

# WELCOME TO CIGNA

Not just a health plan. A plan to be whole-body healthy.



# Partnership with Cigna and Health and Welfare Trust

- Your Plan
- Your Money
- Your Benefit
- Use it wisely

- NOT Cigna's Money
- The fund is a self-insured health plan, Cigna only manages the fund according to the plan design



# RELIABLE AND PERSONAL SERVICE WHEN YOU NEED US



## Call us anytime, day or night

- **800.768.4695**
- Nurse Line, Customer Service and Health Information Line/ are 24/7
- We speak your language
- Speak with a registered nurse.
- Call the number on the back of your card.

**800.768.4695**



## Find all of your information when you need it at

**[www.mycigna.com](http://www.mycigna.com)**

- Snapshot of your health with the online health assessment.
- Built in search engine with a cost estimator.
- Mobile Access
- Find doctors, hospitals, labs and specialist in one place
- Network Information to find a nearby doctor or immediate care
- Quality of Care with Cigna Care Designation
- Spanish Language Functionality

**[www.mycigna.com](http://www.mycigna.com)**



## Mobile site and myCigna app deliver information on the go

- All customers can access myCigna via mobile device using internet browser
- myCigna mobile app for iOS and Android devices
- Tools and resources in a simple to use tool.



# Use Cigna Network: In-Network vs Out-of-Network (Example)

## Use Cigna network and save money

Out of Network			In-Network		
Doctor charges \$15,000.			Doctor charges \$15,000.		
Your plan will cover \$10,000.			Your plan will cover \$10,000, the contracted rate.		
Doctor bills you the difference - \$5000			Doctor is <b>not allowed</b> to bill you the difference.		
Plan pays 60% of covered charges after deductible is reached.			Plan pays 80% of covered charges after deductible is reached		
Your Plan Covers		You Owe	Your Plan Covers		You Owe
Doctor Charge	\$15,000	\$5000	Doctor Charge	\$10,000	\$0.00
Family Plan Deductible	\$0.00	\$2000	Deductible	\$0.00	\$2000
Co-Insurance	\$3600	\$3200 (40% remaining \$8,000) (\$10,000–\$2,000=\$8000)	Co-Insurance	\$6,400 (80% remaining \$8,000) (\$10,000–\$2000=\$8,000)	\$1600 (20% of \$8000)
Estimated Out of Pocket - <b>\$10,200</b>			Estimated Out of Pocket - <b>\$3600</b>		
Estimated Savings by Staying In-Network - \$6600					



# VIRTUAL CARE BREAKS DOWN THE WALLS.

## EASY ACCESS

**Whenever** – 24/7/365, including holidays and weekends for medical; appointments scheduled in minutes for behavioral care.

**Wherever** – at home, at work or on the go.

**However** – via video or phone.

**Whomever** – adult and pediatric care for medical.

**Whyever** – care for minor medical conditions and behavioral/mental health needs.

## QUALITY

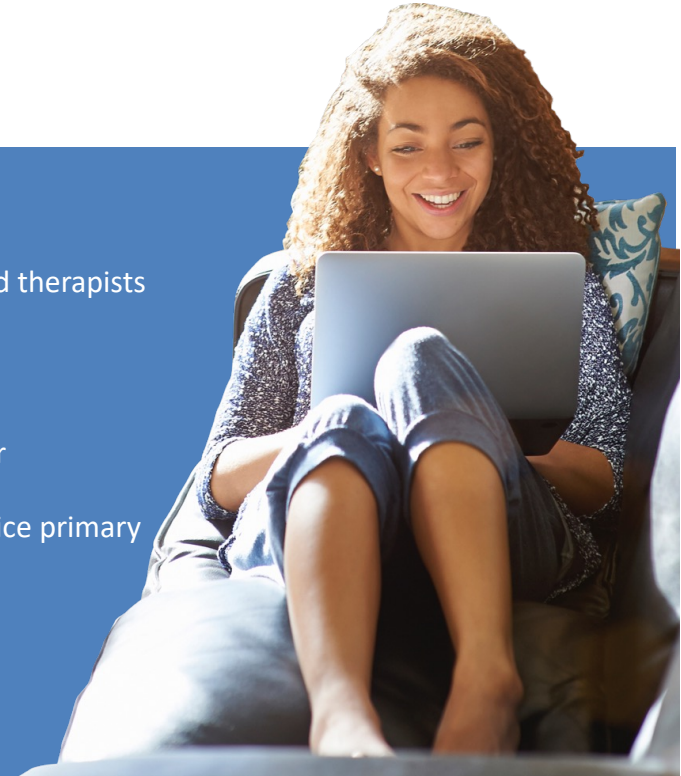
Board-certified doctors and pediatricians as well as licensed therapists and psychiatrists.

