



**Adelphi  
University**

# Your Medical Plan Options

Plan year: 2024

Offered by CignaHealth and Life Insurance Company or its affiliates  
In Utah, plans are offered by Cigna Health and Life Insurance Company.

974336 06/23



# Understanding terms in your health plan

## **Deductible:**

The annual amount you pay for care before your health plan begins to pay.

## **Copay:**

A predetermined amount you pay for eligible health care services or medication. Your copay usually is due when you receive the service.

## **Co-insurance:**

Your share of the cost of covered services, usually after you

## **Out-of-pocket maximum:**

The most you pay before the health plan begins to pay 100% of covered health care costs. You'll still need to pay for any expenses the health plan doesn't count toward the limit.

## **In-network:**

Health care providers and facilities that have contracts with us to deliver services at a discounted rate.

## **Out-of-network:**

A health care provider or facility that doesn't contract with your plan and doesn't provide services at a discounted rate. Using an out-of-network provider usually will cost you more.





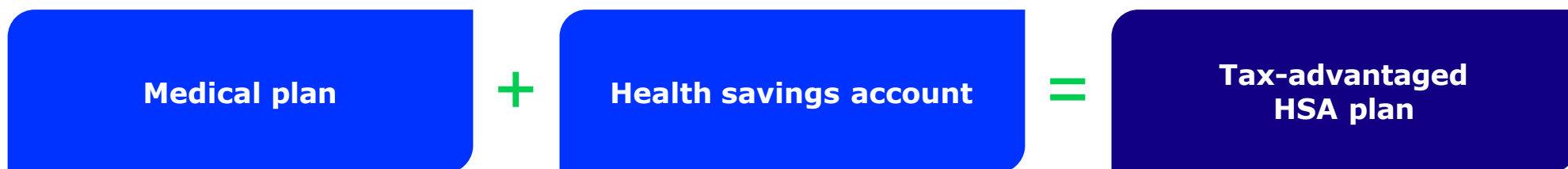
# Your HSA Plan



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

# The benefits of your health plan plus a health savings account

## Cigna Choice Fund® Health Savings Account (HSA)



- Combines a medical plan with a health savings account
- Provides coverage for current health care expenses with the option to save for future expenses
- Offers in-network preventive care covered by the plan at **100%**<sup>1</sup>
- Provides flexibility as you own the account; contributions can come from you, your employer or both
- Encourages greater savings; contributions are generally not taxable<sup>2</sup>
- Provides investment options

1. Some preventive services may not be covered under your plan. For example, immunizations for travel are generally not covered. Other non-covered preventive services/supplies may include any service or device that is not medically necessary or services/supplies that are unproven (experimental or investigational). See your plan materials for a complete list of covered preventive care services.

2. HSA contributions and earnings are not subject to federal taxes and not subject to state taxes in most states. A few states do not allow pretax treatment of contributions or earnings. Please consult your personal tax advisor or contact your plan administrator for information about your state.

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# Are you eligible to participate?

**Because HSA plans have certain tax advantages, the IRS defines specific rules for participation.**

## To be eligible:

- You must be enrolled in an IRS-qualified high-deductible medical plan by the first of the month
- High-deductible medical plans offered with Cigna Choice Fund® HSA meet IRS requirements
- If your health plan effective date is after the first of the month, your HSA will be established on the first of the following month
- You cannot have any other health coverage that is not also a qualified high-deductible plan
- You cannot be claimed as a dependent on another person's tax return
- You may not be enrolled in Medicare (A, B or D), TRICARE, or a Full Purpose FSA (including a spouse's Full Purpose FSA)



# Contributing the maximum to your HSA

The IRS has set the following limits for **2023/ 2024**:

## Under age 55 and not enrolled in Medicare (based on a 12-month period):

- Up to **\$3,850 / \$4,150** individual coverage<sup>1</sup>
- Up to **\$7,750/\$8,300** family coverage<sup>1</sup>

## Age 55 or older:

- Maximum contribution increases by \$1,000 (considered a "catch-up" contribution)
- Up to **\$4,850/\$5,150** individual coverage<sup>1</sup>
- Up to **\$8,750/\$9,300** family coverage<sup>1</sup>

## To make the maximum contribution in a calendar year, you must:

- Meet all requirements to be eligible for HSA contributions on January 1<sup>2</sup>
- Remain qualified through December 1<sup>2</sup>



1. Contributions to your HSA that you receive from your employer and incentives count toward your maximum.

2. If these criteria are not met, the maximum contribution is prorated; if 1/12 maximum contribution for each month, then individual is qualified.

