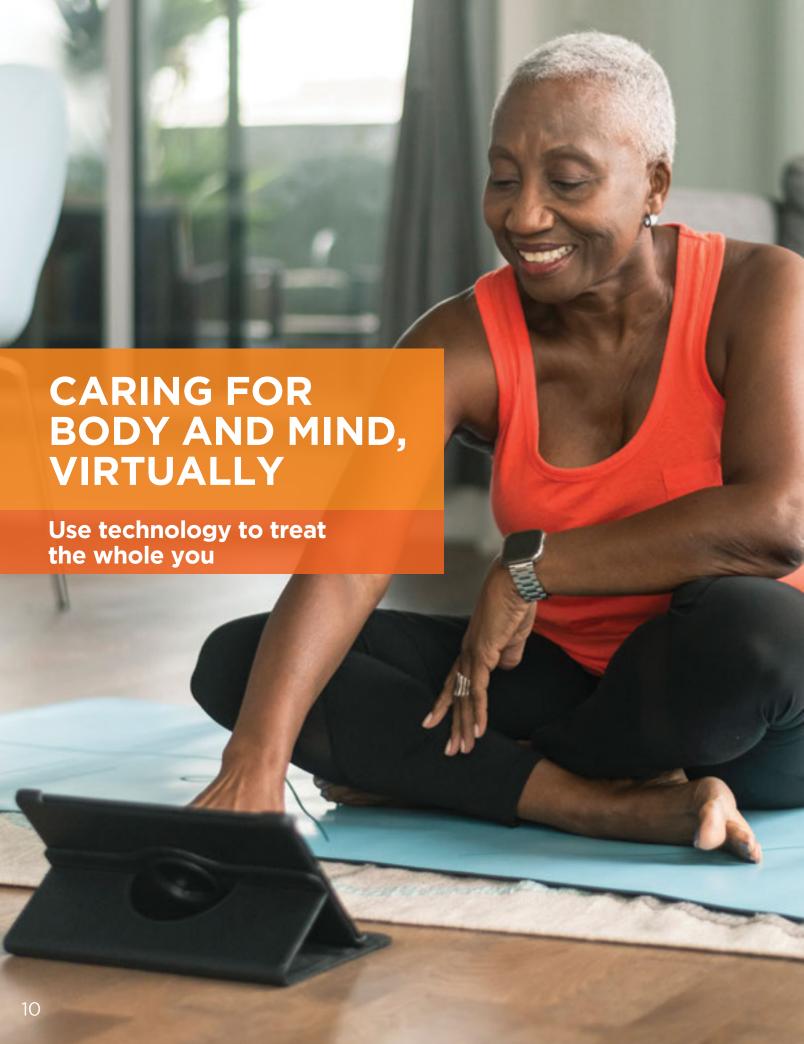
Anyone who takes an opioid can be at risk for an accidental overdose and should consider keeping naloxone on hand. Naloxone is an emergency medicine that rapidly reverses opioid overdose. It's given via nasal spray or injection and quickly restores breathing while temporarily undoing other opioid effects. It takes effect within minutes but also wears off quickly, so it's important to still seek emergency care even if the first dose is effective.

Talk to your doctor about getting a prescription for naloxone. Be sure household members and close contacts know where it's stored and how to administer it in an emergency.

Timing is everything! Naloxone should be given as soon as possible after calling 911 if an opioid overdose is suspected. Naloxone is safe to give to a nonresponsive person, even if you're not sure an opioid overdose has occurred. It only works when an opioid is present in the body.

For more information about opioid overdose, talk to your doctor or pharmacist, or visit **www.cdc.gov/drugoverdose/patients**.

Sources: U.S. Food and Drug Administration; Centers for Disease Control and Prevention



The pandemic has created plenty of challenges, but it has also opened our eyes — and minds — to the benefits of telehealth, a previously non-traditional way of accessing health care. Also called telemedicine or virtual health care, more of us are seeing our doctors over a smartphone or computer screen these days. In fact, one survey* found that patient use of telehealth services skyrocketed from just 11% in 2019 to an astonishing 46% in 2020.

You can turn to your devices for more than health care — you can also tap into resources from home to improve your mental health and physical fitness. Keep reading for more on virtual health.



