

Ready to answer all your health plan questions. And so much more.

Let's face it, understanding and using your health plan isn't always easy. Well, not to worry. Your Cigna One Guide® team is ready and waiting to help. It's our highest level of personal support available.

Simply call us, click-to-chat on myCigna.com or use the myCigna® App. You'll automatically be connected with a One Guide representative who will help guide you where you need to go.

Helping you save money. And stay healthy. Your Cigna One Guide team can help you:

Understand your plan

- Learn how your coverage works
- Get answers to your health care or plan questions

Get care

- > Find an in-network health care provider, lab or urgent care center
- Connect with health coaches, pharmacists and more
- > Help schedule your annual checkup and other appointments
- > Connect with dedicated, one-on-one support for complex health situations

Save and earn

- > Earn incentives (if provided by your employer)
- > Get cost estimates to avoid surprises







Click, call or chat. Your personal guide is ready and waiting to help.

myCigna.com myCigna App

Call the number on the back of your ID card.







Together, all the way.



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

The Apple logo is a trademark of Apple Inc., registered in the U.S. and other countries. App Store is a registered service mark of Apple Inc. Google Play is a trademark of Google LLC. Amazon, Kindle, Fire and all related logos are trademarks of Amazon.com, Inc. or its affiliates. The downloading and use of the myCigna mobile 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.

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 details of coverage, review your plan documents or contact a Cigna representative.

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company (CHLIC), Connecticut General Life Insurance Company, Cigna Behavioral Health, Inc., Cigna Health Management, Inc., and HMO or service company subsidiaries of Cigna Health Corporation, including Cigna HealthCare of Arizona, Inc., Cigna HealthCare of California, Inc., Cigna HealthCare of Colorado, Inc., Cigna HealthCare of Connecticut, Inc., Cigna HealthCare of Florida, Inc., Cigna HealthCare of Georgia, Inc., Cigna HealthCare of Illinois, Inc., Cigna HealthCare of Indiana, Inc., Cigna HealthCare of North Carolina, Inc., Cigna H South Carolina, Inc., Cigna HealthCare of Tennessee, Inc. (CHC-TN), and Cigna HealthCare of Texas, Inc. Policy forms: OK - HP-APP-1 et al., OR - HP-POL38 02-13, TN - HP-POL43/HC-CER1V1 et al. (CHLIC); GSA-COVER, et al. (CHC-TN). The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc.

954008 03/21 © 2021 Cigna. Some content provided under license.

YOUR HEALTH HAS MET ITS APP®

Access your health plan anytime and just about anywhere you go.

Life can be busy and complicated. So, we created a simple-to-use tool that can help make your life easier (and healthier) while you're on the go. The myCigna® App helps you personalize, organize and access your important plan information on your phone or tablet. The app has a new look and feel and it's available in Spanish too! Use the myCigna app, to log in anytime, just about anywhere to:*

- Manage and track claims
- > View, fax or email ID card information
- **Find** in-network doctors and compare cost and quality information
- > Review your coverage
- > Track your account balances and deductibles
- Submit receipts for reimbursement from your Cigna HRA and/or FSA
- ➤ Order your Cigna Home Delivery PharmacySM prescriptions online and view order history
- Compare prescription drug prices for Retail and Home Delivery pharmacies**
 - * Actual myCigna features may vary by plan and individual security profile.
- ** Prescription savings opportunities may not be available for some medications.
- *** The downloading and use of the myCigna 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.



Feel better protected

Cigna is as committed to helping protect your health information as we are to protecting your health and well-being. That's why we take certain steps to enhance the security of your personal health information on myCigna.

Download the myCigna App for your mobile device.***







Disponible en Español.



Don't forget! myCigna App users log in with just one touch

When you download the myCigna App you can access your account with just a fingerprint on any compatible device.



Together, all the way.