## COST-EFFECTIVE

Medical virtual care for minor conditions costs less than ER or urgent care center visits, and maybe even less than an in-office primary care provider visit.

## CONVENIENT

Prescriptions sent directly to a local pharmacy, if appropriate.



\*Provided by MDLIVE. \*\*Costs vary based on plan design and subject to mental health parity.



# Conditions Treated

## By Licensed and Certified Providers.

### VIRTUAL MINOR MEDICAL CARE

- Acne
- Allergies
- Asthma
- Bronchitis
- Cold and flu
- Constipation
- Diarrhea
- Earaches
- Fever
- Headaches
- Infections
- Insect bites
- Joint aches
- Nausea
- Pink eye
- Rashes
- Respiratory infections
- Shingles
- Sinus infections
- Skin infections
- Sore throats
- Urinary tract infections

### VIRTUAL BEHAVIORAL CARE

- Addictions
- Bipolar disorders
- Child/Adolescent issues
- Depression
- Eating disorders
- Grief/Loss
- Life changes
- Men's issues
- Panic disorders
- Parenting issues
- Postpartum depression
- Relationship and marriage issues
- Stress
- Trauma/PTSD
- Women's issues

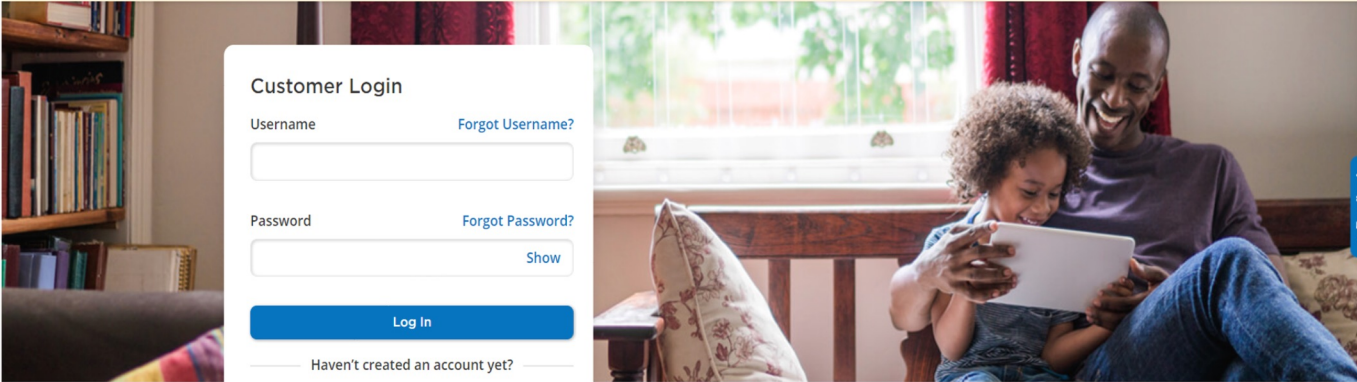
### VIRTUAL WELLNESS SCREENINGS



# Log in to MyCigna.com

**⚠️ Coronavirus (COVID-19) Update:** Log in for important information and to assess your COVID-19 risk.

**Please note:** Visit our [Coronavirus \(COVID-19\) Resource Center](#) for the latest vaccine information, updates, and frequently asked questions.



### Customer Login

Username [Forgot Username?](#)

Password [Forgot Password?](#)

[Show](#)


[Log In](#)

Haven't created an account yet?


[Register](#)

[Registrarse en Español](#)


Your online account gives you access to these features:




