Take control of your health.

Get the most from the benefits offered through your employer.

As part of your employer's health plan, you get access to a variety of programs and services to help make your life easier — and healthier.

Manage your health on myCigna

Your health is most important. That's why there's **myCigna** — your online home for assessment tools, medical updates and more.[1]

On the **myCigna® app** or **myCigna.com®** you can:

- Find in-network providers.
- View, print or send your ID card information.
- Review coverage, manage and track claims.
- Compare prescription drug prices.[2]
- Compare provider and hospital cost and quality.
- Get health and wellness tools and resources.
- Sign up for new plan document alerts.
- Track your account balances and deductibles.
- Use home delivery from Express Scripts® Pharmacy.
- Fill specialty medications through Accredo® Specialty Pharmacy.

Use the click-to-chat feature to connect with a live Cigna Healthcare® representative.

When your plan year begins, register on myCigna.com®.[1] View your digital ID cards, find in-network health care providers, estimate costs and access all available programs.

1. App/online store terms and mobile phone carrier/data charges apply. Please refer to your phone's manufacturer for your phone's specific capabilities. Actual myCigna features may vary depending on your plan and individual security profile. Children under age 13 are not permitted to register for a personal profile at myCigna.com.
2. Prices shown on myCigna are not guaranteed and coverage is subject to your plan terms and conditions. Visit myCigna for more information.

Cigna One Guide

During the enrollment period, you can call the Cigna One Guide® team at **888.806.5094**. Your personal guide will help you:

- Understand the basics of health coverage.
- Identify the types of health plans available to you.
- Check if your doctors are in-network.
- Get answers to plan or network questions.

After enrollment, One Guide offers ongoing support. Our personal guides can help you:

Get care

- Know your coverage and how it works.
- Find an in-network provider, lab or urgent care center.
- Connect with health coaches and more.
- Stay on track with appointments and preventive care.
- Get support for complex health situations.

Save and earn

- Maximize your benefits.
- Get cost estimates and avoid surprise expenses.
- Check account balances and claim activity.

Once your plan is active, you can click, call or chat. Log in to **myCigna.com®** or the **myCigna® app**.[1] Connect with us by:

- Click to chat. Live chat assistance is available from 9:00 a.m. to 8:00 p.m. (EST).
- Call us. We're here for you 24/7 using the number on your ID card.

1. The downloading and use of the myCigna App is subject to the terms and conditions of the app and the online store from which it is downloaded. Standard mobile phone carrier and data usage charges apply. Customers under age 13 (and/or their parent/guardian) will not be able to register at myCigna.com.

cigna healthcare

Offered by Cigna Health and Life Insurance Company or its affiliates.

24/7 customer service

Anytime you need us, feel free to call the toll-free number on your ID card.

- You can reach us 24 hours a day, seven days a week.
- You can get answers to your health, claims and benefit questions.
- Ask for a Spanish-speaking service representative or someone who can translate into more than 200 languages.

24/7 customer assistance is available for medical and dental plan customers only.]

Health Information Line

Once your health coverage begins, you can call the Health Information Line, available 24 hours a day, seven days a week. Speak with a personal nurse advocate[1] via chat or phone. They're here to confidentially answer your health questions. This toll-free number is **866.494.2111**.

- Get information to help you decide where and when you should get treatment for your immediate care needs.
- Call if you need general health information or have a specific health concern.
- Chat is available Monday–Friday, 9:00 a.m.–8:00 p.m. ET, excluding holidays, via **myCigna.com**® or the **myCigna**® **app**.
- Listen to hundreds of audio files to help you stay informed about your health.

1. These health advocates are trained nurses. They have a current nursing license in at least one state. When working as a health advocate, they are not practicing nursing or giving medical advice.

Virtual care available 24/7/365

Cigna Healthcare® makes it easier to access fast, trusted, and convenient virtual care from MDLIVE® and a wide range of in-network providers at no extra cost.[1] Whether you have a chronic condition or seek preventive care, virtual visits help avoid delays and support better health outcomes. Available virtual care services include:

- Primary and urgent care for non-emergency needs and checkups
- Specialty care in dermatology, women's health, cardiac health, digestive health, sleep apnea and LGBTQIA+ inclusive care
- Therapies including physical, speech, and musculoskeletal care
- Behavioral health
- Nutrition counseling with registered dietitians for weight loss, diabetes, and more
- Chronic pain management with coordinated care teams

Access care through **myCigna.com**® or the **myCigna**® **app**[2] by selecting "Find Care and Costs" and choosing virtual providers.