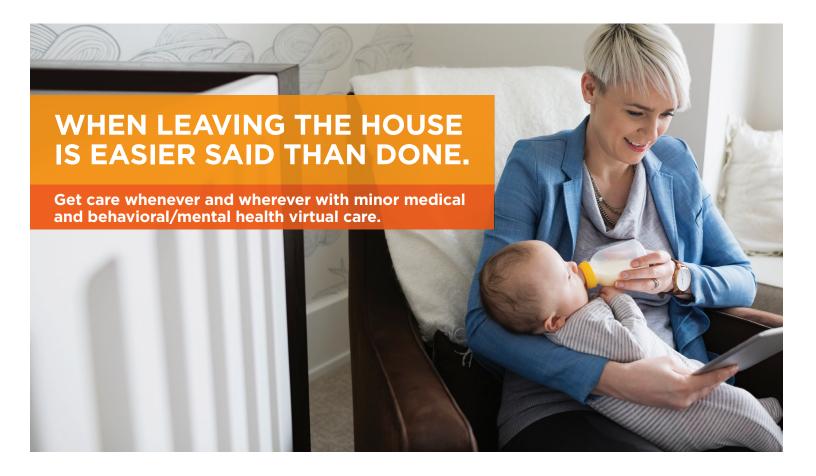
Offered by: Cigna Health and Life Insurance Company, Connecticut General Life Insurance Company or their affiliates.

The Apple logo is a trademark of Apple Inc., registered in the United States and other countries. App Store is a registered service mark of Apple Inc. Google Play is a trademark of Google Inc. Amazon, Kindle, Fire and all related logos are trademarks of Amazon.com, Inc. or its affiliates.

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 details of coverage, see your plan documents.

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company (CHLIC), Connecticut General Life Insurance Company, Cigna Behavioral Health, Inc., Tel-Drug of Pennsylvania, L.L.C., and HMO or service company subsidiaries of Cigna Health Corporation, including Cigna HealthCare of Arizona, Inc., Cigna HealthCare of Colorado, Inc., Cigna HealthCare of Connecticut, Inc., Cigna HealthCare of Florida, Inc., Cigna HealthCare of Florida, Inc., Cigna HealthCare of Illinois, Inc., Cigna HealthCare of Indiana, Inc., Cigna HealthCare of South Carolina, Inc., Cigna HealthCare of Tennessee, Inc. (CHC-TN), and Cigna HealthCare of Teass, Inc. "Cigna Home Delivery Pharmacy" refers to Tel-Drug, Inc. and Tel-Drug of Pennsylvania, L.L.C. Policy forms: OK - HP-APP-1 et al., OR - HP-POL38 02-13, TN - HP-POL43/HC-CER1V1 et al. (CHLIC); GSA-COVER, et al. (CHC-TN). The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc. All pictures are used for illustrative purposes only.

883726 a 05/18 © 2018 Cigna. Some content provided under license.



Life is demanding. It's hard to find time to take care of yourself and your family members as it is, never mind when one of you isn't feeling well. That's why your health plan through Cigna includes access to minor medical and behavioral/mental health virtual care.

Whether it's late at night and your doctor or therapist isn't available or you just don't have the time or energy to leave the house, you can:

- > Access care from anywhere via video or phone.
- Get minor medical virtual care 24/7/365 even on weekends and holidays.
- > Schedule a behavioral/mental health virtual care appointment online in minutes.
- Connect with quality board-certified doctors and pediatricians as well as licensed counselors and psychiatrists.
- ➤ Have a prescription sent directly to your local pharmacy, if appropriate.

Convenient? Yes. Costly? No.

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.

Together, all the way.



Minor medical virtual care

Board-certified doctors and pediatricians can diagnose, treat and prescribe most medications for minor medical conditions, such as:

- 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

Behavioral/Mental health virtual care

Licensed counselors and psychiatrists can diagnose, treat and prescribe most medications for nonemergency behavioral/mental health conditions, such as:

- 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

MDLIVE providers can also conduct virtual wellness screenings.

Connect with virtual care your way.

- Contact your in-network provider or counselor
- Talk to an MDLIVE medical provider on demand on myCigna.com
- Schedule an appointment with an MDLIVE provider or licensed therapist on myCigna.com
- > Call MDLIVE 24/7 at 888.726.3171

To connect with an MDLIVE virtual provider, visit myCigna.com, locate the "Talk to a doctor or nurse 24/7" callout and click "Connect Now."

To locate a Cigna Behavioral Health provider, visit myCigna.com, go to "Find Care & Costs" and enter "Virtual counselor" under "Doctor by Type," or call the number on the back of your Cigna ID card 24/7.

Medical and behavioral/mental health virtual care is available from MDLIVE.

Cigna provides access to virtual care through national telehealth providers 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. This service is separate from your health plan's network and may not be available in all areas or under all plan types. A primary care provider referral is not required for this service.