VIRTUAL PHYSICAL HEALTH

Telehealth has long been used to remotely monitor certain conditions, like diabetes and congestive heart failure. But COVID-19 has put virtual visits front and center. They're an effective, alternative way for primary care providers (PCPs) and specialists to treat patients without exposing them to others who may carry the virus. That means you can skip the crowded waiting room and talk privately to your doctor from the comfort of your couch.

How it works: Call your doctor's office and ask if they offer telehealth appointments. If they do, staff can give you instructions on how to connect with your doctor. Cigna is continuing to cover telehealth visits in 2021 as long as you use a network provider (a PCP or specialist visit copay may apply). Check your Evidence of Coverage or call Customer Service if you have questions.

MDLIVE telehealth services

As an alternative to your PCP's telehealth services — or if your PCP doesn't offer telehealth — you can contact an MDLIVE provider for minor concerns. MDLIVE providers are board-certified doctors committed to quality virtual care. Call 1-866-918-7836 (TTY 711), 24 hours a day, 7 days a week, or visit MDLive.com/CignaMedicare.

Note: Telehealth is NOT your best option if you have a medical emergency, like chest pain, a suspected stroke or a severe injury. If your situation requires hands-on, immediate care, go to the emergency room or call 911.



VIRTUAL MENTAL HEALTH

If you're dealing with an issue like depression or anxiety, help is as close as your telephone. Behavioral health services are confidential and available at no cost to you.

How it works: Call the Cigna Medicare Behavioral Health support line at **1-866-780-8546 (TTY 711)**, Monday - Friday, 8 a.m. - 5 p.m. Central Time. Your call will still be answered after hours.



VIRTUAL PHYSICAL FITNESS

Many of our plans offer membership in the Silver&Fit® Healthy Aging and Exercise program at no additional cost (see page 6). You can view digital workout videos and daily classes via the Fit at Home™ program on the Silver&Fit YouTube channel and Facebook Live. You'll find videos for all fitness levels — beginner through advanced — and a variety of options to choose from, including cardio, strength, flexibility and balance exercises, yoga, and exercises to improve mobility.

How it works: Visit www.silverandfit.com and click on "Try Free Daily Workouts." You'll see a class schedule and links to Silver&Fit's YouTube channel and Facebook Live, where you can easily find the kinds of workouts you want. For example, choose Easy Going Yoga for a series of instructional yoga videos designed just for older adults.

* McKinsey COVID-19 Consumer Survey

THIS WAY TO WELLNESS

PREVENTION

Detecting health problems early is the key to avoiding serious illness and hospitalization. Cigna provides tools and resources to help you do just that.

Annual wellness exam

If you haven't already done so, schedule an appointment with your primary care provider (PCP) for your yearly 360 Exam.* This exam is more than just an annual physical. It's a thorough check-up that looks at your:

- Current health status and medical history
- > Family and social history
- > Medications

- > Pain level
- > Mental health status
- > Health risk factors, if any

Preventive screenings

Cigna covers the same preventive screenings as Original Medicare with no added cost to you.* For a list of recommended screenings, see your Customer Handbook or Cigna Passport to Health (described below). Then, talk to your doctor about which screenings are right for you.

If you need help scheduling a preventive screening, call us at **1-800-956-8126 (TTY 711)**, Monday - Friday, 8 a.m. - 5 p.m. Central Time.

Passport to Health

Use your Cigna Passport to Health to track the preventive screenings you've had and those you still need. You can also record important phone numbers and keep a list of your medications in this handy booklet. Share it with your doctor or nurse at each medical appointment.

You should have received a Passport to Health in the mail in January. If you didn't, call Customer Service to request one.





INCENTIVES & REWARDS

Taking the preventive care steps on the previous page can help keep you healthy, strong and independent, and that's a reward in itself. But we sweeten the deal with incentives that can save, and even earn, you money.

Healthy activity incentives

You can earn a \$50 gift card for completing your yearly 360 Exam. You may be eligible to earn additional gift cards by completing certain doctor-recommended screenings. Schedule your exam and screenings today. They must be completed by December 31, 2021 to earn the incentives. To learn more, call Customer Service or visit **CignaMedicare.com/incentives** to register.