Find Care and Costs



View Claims

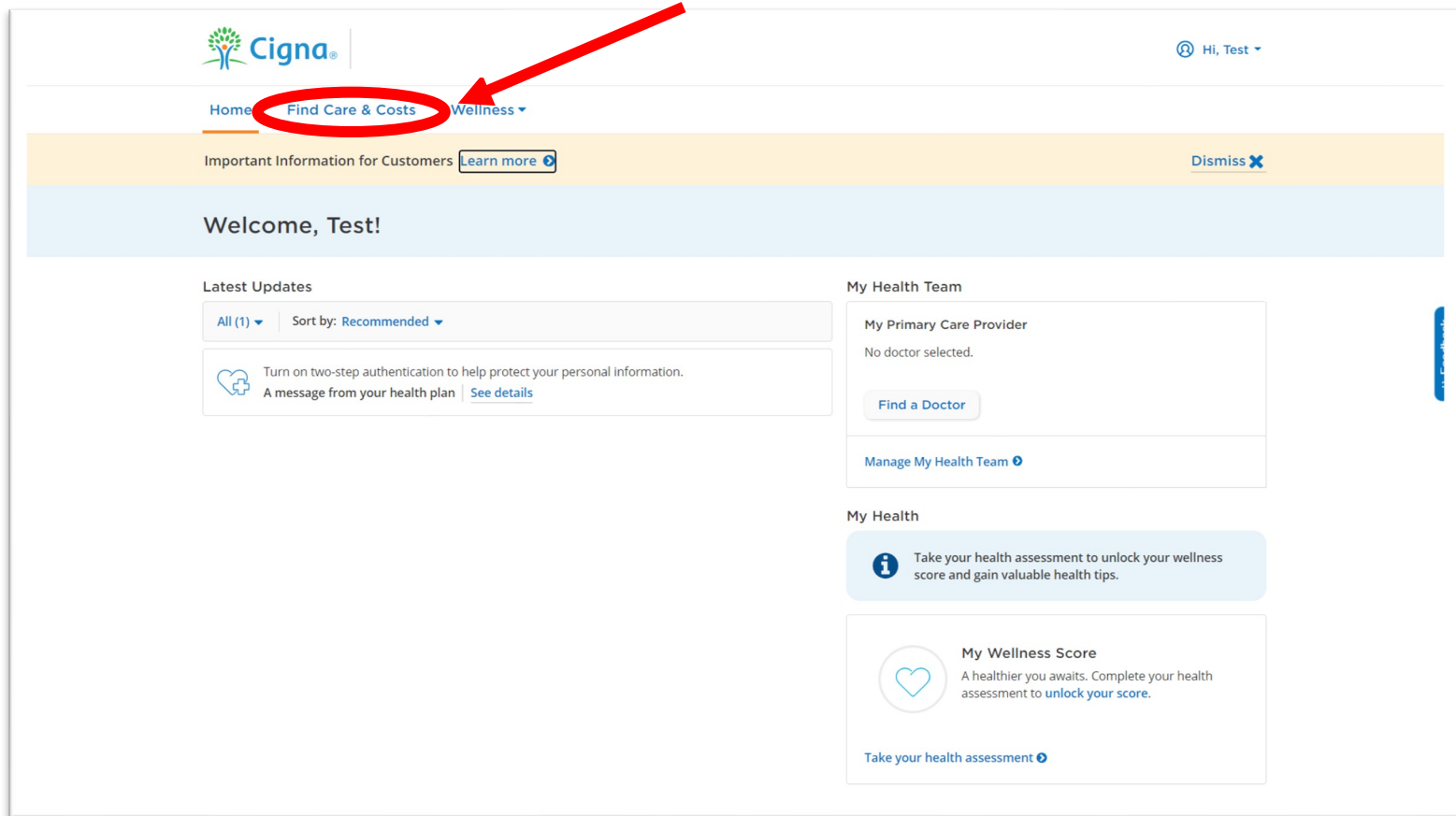


Manage Spending





Update Your Profile

# From the home page, click on “Find Cost & Care”






# Option to Go Virtual with MDLive

 MessagesJarold ▾

[Home](#) [Find Care & Costs](#) [Wellness ▾](#)

We found results for "Primary Care Provider (PCP)".  
What type of care are you looking for?


### Go Virtual



Continue ↗

Talk to a doctor 24/7 from the comfort of your home.

### See a Local Provider



View Results

Choose an in-network doctor in your local area whom you can see face-to-face.

# myCigna mobile app

## Download the myCigna Mobile App\* to:

- Access your Cigna account on the go
- Find doctors and medical services
- Manage and track claims
- View ID card information for the whole family
- Network Information to find a nearby doctor or immediate care
- Quality of Care with Cigna Care Designation
- Spanish Language Functionality



The downloading and use of the myCigna Mobile App is subject to the terms and conditions of the App and the online stores from which it is downloaded. Standard mobile phone carrier and data usage charges apply.

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# Cigna In-network labs – Nationwide Networks

## Use myCigna.com to find a lab

### Need blood work or testing done?

Plus Consider visiting Quest Diagnostics® or Laboratory Corporation of America® (LabCorp) for extra savings. You'll receive the quality service you'd expect – for up to 75% less.\* And you'll have hundreds of nationwide locations to choose from.

Ask your doctor to send labs to LabCorp or Quest for extra savings.