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. 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. See your plan materials for costs and details of coverage, including other telehealth/telemedicine benefits that may be available under your specific health plan.

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company (CHLIC), Cigna Behavioral Health, Inc., and HMO or service company subsidiaries of Cigna Health Corporation, including Cigna HealthCare of Arizona, Inc., Cigna HealthCare of Colorado, Inc., Cigna HealthCare of Connecticut, Inc., Cigna HealthCare of Florida, Inc., Cigna HealthCare of Georgia, Inc., Cigna HealthCare of Illinois, Inc., Cigna HealthCare of Indiana, Inc., Cigna HealthCare of St. Louis, Inc., Cigna HealthCare of Indiana, Inc., Cigna HealthCare of North Carolina, Inc., Cigna HealthCare of South Carolina, Inc., Cigna HealthCare of Tennessee, Inc. (CHC-TN), and Cigna HealthCare of Texas, Inc. Policy forms: OK—HP-APP-1 et al. (CHLIC); OR—HP-POL38 02-13 (CHLIC); TN—HP-POL43/HC-CER1V1 et al. (CHLIC), GSA-COVER, et al. (CHC-TN). The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc.





^{*}Availability may vary by location and plan type and is subject to change. See vendor sites for details.



Studies show that behavioral problems, such as depression, can contribute to heart disease.\(^1\) Many physical conditions can worsen with stress, substance use and other behavioral health issues. Our Cigna Total Behavioral Health\(^0\) program can help.

Our whole-person approach

If you or a loved one has been diagnosed with a behavioral health condition, Cigna is here for you. Our comprehensive program provides help with life events, dedicated support, lifestyle coaching, and online tools. We help you take control of your health – mind and body.

Services to help manage life events – At no additional charge to you, you can receive face-to-face sessions² with a licensed mental health professional in Cigna's Employee Assistance Program network. You also get online, on-demand seminars, as well as community resources and referrals on a range of topics, including:

- Child care
- Identity theft support
- Adoption
- Summer camps
- Senior care
- Parenting
- Pet care
- Convenience services
- ➤ Legal and financial consultation services³

Virtual behavioral care – You can talk to a licensed psychiatrist or counselor by phone or video with MDLIVE or Cigna Behavioral Health network. With MDLIVE you can schedule phone and video appointments online. With Cigna Behavioral Health network, you can find a provider and start video counseling by going to MyCigna.com, Find Care & Costs.

You can also access online therapy through Talkspace, via private messaging or live video session. Refer to your plan documents for costs and details of coverage.

On-demand coaching and personalized learning with iPrevail offered through Cigna⁴ – Learn how to boost your mood and improve mental health with on-demand coaching 24/7. After completing a brief assessment, you receive a program tailored to your needs that includes interactive lessons and tools. You get access to a peer coach who is matched based on your symptoms. You can also join support communities focused on stress, anxiety, depression and more.

happify^{**}

Science-based activities and games for stress and worries, with Happify offered through Cigna⁴ –

Everyday stressors can impact your relationships, work, health and emotional well-being. But you can change your outlook – and the way you see the world – with Happify. Happify's activities and games are designed to help you overcome life's challenges and can be accessed at any time.

Together, all the way.



You can call us anytime, any day. We're here 24/7 to assist you with your routine and urgent needs. We can also help you with appointment scheduling too.

Behavioral Specialty Coaching & Support Services – Our coaches provide dedicated support

for a broad range of conditions including:

- Autism spectrum disorder
- Eating disorders
- Intensive behavioral case management
- Opioid and pain management
- Substance use

We also provide coaching and support for parents and families, which empowers individuals to be effective advocates for their family member or their own mental health needs. Our team can help for as long as needed. (You must stay covered under your plan to continue service.) They can help you:

- Understand a behavioral diagnosis.
- Learn about treatment choices and how your choices can affect what you'll pay out of pocket.
- Identify and manage triggers that affect your condition.
- Find a health care professional or facility in Cigna's network geared to your needs. Our network includes Centers of Excellence for Mental Health and Substance Use facilities that provide quality, cost-effective care.

- > Find community resources and programs near you.
- Get referrals to other Cigna wellness and lifestyle programs available to you.

Take control of your health with extra support.