Healthy Rewards® discount program

Cigna's Healthy Rewards program provides discounts on many health and wellness products and services, including weight and nutrition management programs, yoga and wellness products, LASIK vision correction, acupuncture, massage and more. Visit CignaMedicare.com/CHSRewards for details.

* The yearly 360 Exam is covered at no added cost to you. Copayments/coinsurance may apply for other diagnostic services received during the exam or preventive screening visit.

HELP MANAGING HEALTH CONDITIONS

Cigna offers no-cost Population Health Management programs to eligible customers in certain states. These programs are designed to help you stay healthy, provide information about health risks, and manage chronic conditions, like diabetes and congestive heart failure. Check **CignaMedicare.com** for more information.

WE HEAR YOU!

Keep letting us know

If you've ever participated in a survey about our programs and services, your input led us to make many positive changes. We're now seeing the results of our efforts: 84% of our customers are in plans that have earned 4+ Star ratings — out of a possible 5 Stars — from the Centers for Medicare & Medicaid Services (CMS).

There are two key surveys we encourage you to participate in if you're asked:

- Cigna's Customer Service survey. If you call Cigna Customer Service, you might be asked to stay on the line at the end of the call to answer four short questions. The representative won't remain on the line or hear your responses.
- > Consumer Assessment of Healthcare Providers & Systems (CAHPS). In March, CMS may randomly select you to participate in a survey about your Cigna plan. If chosen, you'll receive the survey in the mail from a company called SPH Analytics. You can complete it and mail it back in the postage-paid envelope provided. If you're unable to mail your response, SPH will give you a call and you can answer survey questions over the phone.



FAST CARE, BUT WHERE?

Making the case for an urgent care center



It's early evening and this morning's twinge in your back has now turned to sharp pain. It's getting worse by the minute, but your primary care provider's (PCP's) office is closed. Your first thought may be to head to to the emergency room; if so, think again! You have another option: an urgent care center.

The where-to-go decision

It's always a good idea to check with your PCP first when you need medical attention. He or she knows your medical history best. But if a situation arises and your doctor isn't available or can't work you in, you have a decision to make: Do you go to the emergency room (ER), or can an urgent care center help you?

The benefits of urgent care

An urgent care center is a walk-in clinic dedicated to outpatient care that offers some advantages over an ER, including:

- Convenient locations closer to home
- Shorter wait times
- > Lower costs

Urgent care teams specialize in illnesses and injuries that need immediate care but aren't

severe enough for a trip to a hospital's ER. If urgent care providers do uncover something more serious, they can send you to the ER.

When your regular provider isn't available, an urgent care clinic is a good alternative for things like:

- > Lower back, urinary tract or stomach pain
- > Severe coughs
- > Vomiting or diarrhea
- > Suspected infections
- Minor injuries, like twists and sprains

Be prepared

Don't wait until you're sick to know where to go. You can search for urgent care centers in your area at **CignaMedicare.com**. Click the "Find a Doctor, Dentist or Facility" button.

IF YOU HAVE A TRUE EMERGENCY

Calling 911 or visiting the ER should always be your first step for potentially life-threatening conditions or severe injuries. These include shortness of breath, chest pain, a severe asthma attack, kidney stones, serious burns and other major injuries.

SPRINGTIME

Spring is near! Make a plan to escape to the outdoors, where you can enjoy sunshine and breathe fresh air. Search up, down, forward, backward and diagonally to find these hidden springtime words:

Anew Caterpillar Humidity Pollen **Daffodil** Rainbow **Awakening** Kite Baseball **Daisy** Ladybug Robin Birds **Ducks** Lamb Seeds **Blossoms** Eggs Lemonade **Showers** Breeze Garden Lush **Sprout Budding** Grasshopper **Nature** Sun **Bumblebee** Green **Outdoors Umbrella**

Butterfly Growth Picnic



Puzzled? The solution is on page 17.





Dr. Gina ConflittiCigna Chief Medical Officer

Have you ever wondered how stressful events can trigger a clinical disease like depression?

Extreme stress can cause changes in our brains, affecting our mental health, and the COVID-19 pandemic has been a stressful event for many of us. For most older adults,

it's meant months of staying at home. This sudden change in lifestyle and social isolation can take a toll. Below, Dr. Gina Conflitti explains the science behind depression and how to get help.