# Opening your account at the bank

**1.**

If you elect to enroll in the HSA plan offered by your employer, a bank account will automatically be opened for you

**2.**

Your employer will prepare an eligibility file and submit it to Cigna

**3.**

We'll forward your eligibility information to the bank

**4.**

The bank assigns you an account number and performs a Customer Identification Program (CIP)

Once your account is opened, you will be sent a welcome brochure and debit card(s)

## Reminders about the enrollment process

Your eligibility record must contain:

- Your name
- Social Security number
- Date of birth
- Residential address (no P.O. boxes accepted)

## Eligibility records that are incomplete will not be processed

**HSA Bank** places accounts in open status and will post contributions, even if you have not passed CIP. If you do not provide required information within 60 days, HSA Bank will close your account and return the funds to you.

**WealthCare Saver** will send a maximum of three communications via email or USPS. If they do not receive a response, your account will not be opened. Contributions are not accepted until CIP is passed.





# Understanding and tracking HSA expenses



## Explanation of benefits (EOB)

- Clearly show when and where claims were paid
- Receive them in the mail or electronically
- Manage your communication settings on the myCigna® app or website



## 24/7/365 phone assistance

- One toll-free number
- Benefits and claim details
- IRS requirements
- Transaction activity and balance
- Live transfer to HSA Bank for investment questions
- Help with myCigna resources



## Online health statement

- An exact snapshot of the information that you want
- Customize your statement view by date range, claim type and more
- Easy to print and save



## 24/7 online health account management

- Details on plan coverage, balances, claims and payments
- HSA bank account information
- Link to the bank to manage investment accounts

# Your HSA saving and investment features

- HSA Bank: \$1,000 minimum in HSA to invest  
TakeCharge: \$1000 minimum in HSA to invest
- Mutual fund selection option managed by Devenir  
HSAB only
- Self-directed brokerage option powered by TD Ameritrade  
(trading fees may apply) HSB only
- Fund selection option [managed by WealthCare Saver  
TakeCharge only
- Tax-free growth of interest or investment earnings<sup>1</sup>
- Investment options, balance information and more are  
available on the the bank website via myCigna®

1. Investments are subject to market fluctuation, investment risk, and possible loss of principal. You are urged to consult a professional financial advisor and tax advisor prior to exercising any investment options.

2. HSA contributions and earnings are not subject to federal taxes and not subject to state taxes in most states. A few states do not allow pretax treatment of contributions or earnings. Please consult your personal tax advisor or contact your plan administrator for information about your state.

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# Virtual behavioral care<sup>1</sup>



Now you don't have to wait — or travel — for behavioral care. Cigna Healthcare has partnered with MDLIVE® so you can connect by video or phone to licensed therapists and psychiatrists, all from the privacy of home. Non-emergency behavioral/mental health conditions treated include:



- Addiction
- Bipolar disorder
- Child/adolescent issues
- Depression
- Eating issues
- Grief/loss
- Life changes
- Men's issues
- Postpartum depression
- Panic disorders
- Relationship and marriage issues
- Stress
- Parenting issues

1. This is not a full list and is subject to change. Cigna Healthcare provides access to virtual care through participating in-network providers. Not all providers have virtual capabilities. Cigna Healthcare also provides access to virtual care through national telehealth providers as part of your plan. This service is separate from your health plan's network and may not be available in all areas or under all plans. Referrals are not required. Video may not be available in all areas or with all providers. All health care providers are solely responsible for the treatment provided to their patients; providers are not agents of Cigna Healthcare. Not all preventive care services are covered, refer to plan documents for complete description of virtual care services and costs.



# The claim process



1. Your plan may apply a deductible. Copays are paid at the time of service. If a coinsurance applies, it is not paid at the time of service and is billed to you or charged to an HSA/HRA after the claim is processed and the EOB is issued.



# Take control of your health and your health costs

Here are a few easy ways to save on out-of-pocket health care expenses:



**Stay with in-network**  
providers and facilities



**Visit an urgent care center**  
instead of the ER for  
non-life-threatening health  
concerns



**Use a convenience care**  
**clinic** (inside supermarkets,  
pharmacies and other retail  
stores) for routine care



**Access virtual care<sup>1</sup> through**  
**MDLIVE®** 24/7 for a range of  
minor conditions

1. [Cigna Healthcare provides access to virtual care through national telehealth providers as part of your plan. This service is separate from your health plan's network and may not be available in all areas or under all plans. Referrals are not required. Video may not be available in all areas or with all providers. Refer to plan documents for complete description of virtual care services and costs. Virtual primary care through MDLIVE is only available for Cigna Healthcare medical members aged 18 and older.]

