

Corpsmember Health Plan — Medical and AD&D



September 1, 2019 to August 31, 2020

Medical by Cigna, AD&D by Gerber

Medical Group Number: 3338030



Benefit / Provision	Cigna Open Access Plus Provider	Out-of-Network
Deductible (Applies to all services except in-network Preventive)	\$175 per Plan Year (September 1 – August 31)	
Out-of-Pocket Maximum (Includes Deductible)	\$2,750	
Lifetime Maximum	Unlimited	
Preventive (Routine) Care	100% (no deductible)	60%
Prescription Drugs	80%	60%
Professional Services (Office, Surgery, Lab & X-Ray, Allergy Injections)	80%	60%
Telehealth (includes Behavioral Health)	80%	60%
Urgent Care	\$20 co-pay, then covered at 80%	
Ambulance	80%	
Emergency Room	\$100 co-pay, then covered at 80%	
Hospital (Inpatient pre-authorization required)	80%	60%
Mental Health (Inpatient and Outpatient)	80%	60%
Chemical Dependency (Inpatient and Outpatient)	80%	60%
Outpatient Rehabilitation (20 visits per Plan Year) (Physical, Speech, Occupational, Cardiac therapies and Chiropractic)	80%	60%
Employee Assistance Program (EAP)	24/7 telephonic support, 3 free face-to-face visits for life events Call 877-231-1492	
AD&D	\$10,000	
Rate (Per Corpsmember, Per Month)	\$321.62*	

Notes:

Cigna requires pre-authorization for all inpatient hospital, some outpatient procedures and certain drugs.

***100% of premium is paid by your program.**

This is a summary of your coverage. Further detail can be found by contacting Cigna.

Out-of-network coverage is based on Cigna's maximum allowable charge and may result in additional out-of-pocket expenses.

Your Coverage Checklist

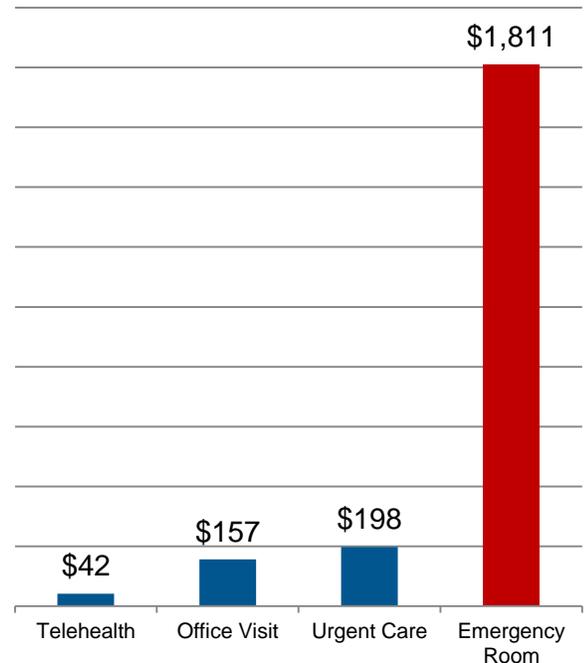


- ✓ **Read your Benefit Summary**
 - Know your benefits before you use them
- ✓ **Find your virtual ID card on the Cigna app**
- ✓ **Do the Scavenger Hunt on the Cigna app after September 1st and enter to win a \$100 Gift Card!**
- ✓ **Locate a Cigna *Open Access Plus* Preferred Provider**
 - Click on “Find a Doctor” at myCigna and follow the prompts
- ✓ **Know your options for care when you need it – and choose the most appropriate**
 - Nurseline — Can help determine appropriate place to seek care
 - Telehealth — Convenient and inexpensive for routine ailments
 - Doctor’s Office — Continuity of care from routine to chronic
 - Urgent Care — Quick access in and out of traditional office hours
 - Emergency Room — Most expensive but important for serious situations
- ✓ **Pre-register for convenient Telehealth on myCigna.com**
 - Phone or chat doctor visits
 - Amwell or MDLIVE for medical, or both!
 - Behavioral health (under Specialty in the Behavioral Directory link)
- ✓ **Get your Preventive Care**
 - Routine care free with Preferred Provider
- ✓ **Questions? Call Cigna at the number on your ID card.**

Get started!