Lifestyle management programs – Get help to reach your goals like losing weight, quitting tobacco or lowering your stress level. Each program offers support with phone and online coaching.

Behavioral awareness webinars – Cigna offers free monthly seminars on autism, eating disorders, substance use and behavioral health awareness for children and families. The seminars are taught by industry experts and offer tips, tools and helpful information.

Enhanced online tools – Visit **myCigna.com** or use the myCigna® app to access on-demand support, including:

- Information about your benefits, in-network providers and treatment options
- > Health and well-being articles
- Self-assessments, stress management and mindfulness podcasts and tools

Additional resources can be found on Cigna.com.

99% of program participants were very satisfied with the service their case manager provided.⁵



To learn more or access services:

To access services to help manage life events, visit **myCigna.com**, Coverage, Employee Assistance Program. You can call **877.231.1492** for referrals or go online, search the provider directory and obtain an authorization.

For links to iPrevail and Happify, visit the Wellness page - Emotional Health on **myCigna.com**.

You can also call the toll-free number on your Cigna ID card.

- 1. American Psychological Association, Mind/Body Health: Heart Disease, 2018.
- 2. Three face-to-face visits per issue per year. Some restrictions apply, please check with your employer to confirm services included in your plan.
- 3. Legal consultations related to employment matters are not available under this program.
- 4. iPrevail and Happify program services are provided by independent companies/entities and not by Cigna. Programs and services are subject to all applicable program terms and conditions. Program availability is subject to change. These programs do not provide medical advice and are not a substitute for proper medical care provided by a physician. Information provided should not be used for self-diagnosis. Always consult with your physician for appropriate medical advice.
- 5. Cigna satisfaction survey, 2019.

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company, Cigna Behavioral Health, Inc., and HMO or service company subsidiaries of Cigna Health Corporation. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc. All pictures are used for illustrative purposes only.

803750 g 09/20 ©2020 Cigna. Some content may be provided under license.





Start saving today with Cigna Healthy Rewards®*

Just use your ID card when you pay and let the savings begin. Get discounts on the health products and programs you use every day for:

- > Weight management and nutrition
- Fitness
- Mind/body
- > Vision and hearing care
- Alternative medicine
- Healthy lifestyle

Real brands. Real discounts. Real awesomeness.

* Healthy Rewards is a discount program. Some Healthy Rewards programs are not available in all states and programs may be discontinued at any time. If your health plan includes coverage for any of these services, this program is in addition to, not instead of, your plan benefits. Healthy Rewards programs are separate from your your plan benefit s. A discount program is NOT insurance, and you must pay the entire discounted charge. All goods, services and discounts offered through Healthy Rewards are provided by third parties who are solely responsible for their products, services and discounts.



To start saving today, visit **mycigna.com** or call **1-866-494-2111**

Together, all the way.



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

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company, Connecticut General Life Insurance Company, Cigna Behavioral Health, Inc., and Cigna Health Management, Inc. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc. All models are used for illustrative purposes only.





home or gym? we'll keep you active either way.



2,500+ DIGITAL WORKOUT VIDEOS



11,000+ FITNESS CENTERS
AND STUDIOS

Members can change anytime



NO LONG-TERM CONTRACT

Try us out for free!

- 1. Enjoy 200 free digital workout videos available to all eligible members, even before you enroll.
- 2. Join us for a variety of workout classes available anytime on YouTube and Facebook, designed for all levels!





Get Started: Visit the wellness offers on mycigna.com.



Over 2,500 digital workout videos including programs from:















Over 11,000 fitness centers and studios nationwide including:









M966-430A-CIG 9/20 © 2020 American Specialty Health Incorporated (ASH). All rights reserved. The Active&Fit Direct program is provided by American Specialty Health Fitness, Inc., a subsidiary of ASH. Active&Fit Direct and the Active&Fit Direct logos are trademarks of ASH. Other names or logos may be trademarks of their respective owners. Fitness center participation varies by location. Digital workout videos are subject to change. ASH reserves the right to modify any aspect of the Program (including, without limitation, the Enrollment Fee, the Monthly Fee, and/or the Introductory Period) at any time per the terms and conditions. If we modify a fee or make a material change to the Program, we will provide you with no less than 30 days' notice prior to the effective date of the change; discontinue the Program entirely at any time upon advance written notice.

^{*}Plus applicable taxes.