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 all services may not be available in all areas; subject to state regulations. 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. In general, to be covered by your plan, services must be medically necessary and used for the diagnosis or treatment of a covered condition. Not all prescription drugs are covered. Not all services are eligible or may be covered under your specific medical plan. The following services are generally not covered: services that aren't medically necessary; experimental, investigational or unproven services; services for an injury or illness that occurs while working for pay or profit, including services covered by Worker's Compensation benefits; treatment of sexual dysfunction. This is a summary only and the terms of your specific medical plan may vary. All group health insurance policies and health benefit plans contain exclusions and limitations. See your plan materials for costs and details of coverage, including other telehealth/telemedicine benefits that may be available under your specific health plan.

2. The downloading and use of the myCigna App is subject to the terms and conditions of the app and the online store from which it is downloaded. Standard mobile phone carrier and data usage charges apply. Children under age 13 are not permitted to register for a personal profile at myCigna.com.

Cigna Healthy Babies

Learn about the many programs and services which are available to help guide and support you throughout your pregnancy and postpartum. To support you along your journey, you'll get:

- A guide to help you learn about pregnancy and babies, including topics like prenatal care, exercise, stress, depression and more.
- Personalized support from a maternity specialist if you're hospitalized during pregnancy or if your baby is in the NICU.

You'll also have easy access to a wealth of information on **myCigna.com**®. You will learn how to:

- Order a breast pump after your 28th week of pregnancy.
- Monitor your pregnancy week by week.
- Connect with a virtual lactation consultant.
- Care for your baby.

Preventive care

Getting and staying healthy is important. That's why most health plans include coverage for eligible preventive care services at no additional cost to you, when you receive them from a provider who participates in your plan's network.

This means no out-of-pocket costs to you. Covered preventive care services can include, but are not limited to:[1]

- Blood pressure screenings
- Cholesterol screenings
- Diabetes screenings

- Screenings for colon/rectal cancer
- Clinical breast exams
- Pap tests
- Mammograms

1. Plans may vary and not all preventive care services are covered. For example, immunizations for travel are generally not covered. See your plan materials for a complete list of covered preventive care services.

Cigna Healthcare Veteran Support Line

This free hotline is available 24/7/365 to all veterans, their families and caregivers. No need to be a Cigna Healthcare® customer. The team can connect you with:

- Pain management resources
- Substance use counseling
- Financial support
- Food, clothing, housing
- Legal assistance
- Parenting and child care
- Aging services
- Weekly Mindfulness for Vets phone sessions and more

Call **855.244.6211**.

Cigna Health Matters® Care Management

If you're faced with a medical condition, a personal nurse advocate[1] can offer support — at no added cost to you. This support helps coordinate your care and benefits to help you get the right care, at the right time, at the right price. A personal nurse advocate can help you:

- Better understand your condition, treatment options (as identified by your doctor) and medications.
- Understand inpatient and outpatient hospital coverage, in-network benefits, out-of-pocket costs and prescription drug costs.
- Work with your health care providers to manage your overall care plan.
- Coordinate referrals, home care, durable medical equipment, caregiver respite services and more.
- Access resources that go beyond medical treatment, including transportation to appointments, financial assistance programs and other cost-saving opportunities.
- Benefit from one-on-one emotional support.
- Know what to expect and how to prepare if you need to spend time in the hospital or need surgery.
- Get answers to basic questions about your health plan.

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.

Omada®

If you're ready to lose weight, gain energy and lower your risk of type 2 diabetes and heart disease, Omada virtual health can help you build habits that last. Their programs, with the help of a coach, give you the tools and support you need to make meaningful changes to the way you eat, move, sleep and manage stress — one small step at a time. Omada is offered at no extra cost if you or your covered family members are at risk for type 2 diabetes or heart disease, and are accepted into the program.

The Omada program is not administered by Cigna Healthcare. It is administered solely by Omada Health, Inc. which is responsible for the program.