How can an event like a pandemic lead to depression?

The pandemic is a perfect example of how an extremely stressful event can set the stage for mental health problems. It's caused high-risk groups like older adults to be fearful. And it's meant they had to isolate from others to protect themselves and their loved ones. In short, it turned everyone's world upside down.

At our core, we're social creatures who are used to moving about freely and spending time with other people. When we're deprived of human contact and physical touch, it can cause reduced levels of certain brain chemicals. These include oxytocin (the cuddle hormone), serotonin (the happiness hormone) and dopamine (the feel-good hormone). As you can tell from their nicknames, these chemicals are responsible for boosting our mood. When levels get low, it can lead to clinical depression.

How do I know if I should seek help?

It's understandable to be worried or sad because of COVID-19. But if you feel anxious, depressed, withdrawn, angry, or have difficulty sleeping or concentrating for more than two weeks, it's time to talk to your doctor.

What will my doctor do?

If your doctor diagnoses you with depression, he or she may prescribe medicine and/or recommend counseling.

Is there anything I can do to help myself?

Yes! Do your best to stay in touch with friends and family. Make it a point to talk on the phone until it's safe to visit face to face. And care for your physical health by eating right and getting regular exercise.

If you need help, don't hesitate to reach out. Call Cigna's Behavioral Health support line at **1-866-780-8546 (TTY 711)**, Monday - Friday, 8 a.m. - 5 p.m. Central Time. Your call will still be answered after hours.

MORE HELP

The American Psychological Association offers continually updated COVID-19 information and resources at www.apa.org/covid-19. You can also visit the National Alliance on Mental Illness's Coronavirus page at www.nami.org/coronavirus.

This column is intended only as general interest and does not in any way create a doctor-patient relationship. As with all information contained in this magazine, you should discuss any health concerns with your doctor or caregiver. If you have any immediate health care needs, contact your doctor immediately. The information in this column is not intended to serve as medical advice.

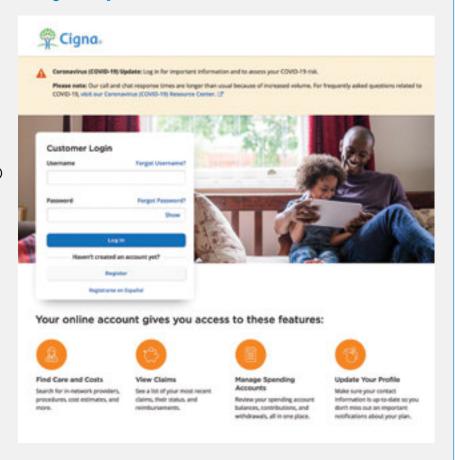
myCigna MAKES IT PERSONAL

Convenient, easy access to your plan information

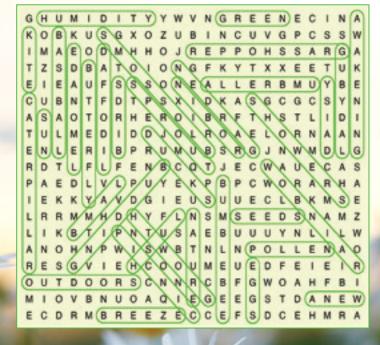
Have you heard about **myCigna.com**? It's a website personalized just for you. Simply register and you can:

- View your current coverage details and personal plan documents
- Access claims information and Explanations of Benefits (EOBs)
- Find providers and virtual care
- > View and print an ID card
- Manage your prescriptions
- Sign up for email communications

Registering is optional and won't affect your benefits in any way. Contact Customer Service if you have questions about **myCigna.com**.



PUZZLE SOLUTION from page 15







Notice of Nondiscrimination: Discrimination is Against the Law

Cigna complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Cigna does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Cigna:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- · Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, contact Customer Service at 1-800-668-3813 (TTY 711), 8 a.m. to 8 p.m., 7 days a week.

If you believe that Cigna has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

Cigna

Attn: Grievance Department

PO Box 188080

Chattanooga, TN 37422

Phone: 1-800-668-3813 (TTY 711) Fax: 1-888-586-9946.