This information is for educational purposes only. It is not medical advice. Always consult your doctor for examinations, treatment, testing and care recommendations. In an emergency, dial 911 or visit the nearest emergency room.

# Take control of your health and your health costs

## Additional ways to save



### **In-network providers**

Visit **myCigna.com**® and use the “Find Care & Costs” tool to locate in-network providers and facilities



### **Lower-cost labs**

Stay with lower-cost national labs like Quest Diagnostics® or LabCorp®



### **MRIs and CT scans**

Choose independent radiology centers (versus hospital-based radiology) for MRIs and CT scans



### **Outpatient centers**

Select an in-network, freestanding outpatient surgery center for procedures like colonoscopy, endoscopy or arthroscopy

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# Behavioral health support





# Employer Assistance Program(EAP)

**Cigna Healthcare’s EAP can connect you with a range of services, including emotional support, financial assistance, home/ life support, and legal assistance.<sup>1</sup>**

- Connect over the phone or through live chat, and receive a referral to licensed clinicians and consultants
- Provides 6 sessions to connect with licensed clinicians in our EAP network
- Meet with counselors virtually on your phone, tablet or home computer
- Live, on-demand EAP webcasts
- 100% confidential
- Available to anyone in your household
- No additional cost to you

1. Employee assistance program services are in addition to, not instead of, your health plan benefits. These services are separate from your health plan benefits and do not provide reimbursement for financial losses. Customers are required to pay the entire discounted charge for any discounted legal and/or financial services. Legal consultations related to employment matters are excluded. Additional restrictions may apply. Program availability may vary by plan type and location, and are not available where prohibited by law.



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# Behavioralhealth: Additional support



**Seminars** offered monthly on topics such as autism, eating disorders, substance use and behavioral health



## **Coaching/Support Services**

- Addresses challenges such as autism spectrum disorder, eating disorders, pain management, substance use
- Provides help for individuals and families when it comes to understanding a behavioral diagnosis or learning about treatment choices
- Identifies in-network providers and what you'll pay



**Online tools** to locate in-network providers and facilities, as well as stress management, health and well-being information

# Cigna Total Behavioral Health® (CTBH)<sup>1</sup>

## Clinical support

Three sessions to connect with licensed clinicians in our EAP network, at no additional cost to you<sup>2</sup>

## 24/7/365 crisis and emergency support

## Happify™ offered through Cigna

Increase resilience through games, guided meditations, and other activities. This digital self-guidance tool reduces stress while encouraging confidence<sup>3</sup>

## iPrevail offered through Cigna

On-demand peer coaching and personalized learning to help boost your mood and improve mental health care<sup>3</sup>

## myCigna.com® guided navigation

Our digital portal includes guided navigation that provides you with customized, convenient care options (digital, coaching, virtual and in person).

## Large, national network

Includes national virtual network that includes Talkspace, MDLIVE, Ginger, and more. Online scheduling and text messaging. Fast Access network guarantees appointment scheduling in five business days.<sup>4</sup> Appointment scheduling assistance provided.

## Coaching & Support

Dedicated support for a broad range of conditions including autism, eating disorders, intensive behavioral case management, substance use and opioid and pain management, and parents and families.

1. All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Evernorth Care Solutions, Inc., and Evernorth Behavioral Health, Inc. Use and distribution limited solely to authorized personnel.

2. Three visits per issue per year. Restrictions apply to fully insured business sites in New York.

3. Program services are provided by independent companies/entities and not by Cigna Healthcare. Programs and services are subject to all applicable program terms and conditions. Program availability is subject to change.

4. Per our agreement with contracted providers. Within 5 business days for first time appointment with non-prescriber; 15 business days for prescriber.