Behavioral care

You have access to virtual providers and mental health and substance use providers as part of a large network.[1] Whether you're facing a behavioral health condition, navigating a difficult period, or seeking substance use support, you can find the right provider for your needs, either in person or virtually. To find a virtual provider:

- Go to **myCigna.com**® or the **myCigna**® **app** > Find Care & Costs
- Search for "Behavioral Health Counselor" under "Doctor by Type"
- Call to make an appointment with your selected provider

Online visits with our behavioral health network providers cost the same as in-office visits.

1. 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.

Know before you go

Here's an at-a-glance view of your options when you need medical care.[1]

	Cost	Wait time	Severity
Virtual care[1]	$		
Convenience care clinic	$$		
Primary care provider	$$		
Urgent care center	$$$		
Emergency room	$$$$		

For illustrative purposes only. Actual covered benefits, costs and wait times may vary. Always consult with your doctor for medical advice, including prior to selecting another provider for care.

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.

Protect and restore with IdentityForce®

Identity theft causes financial and emotional harm. That's why Cigna Healthcare® partnered with IdentityForce to offer monitoring, alerts and restoration. These services come with your medical coverage at no additional cost.[1]

Services include:

- Credit monitoring and tracking
- Bank and credit card activity alerts
- Fraud monitoring
- Credit report monitoring
- Credit score simulator
- Restoration services
- Identity theft insurance

The more active you are online, the more exposed your information becomes. Fraud and scams grow more common as a result. Now's the time to protect what's most important.

Cigna Healthcare customers have two ways to enroll in IdentityForce:

- Go online to **cigna.identityforce.com/starthere**.
- Call **833.580.2523.**

1. The program and services are provided by an independent company/entity and not by Cigna Healthcare. Program and services are subject to all applicable program terms and conditions. Program availability is subject to change.

Cigna Healthcare Wellness Experience

Reach your health goals while having fun. The Cigna Healthcare Wellness Experience comes at no extra cost to you.[1]

- **Personalize your experience:** Connect your activity tracker and set topics of interest.
- **Do a health assessment:** Answer questions to get a health score and learn about possible risks.
- **Track your healthy habits:** Follow a healthy routine one small step at a time.
- **Stay motivated:** You can invite up to 10 friends and family members outside of work.
- **Participate in fun challenges:** Join coworkers and motivate one another to build new healthy habits.

Once your plan starts you can sign up for the Wellness Experience on the Wellness tab of **myCigna.com**® or the **myCigna® app**.

1. The program and services are provided by an independent company/entity and not by Cigna Healthcare. Program and services are subject to all applicable program terms and conditions. Program availability is subject to change.

Emotional well-being resources

Whether your challenges are large or small, Cigna Healthcare® can connect you with solutions.[1]

Emotional health services:

- Three face-to-face visits with a licensed behavioral health provider in our Employee Assistance Program (EAP) network
- Live chat with an EAP advocate
- Unlimited phone counseling

Other services:

- **Legal:** Have a 30-minute session with a program attorney for civil, personal/family and Internal Revenue Service (IRS) issues. You get 25% off select fees if the program attorney is retained.
- **Financial:** Get 25% off tax preparation and a 30-minute complimentary phone session with a financial specialist. You can talk about debt counseling, student loans and more.
- **Identity theft support:** Have a 60-minute session with a fraud resolution specialist. You can get help with identity theft recovery and protection in the future.
- **Headspace for Cigna Healthcare:** Use this guided self-care app for your everyday mental health needs. You'll find guided meditation and mindfulness exercises, sleep support, focus music and more.

Once enrolled, log in to **myCigna.com**® to get to work-life support and self-service tools.

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.

Pharmacy home delivery

Home delivery with Express Scripts® Pharmacy is a convenient choice when you take a medication on a regular basis.[1] It's simple, safe to use and saves you trips to the pharmacy. By choosing home delivery, you can:

- Order, manage, track and pay for your medication on your phone or online.
- Get standard shipping at no extra cost.[2]
- Fill up to a 90-day supply at one time.[3]
- Talk with a pharmacist, 24/7.
- Sign up for automatic refills or refill reminders so you don't miss a dose.[4]
- Use a payment plan (if you need it).