### Cost of general health panel test:\*

Average LabCorp or Quest cost: \$21.98

Average other lab cost: \$49.58

Average outpatient hospital lab cost: \$212.87



**Estimate the cost of your care at myCigna.com or call the number on your Cigna ID card.**



\*Savings estimate and table showing the average costs for the stated lab services based on Cigna claim data October–December 2016. The average allowable charges were used for these calculations. Costs will vary based on the services provided, location and benefit plan.

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# Inpatient and Outpatient Prior Authorization (Also call Precertification)

- Cigna performs utilization management/precertification for inpatient admissions and for a specific list of outpatient services. Prior Authorizations must be completed before the service is provided.
- **How long does it take? On average 7-10 days**
- Prior Authorization (Precertification):
  - Ensures you will get the right care in the right setting
  - Saves you or your dependents from costly or unnecessary services.
- Who obtains prior authorization?
  - **In-network** services: prior authorization is the responsibility of the healthcare professional – not the patient.
  - **Out-of-network** services: **You** are responsible for obtaining prior authorization
- There may be a financial penalty for not precertifying



# Medical Prior authorization categories\*



- All inpatient stays
- High-tech radiology
- Outpatient Behavioral Health
- Home health care
- Durable medical equipment/ external prosthetics
- Musculoskeletal/pain management
- Radiation therapy
- Infertility treatment
- Speech therapy
- Sleep management
- Medical injectables
- Transplant
- Home infusion therapy
- Private duty nursing
- Experimental, investigational and unproven services
- Potentially cosmetic procedures

# Mental Health, Substance Abuse Services and EAP

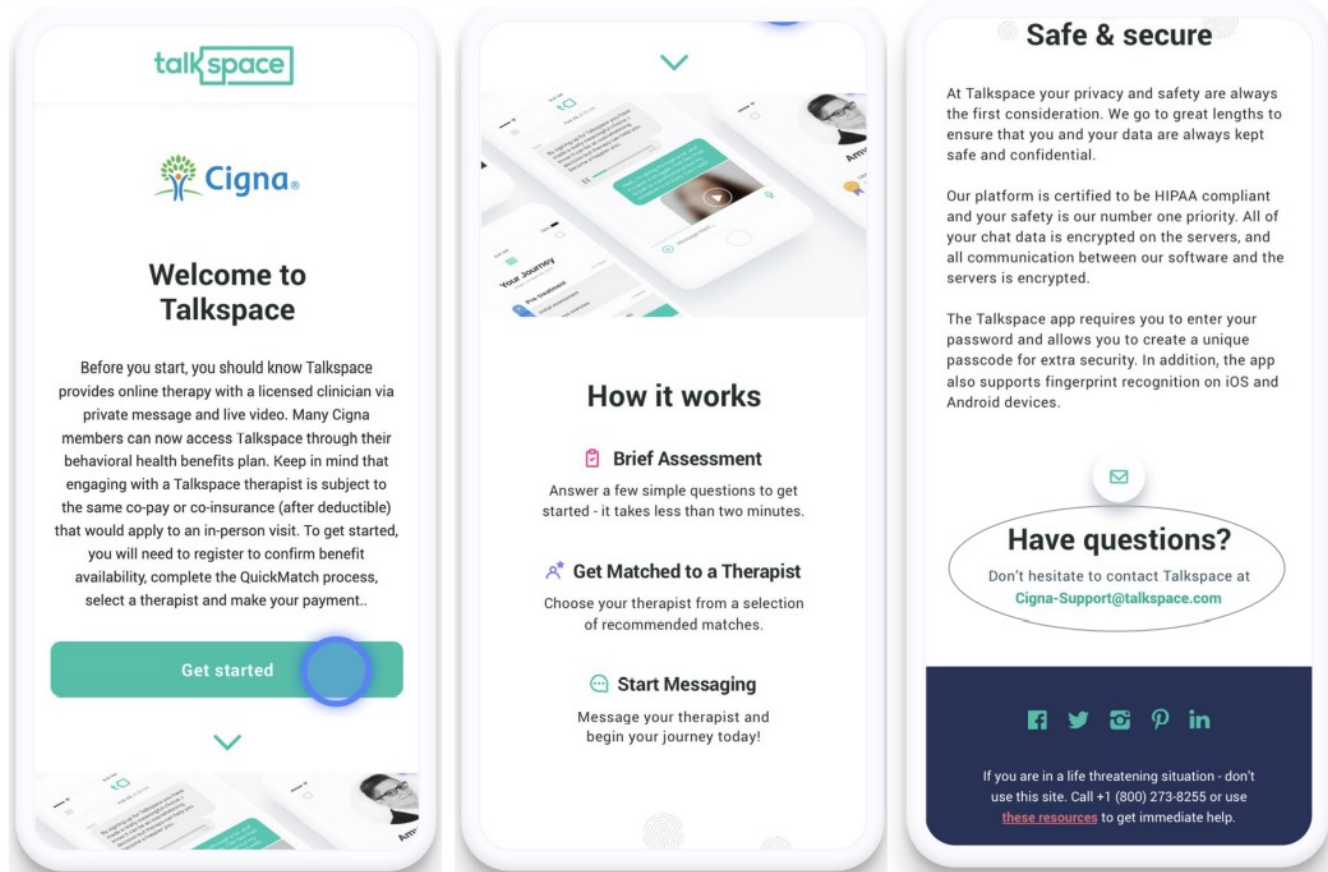
- Employee Assistance Program (EAP)
- Cigna Behavioral Advantage - Inpatient and Outpatient Management
- To find a list of doctors and facilities in your Cigna network, [www.myCigna.com](http://www.myCigna.com).
- Or call our 24 / 7 / 365 customer service center.