# Your pharmacy plan options



# WHAT YOU'LL PAY FOR PRESCRIPTIONS

	OAP Standard			OAP Standard- High			Open Access Plus -HSA		
In-network	Retail (30-day supply)	Retail (90-day supply)	Home delivery(90-daysupply)	Retail (30-day supply)	Retail (90-day supply)	Home delivery (90-day supply)	Retail (30-day supply)	Retail (90-day supply)	Home delivery (90-daysupply)
Tier 1 (Generic)	You pay \$10	You pay \$20	You pay \$20	You pay \$10	You pay \$20	You pay \$20	You pay 20%	You pay 20%	You pay 20%
Tier 2 (Cigna-preferred brand)	You pay \$30	You pay \$60	You pay \$60	You pay \$30	You pay \$60	You pay \$60	You pay 20%	You pay 20%	You pay 20%
Tier 3 (Non-preferred brand)	You pay \$50	You pay \$100	You pay \$100	You pay \$50	You pay \$100	You pay \$100	You pay 20%	You pay 20%	You pay 20%
Out-of-network	Retail (30-day supply)	Retail (90-day supply)	Home delivery	Retail (30-day supply)	Retail (90-day supply)	Home delivery	Retail ([00]-day supply)	Retail (90-day supply)	Home delivery ([00]-daysupply)
			N/A			N/A			N/A

## Deductible does not apply to preventive care drugs for the HSA



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# Use the myCigna® App<sup>1</sup> or website – 24/7

## Manage all your prescriptions on the My Medications page

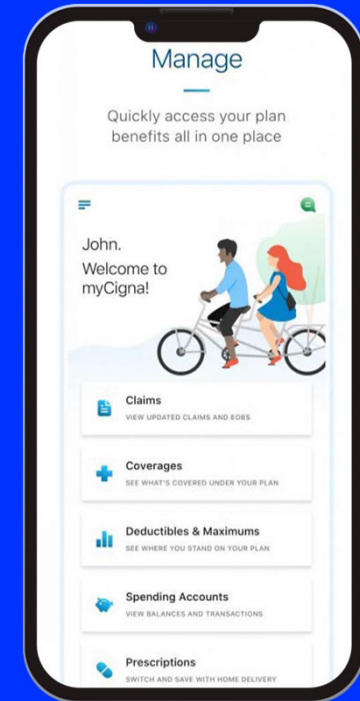
- See which medications your plan covers
  - Price a medication<sup>2</sup>
  - Search for lower-cost alternatives, if available
  - View all the prescriptions you've filled in the last 18 months
  - Find an in-network pharmacy
  - Ask a pharmacist a question
  - Switch a prescription from a retail pharmacy to our home delivery pharmacy
- For home delivery prescriptions:
- Refill and track your orders
  - Pay your bill online
  - Sign up for automatic refills
  - Request a payment plan
  - For specialty medications, connect to your online Accredo® account

1. App/online store terms and mobile phone carrier/data charges apply.

2. Prices shown on myCigna are not a guarantee. Coverage falls under your plan terms and conditions. Visit myCigna for more information.



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# Spend smarter on medications

## Use the Price a Medication tool

- Compare the price of your medication at in-network retail pharmacies and through our home delivery pharmacy<sup>1</sup>
- View lower-cost alternatives, if available
- See which medications your plan covers
- View your costs for a 30-day and 90-day supply, depending on your plan
- Find out if your medication needs approval before your plan will cover it

1. Prices shown on myCigna are not a guarantee. Coverage falls under your plan terms and conditions. Visit myCigna for more information.



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# Save a trip with home delivery



**Order, manage, track and pay for medications** on your phone or online



Standard shipping at **no extra cost**<sup>1</sup>



Fill up to a **90-day supply** at one time<sup>2</sup>



**Automatic refills**<sup>3</sup> or refill reminders so you don't miss a dose



**Helpful pharmacists** available 24/7



**Flexible** payment options

To learn more about Express Scripts® Pharmacy,

go to **Cigna.com/homedelivery** or call **800.835.3784**

1. Standard shipping costs are included as part of your prescription plan.  
2. Some medications aren't available in a 90-day supply and may only be packaged in lesser amounts. For example, three packages of oral contraceptives equal an 84-day supply. Even though it's not a "90-day supply," it's still considered a 90-day prescription.  
3. Express Scripts Pharmacy can automatically refill certain medications. You can sign up for the automatic refill program when you call. Or, you can log in to the myCigna App or website to sign up on your own.





# Help with your medications

## **Rx** Talk with a pharmacist from the privacy – and comfort – of your own home.

As part of your pharmacy plan, you can talk with a licensed, specially trained pharmacist from Express Scripts®. They'll help you stay on track with your medication routine.