1. Cigna Healthcare, Evernorth Health Services and Express Scripts are all part of The Cigna Group. This means we have 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 (as your plan allows).
2. Your plan pays the cost for standard shipping.
3. Not all medications come in a 90-day supply. For example, oral contraceptives come in a 3-pack, which is an 84-day supply. It's important to know that even though it's not a full "90-day supply," we still think of it as a 90-day prescription.
4. Express Scripts Pharmacy can automatically refill certain medications. Log in to the myCigna App or myCigna.com, or call 800.835.3784, to sign up. You can sign up to get emails and/or texts from Express Scripts Pharmacy. To get text messages, you'll have to sign up for the Express Scripts texting service. You can do this online or when you call 800.835.3784 to refill your prescription. Once you sign up, just reply to their welcome text to get started. Standard text messaging rates apply.

Specialty medications support

If you're using a specialty medication to treat a rare or complex medical condition, Accredo can help.[1] Their team is specially trained to support these conditions so they can help you better manage your medication and therapy. They'll also fill and ship your medication to you.

- Talk with a pharmacist or nurse, 24/7.
- Get fast shipping at no extra cost.[2]
- Find ways to pay for your medication (if you need it).
- Sign up for refills and reminders.
- Order, manage, track and pay for your medication on your phone or online.

1. Cigna Healthcare, Evernorth Health Services and Accredo are all part of The Cigna Group. This means we have an ownership interest in Accredo's specialty pharmacy services. However, you have the right to fill prescriptions at any pharmacy in your plan's network (as your plan allows).
2. Your plan pays the cost for standard shipping.

Speak with a pharmacist

It's important that you take your medication as your doctor's prescribed. If you have a question about your medication or if there's something that's keeping you from taking it, call us. Our licensed, specially trained pharmacists are here to help.[1]

- Get tips to help you remember to take your medication.
- Understand how your medication works and helps keep you healthy.
- Talk about ways to save money and make refills easier.
- Learn how to work through side effects.

1. Call the number on your ID card to get started. When you call, we'll connect you with an Express Scripts pharmacist. Cigna Healthcare, Evernorth Health Services and Express Scripts are all part of The Cigna Group. They're here to help you, at no extra cost, as part of your plan. It doesn't matter what pharmacy you're using; You don't have to use Express Scripts Pharmacy to talk with a pharmacist. We work together to serve your health, wellness, and pharmacy needs.

Find a provider on Cigna.com

Check to see if your health care provider is in-network at **Cigna.com**.[1]

1. Click on "Find a Doctor" at the top of the screen.
2. Under "How are you Covered?" select "Employer or School," depending on where you work.
3. Enter your search location (city and state or zip code).
4. Search either by "Doctor by Type" or "Doctor by Name".
5. Type in the provider name, specialty or type of care you're looking for in the Search box.

1. Just because a health care provider is listed in the directory doesn't mean that your health plan will cover all services. Look at your official plan documents, or call the number listed on your ID card, for information about the services your plan covers.

Cigna Pathwell Bone & Joint®

Cigna Pathwell Bone & Joint[1] is a program designed to help manage spine, knee, hip and shoulder pain. You'll work one-on-one with a Clinical Care Advocate[2] to help you understand your options and create a personalized plan. Your advocate can help you:

- Understand your benefits
- Find the right treatment plan
- Access in-person and virtual physical therapy
- Pre- and post-surgery support

If surgery is the right option for you, a Benefit Specialist can help you find quality surgeons and determine if you qualify for zero or low-cost procedures. They can also connect you with additional support and programs through the process.

Visit **CignaPathwellBoneandJoint.com** to learn more.

1. A Condition-Specific Care program.
2. These care advocates are nurses and physical therapists holding a current license in a minimum of one state who do not practice nursing or physical therapy or provide medical advice in any capacity as a care advocate.

Questions?

Want to learn more about these programs as well as the many other benefits of your health plan?

Call 888.806.5094

Visit myCigna.com.



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.

Product availability may vary by location and plan type and is subject to change. All group health insurance policies and health benefit plans contain exclusions and limitations. For costs and complete details of coverage, see your plan materials.

Health care providers are independent contractors and are solely responsible for any treatment provided to their patients. Providers are not agents of Cigna Healthcare.

The Cigna Healthcare Commitment to Quality guide gives you access to the latest information about our program activities and results, including the measures we're taking to help meet our goals, guidelines, and procedures. It also has your member rights and responsibilities and information about our complaint process. You can find this guide on Cigna.com by typing the document name into the search feature. If you have questions or comments about the quality program, or cannot access the information online, please call the number on your ID card.

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