

For CareDx plan participants and their covered family members

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 and dentists.
- 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®.

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

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. Customers under age 13 (and/or their parent/guardian) will not be able to register 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.

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



Cigna One Guide®

During the enrollment period, you can call the Cigna One Guide team at **800.244.6224** for help with plans and coverage.

Make getting and staying healthy as easy as possible with Cigna One Guide. Our personal guides can help give you health and money-saving tips. This personalized support comes with your medical plan. After enrollment, One Guide offers ongoing support to help you:



Understand your plan

- Know your coverage and how it works.
- Get answers to health care or plan questions.

Get care

- 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 service comparisons to avoid surprises.
- Check account balances and claim activity.

Once you have enrolled, start using the Cigna One Guide support service by going to the **myCigna® app**¹ or **myCigna.com®**.

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.

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 one of 200 languages.

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

Virtual care available 24/7/365

MDLIVE® offers virtual care by phone or video, whenever it's convenient for you.¹ MDLIVE board-certified doctors, dermatologists, psychiatrists and licensed therapists provide personalized care for many health needs in the privacy of your home, including:

- Preventive care, routine care and specialist referrals.
- On-demand urgent care for minor medical conditions.
- Prescription needs, if appropriate.
- Behavioral care for issues such as anxiety, stress, grief and depression.

- Dermatology care for common skin, hair and nail conditions.

Access MDLIVE by logging in to **myCigna.com®** and selecting "Talk to a doctor."

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. 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. Virtual primary care through MDLIVE is only available for Cigna Healthcare medical members aged 18 and older. Virtual dermatological visits through MDLIVE are completed via asynchronous messaging. Diagnoses requiring testing cannot be confirmed. Customers will be referred to seek in-person care. Treatment plans will be completed within a maximum of 3 business days, but usually within 24 hours.

Cigna Healthy Babies

Get help throughout your pregnancy with Cigna Healthy Babies. 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.
- Access to a maternity specialist to help answer your questions on everything from morning sickness to maternity benefits.

You'll also have easy access to a wealth of information on the **myCigna®** website from trusted sources like WebMD® and Healthwise®. You'll learn how to:

- Make a plan for a healthy pregnancy.
- Monitor your pregnancy week by week.
- Prepare for labor and delivery.
- Care for your baby.

Health assessment

Taking a health assessment is a quick and easy way to learn more about your health today, and to figure out how you can improve your health in the future. After all, when you're healthy, you have the strength and confidence to be your true self. After completing the health assessment, you'll get a personalized summary to help you get started on a path to better health. Share your report with your health care provider at your next visit.

Personal health team

When it comes to feeling better about your health and living with a chronic condition such as diabetes, back pain, depression, arthritis, asthma or cardiac issues, everyone has different needs. That's why we have a personal health team — professionals trained as nurses, coaches, nutritionists, clinicians, counselors and more.

They are here to listen to you, understand your needs and help you find solutions, even when you're not sure how to begin.

- Partner one-on-one with a wellness coach and take a more active role in your health.
- Find help managing your care and get information about a variety of treatment options suited to your personal preferences.

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 Health Matters[®] Care Management

If you're faced with a medical condition, a personal nurse advocate¹ 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[®] for Cigna HealthcareSM

If you're ready to lose weight, gain energy and reduce the risks of type 2 diabetes and heart disease, Omada can help you build healthy habits that last. This digital lifestyle program surrounds you with 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 additional cost if you or your covered adult dependents 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.

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. Virtual dermatological visits through MDLIVE are completed via asynchronous messaging. Diagnoses requiring testing cannot be confirmed. Customers will be referred to seek in-person care. Treatment plans will be completed within a maximum of 3 business days, but usually within 24 hours.

Protect and restore with IdentityForce®

Identity theft causes financial and emotional harm. That's why Cigna HealthcareSM 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 ExperienceSM

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.

Save money with OHIP

The Cigna Dental Oral Health Integration Program[®] (OHIP) reimburses out-of-pocket costs for care that helps treat or prevent gum disease and tooth decay. You may be eligible to join if you're enrolled in our dental plan and have a qualifying medical condition.¹ You don't have to be enrolled in our medical plan to join.

Qualifying conditions include²:

- Pregnancy
- Heart disease
- Stroke
- Diabetes
- Chronic kidney disease
- Organ transplants
- Rheumatoid arthritis

There's no extra cost for OHIP — if you qualify, you'll get paid back.³ OHIP helps you save money and manage your conditions through better oral care.

Two ways to enroll in OHIP:

- Go to myCigna.com[®], select Coverage > Dental, and fill out the registration form.

- Call the number on your ID card and ask for a mailed registration form.

1. This program provides reimbursement for certain eligible dental procedures for customers with qualifying medical conditions. Customers must enroll in the program prior to receiving dental services to be eligible for reimbursement. Reimbursement is applied to and subject to any applicable annual benefits maximum. See your plan documents or contact Cigna Healthcare for complete program details.

2. Not a full list of conditions.

3. You do not have to meet your DPPO or indemnity deductible to receive reimbursement for these services. However, reimbursement will apply to and is subject to your annual benefits maximum for traditional indemnity and DPPO plans as well as plan rules for visits to network dentists and out-of-network dentists.

Emotional well-being resources

Whether your challenges are large or small, Cigna HealthcareSM 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.

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 regularly.¹ It's easy, safe — and saves you trips to the pharmacy. By choosing home delivery, you can:

- Manage your medications from your phone or online — order, track, pay and more.
- Get standard shipping at no extra cost.²
- Fill up to a 90-day supply at one time.³
- Talk with helpful pharmacists 24/7.

- Get automatic refills⁴ or refill reminders so you don't miss a dose.
- Use a payment plan to split your bill into three smaller monthly payments.

1. Cigna Healthcare 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.

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

3. Certain medications may only be packaged in less than a 90-day supply. 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.

4. Express Scripts Pharmacy can automatically refill certain medications. Once enrolled, you can log in to the myCigna App or myCigna.com 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 Express Scripts' texting service. You can do this online or over the phone. Once you sign up, simply reply to their welcome text to get started. Standard text messaging rates apply.

Medication Coaching Program

Have questions about a medication you're taking? Need help keeping up with your routine? You can talk with licensed, specialty-trained pharmacists from Express Scripts[®] from the comfort of home.¹ They're available at no extra cost through your Cigna HealthcareSM pharmacy plan.

- Get tips to help you remember to take your medication.
- Understand how your medication helps keep you healthy.
- Learn how to save money on your medication.
- Find out how to make refills easier.
- Learn how to work through side effects.
- Learn why taking your medication as prescribed matters, especially when you have an ongoing health condition.

1. Cigna Healthcare and Express Scripts are part of The Cigna Group. We work together to serve your health, wellness and pharmacy needs. You don't have to use Express Scripts Pharmacy to talk with a pharmacist. They're available to you at no extra cost through your Cigna Healthcare pharmacy plan.



Questions?

Call 800.Cigna24 (800.244.6224).

Visit [myCigna.com](https://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 Cigna ID card.

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