- Find ways to save on your medication
- Better understand how your medication works and how it helps keep you healthy
- Learn how to work through side effects
- Get tips to help you remember to take your medication
- See how you can make refills easier



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# Help with specialty medications

## Accredo®, your specialty pharmacy, is focused on supporting complex medical conditions.

- Easily order, manage and track your medications on your phone or online<sup>1</sup>
- Fast shipping, at no extra cost<sup>2</sup>
- Easy refills and free reminders to help make sure you don't miss a dose. Refill certain prescriptions by text.<sup>3</sup>
- 24/7 access to specialty-trained pharmacists and nurses experienced in complex medical conditions
- Personalized care services including counseling and training on how to administer your medication
- Help with applying for third-party copay assistance programs and other options

1. You'll see your first order in the myCigna App or website once Accredo ships it.

2. Standard shipping costs are included as part of your prescription plan.

3. The ability to refill prescriptions by text is only available for certain medications. To get text messages, you'll have to sign up for Accredo's texting service. You can do this when you call Accredo to refill your prescription. Once you sign up, simply reply to their welcome text to get started. Standard text messaging rates apply.



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# Consider a 90-day supply for maintenance medications

**90-day supplies are more convenient and help make your life easier.<sup>1</sup>**

## **90-day (or 3-month) supply<sup>2</sup>**

- Use Express Scripts® Pharmacy (our home delivery pharmacy)<sup>3</sup>  
OR an approved in-network retail pharmacy

## **30-day supply**

- Use any retail pharmacy in your plan's network
- Option to switch to 90-day supply at any time

1. Internal Cigna analysis performed Jan 2019, utilizing 2018 Cigna national book of business average medication adherence (customer adherent > 80% Proportion Days Covered), 90-day supply vs. those who received a 30-day supply taking antidiabetics, blood pressure medications and statins.
2. Some medications aren't available in a 90-day supply and may only be packaged in lesser amounts. For example, three packages of oral contraceptives equal an 84-day supply. Even though it's not a "90-day supply," it's still considered a 90-day prescription.
3. Not all plans offer home delivery as a covered pharmacy option. Log in to the myCigna app or website, or check your plan materials, to learn more about the pharmacies in your plan's network. Cigna maintains an ownership interest in Express Scripts Pharmacy's home delivery services. However, you have the right to fill prescriptions at any pharmacy in your plan's network. You won't be penalized regardless of where you fill your prescriptions. To find a retail pharmacy in your plan's network, log in to the myCigna App or myCigna.com and use the Price a Medication tool.



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# Dental plan options





**NOTE TO PRESENTER:** Use for DHMO clients only.

# Cigna Dental Care® (DHMO)<sup>1</sup>



**General dentist:** Choose any general dentist in the Cigna Dental Care® network who can coordinate your dental care  
Change your network dentist at any time  
Receive care from a pediatric dentist up to age 13



**Network:** Cigna Dental Care offers access to providers who have pre-negotiated the cost of patient care so there are no surprises. Emergency care is covered both in- and out-of-network.<sup>2</sup>



**Predictable costs:** Estimate treatment costs in advance based on your Patient Charge Schedule, then pay the pre-negotiated charge for each service listed, if applicable



**Deductible:** No deductibles, you don't have to reach an out-of-pocket cost before coverage starts.



**Maximums:** No calendar year or lifetime maximums, your coverage isn't limited by a dollar amount.

1. The term "DHMO" is used to refer to product designs that may differ by state of residence of enrollee, including, but not limited to, prepaid plans, managed care plans, and plans with open access features. The Cigna Dental Care® (DHMO) product availability varies by state and is subject to change.

2. There are no out-of-network benefits with a Cigna Dental Care® plan except in the case of emergencies. For residents of MN and OK coverage is available out-of-network. See Appendix A for details.



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# Cigna Dental Care®



## Coverage with no deductibles or waiting periods<sup>1</sup>

### Examples of covered services<sup>1</sup>

No cost (or low cost) preventive care such as cleanings and exams

Additional cleanings, fluoride and fluoride varnish may be available for a copay

Temporomandibular joint (TMJ) diagnosis

General anesthesia/IV sedation when medically necessary

Coverage for brush biopsy, a noninvasive diagnostic procedure for detecting oral cancer

Coverage for teeth whitening (take-home bleaching gel with trays) and athletic mouth guards

No age limit on sealants

Second opinions covered

Emergency care after hours and/or away from home

Orthodontic coverage for children and adults

1. Plan copay and coinsurance requirements apply. Not all services are covered. See Appendix A for a listing of related plan limitations and exclusions.