– **800.768.4695**

- EAP Service
- Mental Health
- Substance Abuse
- Utilization Review
- Case Management



# TalkSpace – Online Behavioral Health Care



**talkspace**





# Cigna Healthy Rewards®\*

Get discounts on the health products and programs you use every day. Look under the Wellness tab on myCigna.com for discounts and information.



Weight management and nutrition

Vision and hearing care

Alternative medicine

Healthy lifestyle and fitness

\* Some Healthy Rewards programs are not available in all states and programs may be discontinued at any time. If your Cigna plan includes coverage for any of these services, this program is in addition to, not instead of, your plan benefits. **A discount program is NOT insurance and you must pay the entire discounted charge.**

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# Easy ways to save more

1

**Stay in the Cigna network.** You can save big when you use a Cigna network doctor, hospital or facility.

2

**Look for Cigna Care Designations.** You may save more when you choose a Cigna Care Designation doctor or a Centers of Excellence hospital.

3

**Get routine preventive care.** Wellness checkups, routine immunizations and preventive screenings can help detect or prevent serious diseases.

4

**Go to an urgent care facility.** If your condition isn't serious or life-threatening, using urgent or convenience care can be much more affordable than an ER visit.

**Want to know more?**

**Visit [myCigna.com](https://myCigna.com) or call the number on your ID Card anytime.**



# Easy ways to save more (continued)

5

**Stick with lower cost labs.** Nationals labs like Quest Diagnostics® or Laboratory Corporation of America can save you up to 75%.\*

6

**If you can, use an independent radiology center\*\***

- If you need a CT scan or MRI
- Can provide quality service, but usually at a lower price than a hospital

7

**Consider an outpatient surgical center**

- If you need a colonoscopy, GI endoscopy or arthroscopy
- In-network outpatient surgical centers can be a cost-effective option

**Want to know more?**

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\* Savings estimate is based on an internal Cigna national study of 2013 lab utilization data, costs and discounts. Savings will vary.

\*\* Prior authorization through MedSolutions is needed for independent radiology centers.

# Helpful definitions

- **Deductible:** The amount you pay before your health plan begins to pay.
- **Out-of-pocket (OOP) maximum:** How much you pay each year before your plan covers 100% of covered medical bills.
- **Coinsurance:** How much your plan will help you pay after you meet your deductible, but before you meet your OOP maximum.
- **Copays:** The amount you pay each time you receive certain medical services. It is most commonly charged for a doctor's visit or when filling a prescription.



# Helpful definitions - Continued

- **Preventive care services:** Screenings and basic medical check-ups designed to help prevent future illness. They are covered 100% when you use an in-network provider, which means you won't even have a copay.\*
- **Urgent care:** An urgent care facility provides non-life-threatening basic medical care. Urgent care services typically cost less than they would at an emergency room (ER). Be careful of “box” ER. Look like Urgent Care but are an ER.
- **In-network vs. out-of-network:** Cigna provides you with a network of quality contracted doctors and facilities (in-network), but your health plan also allows you to see providers that are not contracted (out-of-network). The amount of money that you and your plan pay for services are significantly reduced when you receive care at an in-network Cigna provider.



\* If your doctor's visit results in a diagnosis of an illness or injury, the visit may no longer be billed as preventive. Not all preventive care services are covered. See your plan materials for a complete listing of covered preventive care services.

# WANT TO LEARN MORE?

**800.768.4695**  
**myCigna.com**