You can file a grievance in writing by mail or fax. If you need help filing a grievance, Customer Service is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf or by mail or phone at:

U.S. Department of Health and Human Services

200 Independence Avenue, SW, Room 509F, HHH Building, Washington, D.C. 20201

1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.

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Multi-language Interpreter Services

English – ATTENTION: If you speak English, language assistance services, free of charge are available to you. Call 1-800-668-3813 (TTY 711).

Spanish – ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-668-3813 (TTY 711).

Chinese - 注意:如果您使用繁體中文,您可以免費獲得語言援助服務。請致電 1-800-668-3813 (TTY 711)。

Vietnamese – CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Goi số 1-800-668-3813 (TTY 711).

French Creole – ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-800-668-3813 (TTY 711).

Korean - 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-668-3813 (TTY 711)번으로 전화해 주십시오.

Polish – UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej.
Zadzwoń pod numer 1-800-668-3813 (TTY 711).

French – ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-800-668-3813 (ATS 711).

ملحوظة. إذا كنت تتحدث اللغة العربية، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان اتصل برقم 800-6683813 - Arabic - 1-800-6683813 . (711 TTY).

Russian – ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-668-3813 (телетайп 711).

Tagalog – PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-800-668-3813 (TTY 711).

توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. - Farsi/Persian - با 1-800-668-3813 (711: 717) تماس بگیرید.

German – ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-800-668-3813 (TTY 711).

Portuguese – ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-800-668-3813 (TTY 711).

Italian – ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-800-668-3813 (TTY 711).

Japanese - 注意事項:日本語を話される場合、無料の言語支援をご利用いただけます。 1-800-668-3813 (TTY 711)まで、お電話にてご連絡ください。

Navajo – Díí baa akó nínízin: Díí saad bee yáníłti'go Diné Bizaad, saad bee áká'ánída'áwo'déé', t'áá jiik'eh, éí ná hóló, koji' hódíílnih 1-800-668-3813 (TTY 711).

Gujarati – ધ્યાન આપો: જો તમે ગુજરાતી બોલતા હો તો નિ:શુલ્ક ભાષા સહ્યય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 1-800-668-3813 (TTY 711).

توجہ دیں: اگر آپ ار دو زبان بولئے ہیں تو آپ کےلئے زبان معاون خدمات مفت میں دستیاب ہیں۔ کال کریں Trdu - 800-668-3813 (TTY 711)



PO Box 20002 Nashville, TN 37202

Health and wellness or prevention information

HEALTHY RECIPE

Delicious Curried Chicken

DIRECTIONS

Wash chicken and pat dry. In a bowl, mix together curry powder, thyme, scallion, hot pepper, cayenne pepper, black pepper, garlic, ginger and salt. Toss chicken in seasoning mixture. Marinate for at least 2 hours in the refrigerator. Heat olive oil in a skillet over medium heat. Add chicken and sauté. Add water and cook chicken over medium heat for 30 minutes. Add diced potatoes and cook for an additional 30 minutes. Add onion and cook for 15 minutes more or until meat is tender. Serve warm.

Makes 10 servings. Serving size: ½ breast or 2 small drumsticks

Per serving: 134 calories; 4g total fat; 1g saturated fat; 49mg cholesterol; 279mg sodium; 1g total fiber; 17g protein; 7g carbohydrates; 302mg potassium

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INGREDIENTS

8 pieces skinless chicken (4 breasts, 4 drumsticks)

1½ teaspoons curry powder

1 teaspoon dried thyme

1 stalk scallion (green onion), chopped

1 tablespoon hot pepper, chopped

½ teaspoon ground cayenne pepper

1 teaspoon ground black pepper

8 cloves garlic, crushed

1 tablespoon fresh ginger, grated

¾ teaspoon salt

1 tablespoon olive oil

1 cup water

1 medium white potato, diced

1 large onion, chopped

Recipe is from the National Heart, Lung, and Blood Institute's Heart Healthy Home Cooking African American Style collection at **www.nhlbi.nih.gov**.

CUSTOMER SERVICE

1-800-668-3813 (TTY 711)

October 1 - March 31: 7 days a week, 8 a.m. - 8 p.m.

April 1 - September 30: Monday - Friday, 8 a.m. - 8 p.m.

Messaging service used weekends, after hours and on federal holidays.



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