**NOTE TO PRESENTER:** Use for DHMO clients only.  
Use for 08, 09, P, and coinsurance PCS series. See notes for 07s. This slide **DOES NOT** apply to any plan with an "N" and D and E Series. Remove "surgical implants" if not plan is not "I". **If keeping copy then change font color, delete [brackets] and this note.**

# Your access: Thousands of dentists, one directory

**NOTE TO PRESENTER:** Use this slide for Cigna Dental Care Access and Access Plus clients only. Modify the plan names that the customer should search. **Change font color, remove [brackets] and this note.**



The Cigna Dental Care DHMO gives you access to a **network of high-value** dentists and covers hundreds of procedures — for greater convenience and bigger savings.



All participating dentists are consolidated into one directory, which you can easily search online at **Cigna.com**®



Search for providers in the Cigna Dental Care Access Plus Network.

# Dental Preferred Provider Organization (DPPPO)



**Network:** Select any licensed dentist but see bigger savings if you use a dentist in the Cigna Dental network.



**Specialist:** See a specialist without a referral



**Deductible:** An annual amount that may apply to covered services before your plan begins to pay.



**Coinsurance:** Once you meet your deductible and satisfy any applicable waiting period, this is the portion you will of your covered dental care costs — i.e., coinsurance.



**Coverage:** The amount paid by your plan depends on:

- The coinsurance level for the service you receive
- The dentist you visit
- Whether you've paid your deductible and/or reached your maximum



**Maximums:** Once you reach the plan's calendar year dollar and/or any applicable lifetime maximum, your plan will no longer pay a portion of your costs during that plan year.



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# Your coverage



	Cigna DPPO			Cigna DPPO + Ortho		
	Cigna DPPO Advantage In-network	Cigna DPPO In-network	Cigna DPPO Out-of-network*	Cigna DPPO Advantage In-network	Cigna DPPO In-network	Cigna DPPO Out-of-network*
Class I – Preventive care	100%	80% No deductible	80% No deductible	100%	80% No deductible	80% No deductible
Class II – Basic restorative	80% after deductible	80% after deductible	80% after deductible	80% after deductible	80% after deductible	80% after deductible
Class III – Major restorative	50% after deductible	50% after deductible	50% after deductible	50% after deductible	50% after deductible	50% after deductible
Class IV – Orthodontia	N/A	N/A	N/A	50% after deductible	50% after deductible	50% after deductible
<b>Annual deductible</b>						
Annual deductible	Individual \$50 Family \$150	Individual \$50 Family \$150	Individual \$50 Family \$150	Individual \$50 Family \$150	Individual \$50 Family \$150	Individual \$50 Family \$150
<b>Calendar-year maximum</b>						
Calendar-year maximum	\$1,000	\$1,000	\$1,000	\$1,500	\$1,500	\$1,500
<b>Orthodontia Lifetime Maximum: \$1,500 Dependent Children to age 19</b>						
Orthodontia Lifetime Maximum: \$1,500 Dependent Children to age 19	N/A	N/A	N/A	\$1,500	\$1,500	\$1,500



# Total Cigna DPPO network

**NOTE TO PRESENTER:** Use this slide for an incentive plan with both DPPO Advantage and DPPO.

## Thousands of dentists, one directory

With the Total Cigna DPPO network, you have a choice of more than 149,000<sup>1</sup> dentists nationwide

The Total Cigna DPPO network is made up of two separate networks, each offering different levels of coverage

- Cigna DPPO Advantage
- Cigna DPPO

All participating dentists are combined into one directory, which you can easily search online at **Cigna.com**<sup>®</sup>



### Cigna DPPO Advantage

Highest benefit level and may result in a lower cost to you



### Cigna DPPO

Lower benefit level than DPPO Advantage

1. 2022 year-end unique dentist count for Cigna Total DPPO Network. Subject to change.

# Cigna Dental Virtual Care<sup>1</sup>

## Get the dental care you need without leaving home

If you need dental care and are unable to reach your regular provider, you now have the option to consult with a licensed dentist through a video call.

- Available 24 hours a day, seven days a week, 365 days a year
- Helps address urgent dental situations like toothaches, infection, gum inflammation, broken teeth and more
- Identifies whether more involved procedures are needed, and helps guide care
- Medications prescribed with guided follow-up care<sup>2</sup>
- Processed as in-network claim on your plan, with no copay or coinsurance costs (but does apply to your plan's annual maximum, if applicable)
- Can be referred to a network dentist for any additional care required.

 To access Cigna® Dental Virtual Care, just log on to your [myCigna.com](https://myCigna.com)® account and follow the prompts to the virtual care portal.

1. Cigna Healthcare provides access to virtual care through national teledental care providers via myCigna.com as part of your plan. Providers are solely responsible for any treatment provided to their patients. Video chat may not be available in all areas or with all providers and is a requirement for this service. See your plan materials for the details of your specific Dental plan. This service is separate from coverage for virtual dental care obtained by your Dental plan's network and may not be available in all areas. A referral is not required for this service. Services may be available on an in-person basis or via telehealth from the enrollee's primary care provider, treating specialist, or from another contracting individual health professional, contracting clinic, or contracting health facility consistent with California law. Enrollees that have coverage for out-of-network benefits may receive services either via telehealth or on an in-person basis using the enrollee's out-of-network benefits. Note: out-of-network benefits, if available, will generally include higher out-of-pocket financial responsibility and no balance-billing protections. Please refer to your benefit plan documents for specific information about your benefit plan and out-of-network benefits.

2. Dentists are unable to prescribe opioid or narcotic medications and are subject to all laws in your residence state regarding the prescribing of medication.

# Total Cigna DPPO network

**NOTE TO PRESENTER:** Use this slide for an incentive plan with both DPPO Advantage and DPPO.

## Thousands of dentists, one directory

With the Total Cigna DPPO network, you have a choice of more than 149,000<sup>1</sup> dentists nationwide

The Total Cigna DPPO network is made up of two separate networks, each offering different levels of coverage

- Cigna DPPO Advantage
- Cigna DPPO

All participating dentists are combined into one directory, which you can easily search online at **Cigna.com**<sup>®</sup>



### Cigna DPPO Advantage

Highest benefit level and may result in a lower cost to you



### Cigna DPPO

Lower benefit level than DPPO Advantage

1. 2022 year-end unique dentist count for Cigna Total DPPO Network. Subject to change.



Offered by CignaHealthand Life Insurance Company, Connecticut GeneralLifeInsuranceCompany, or their affiliates. In Utah, plans are offered by Cigna Health and Life Insurance Company.

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# Cigna One Guide®

**NOTE TO PRESENTER:** Remove if One Guide is not available for the client.

Cigna One Guide helps you make informed choices and get the most from your plan, offering personalized support to help you stay healthy and save money.

## **During enrollment, we're just a call away to help:**

Answer questions about the basics of coverage for medical plans and products as well as Cigna Healthcare pharmacy

Identify the types of health plans available to you to help you choose the one that best meets your needs

Find out if your doctors are in network to help you avoid unnecessary costs

Get answers to any other questions you may have about the plans or provider networks available to you



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## Your online home for assessment tools, plan management, medical updates and much more:

Find in-network doctors, dentists and medical services

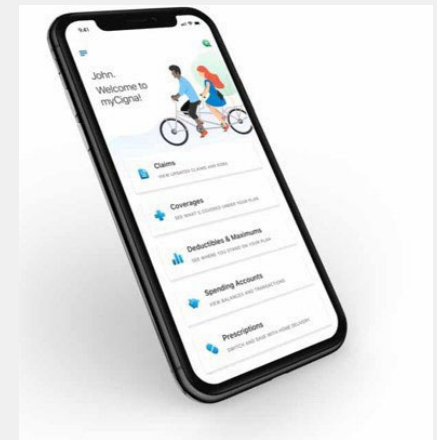
View, print and email ID cards

Review your coverage

Manage and track claims, account balances and deductibles

Compare cost and quality information for doctors and hospitals

- Access a variety of health and wellness tools and resources
- Receive alerts when new plan documents are available
- Manage your home delivery prescription orders<sup>2</sup> or talk with a pharmacist
- Use the Price a Medication feature to explore medication costs



Download the **myCigna**® app and access your account.<sup>1</sup>

1. For illustrative purposes only.

2. App/online store terms and mobile phone carrier/data charges apply. Actual myCigna® features may vary depending on your plan and individual security profile.

3. [Not all plans include home delivery as a covered pharmacy option. Please log in to the myCigna® app or website, or check your plan materials, to learn more about the pharmacies in your plan's network.]

4. [Prices shown on myCigna® are not guaranteed and coverage is subject to your plan terms and conditions. Visit myCigna® for more information.]

# 24/7 Customer Assistance



Reach us 24 hours a day, seven days a week



Get answers to your health, claims and benefit questions



Ask for a Spanish-speaking service representative, or someone who can translate one of 200 languages



Order an ID card, update insurance information, check claim status and more



The answers you need are just a phone call away. Anytime you need us, feel free to call the toll-free number on your ID card.



# Health Information Line



Call the number on your  
ID card, 24/7/365

Offers access to a trained clinician<sup>1</sup> to help you determine when and where to get treatment for immediate health care needs

Provides guidance and education about both specific health concerns and general health topics



Chat via myCigna.com<sup>®</sup> website or app Mon-Fri  
9:00 am – 8:00 pm EST<sup>2</sup>

- Provides suggestions for online tools or local resources to help support your physical and mental health needs
- Delivers access to audio health library (both in English and Spanish), as well as podcasts

1. These health advocates hold current nursing licensure in a minimum of one state but are not practicing nursing or providing medical advice in any capacity as a health advocate.

2. Excluding holidays.



# Cigna Healthy Babies

**NOTE TO PRESENTER:** Remove if program is not offered applicable to the client.



**Available at no additional cost to you, Cigna Healthy Babies supports you throughout your pregnancy journey — and works to keep you and your baby healthy.**

**You'll get:**

A downloadable guide to help you learn about important pregnancy topics, including prenatal care, exercise, stress and depression

24/7 telephone access to a maternity specialist

Access to information on the myCigna® website or from the Cigna Healthy Pregnancy® app<sup>1</sup>

Personalized support from a case manager if you're hospitalized during pregnancy or if your baby is in the NICU

**You'll learn how to:**

Plan for a healthy pregnancy

Monitor your pregnancy week by week

Prepare for labor and delivery

Care for your new baby



For more information about Cigna Healthy Babies, just call the number on your ID card.

1. The app is for educational purposes only. Medical advice isn't provided. Don't use information in this app to diagnose yourself. Always check with your health care provider for information about examinations, treatment, testing, and care recommendations. In an emergency, dial 911 or visit the nearest emergency room. App/online store terms and mobile phone carrier/data charges apply.

# Cigna Healthcare® Lifestyle Management Programs

**NOTE TO PRESENTER:** Remove if program is not offered applicable to the client.

**Our health advocates provide personalized support to help you make lasting changes.**

**Weight management:** Learn to manage your weight using a non-diet approach that helps you change habits, eat healthier and become more active

**Quit tobacco:** Develop a personal quit plan to become — and stay — tobacco-free

**Reduce stress:** Understand the sources of your stress and learn coping techniques to better manage it in all areas of your life



Use an online or telephone coaching program (or both) for the support you need.



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# Cigna Healthy Rewards® Program<sup>1</sup>

Get discounts on the health products and programs you use every day, including:



Weight management and nutrition



Alternative medicine



Vision and hearing care



Fitness memberships and devices



Yoga products and virtual workouts

1. **Healthy Rewards programs are NOT insurance.** Rather, these programs give a discount on the cost of certain goods and services. The customer must pay the entire discounted cost. Some Healthy Rewards programs are not available in all states and programs may be discontinued at any time. Participating providers are solely responsible for their goods and services.



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NOTE TO PRESENTER: This is not permitted for use with insured plans in MD or OH. Delete this note.



**If you have questions on the medical program under Cigna before January 1, 2024 effective date, please call the Pre-Enrollment hotline at 1-888-806-5042**

# Questions and answers



You cannot open an HSA if, in addition to coverage under an HSA-qualified High Deductible Health Plan ("HDHP"), you are also covered under a Health Flexible Spending Account (FSA) or an HRA or any other health coverage that is not a HDHP. The HSA provider and/or trustee/custodian will be solely responsible for all HSA services, transactions and activities related thereto. Neither your employer nor Cigna is responsible for any aspects of the HSA services, administration and operation.

Rates will vary by plan design. Coverage is subject to any applicable plan deductibles, copay and/or coinsurance requirements. Product availability may vary by location and plan type and is subject to change. All group health insurance policies and health benefit plans have exclusions and limitations. For costs and details of coverage, see your enrollment materials. The information in this presentation summarizes the highlights of your plan. For a complete list of both covered and not covered services, including benefits required by your state, see your employer's group insurance certificate, summary plan description or group service agreement – the official plan documents. If there are any differences between the information in this presentation and the plan documents, the information in the plan documents takes precedence.

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