1. **Launch** the myCigna app or go to the myCigna.com website and select “Register Now”
2. **Enter** your requested information
3. **Confirm** your identity
4. **Create** your security information and provide your email address
5. **Review** and submit

Average Cost Per Visit



THE CARE YOU NEED – WHEN, WHERE AND HOW YOU NEED IT.

Cigna Telehealth Connection.



Choice is good. More choice is even better.

Cigna provides access to **two** telehealth services as part of your medical plan – **Amwell** and **MDLIVE**.

Cigna Telehealth Connection lets you get the care you need – including most prescriptions (when appropriate) – for a wide range of minor conditions. Now you can connect with a board-certified doctor via video chat or phone, without leaving your home or office. When, where and how it works best for you!

Choose when: Day or night, weekdays, weekends and holidays.

Choose where: Home, work or on the go.

Choose how: Phone or video chat.

Choose who: Amwell or MDLIVE doctors.

Say it's the middle of the night and your child is sick. Or you're at work and not feeling well. If you pre-register on both Amwell and MDLIVE, you can speak with a doctor for help with:

- › Sore throats
- › Headaches
- › Stomachaches
- › Fevers
- › Colds and flu
- › Allergies
- › Rashes
- › Acne
- › Shingles
- › Bronchitis
- › Urinary tract infections and more

The cost savings are clear.

Televisits with Amwell and MDLIVE can be a cost-effective alternative to a convenience care clinic or urgent care center, and cost less than going to the emergency room. And the cost of a phone or online visit is the same or less than with your primary care provider. Remember, your telehealth services are only available for minor, non-life-threatening conditions. In an emergency, dial 911 or go to the nearest hospital.

Together, all the way.®



Amwell and MDLIVE are only available for medical visits. For covered services related to mental health and substance use disorder, you have access to the **Cigna Behavioral Health** network of providers.

- › Go to **myCigna.com** to search for a telehealth provider under Specialty in the Behavioral Directory link
- › Call to make an appointment with your selected provider

Telehealth visits with Cigna Behavioral Health network providers cost the same as an in-office visit.



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

Choose with confidence.

Amwell and MDLIVE are both quality national telehealth providers, so you can choose your care confidently. When you can't get to your doctor, Cigna Telehealth Connection is here for you.

AmwellforCigna.com*

855.667.9722



MDLIVEforCigna.com*

888.726.3171



Signing up is easy!



Connect to both Amwell and MDLIVE through myCigna.com. No separate login needed.



Complete a medical history using their virtual clipboard.



Download the MyCigna App and you'll be able to access both telehealth providers on your smartphone/mobile device.**



On the go? Register for the MyCigna® App today and you'll be able to access both Telehealth providers through the app.



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

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

Amwell and MDLIVE are independent companies/entities and are not affiliated with Cigna. The services, websites and mobile apps are provided exclusively by Amwell and MDLIVE and not by Cigna. Providers are solely responsible for any treatment provided. Not all providers have video chat capabilities. Video chat is not available in all areas. Amwell/MDLIVE services are separate from your health plan's provider network. Telehealth services may not be available to all plan types. A primary care provider referral is not required for Amwell/MDLIVE services.

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.

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YOU'RE NOT ALONE

The Cigna Total Behavioral Health Program can help you move forward.

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[®] 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
- › Adoption
- › Senior care
- › Pet care
- › Legal and financial consultation services³
- › Education
- › Summer camps
- › Parenting
- › Convenience services

Virtual behavioral care – Use your smartphone, tablet or computer for online video conferencing. And your out-of-pocket cost is the same as a behavioral health outpatient office visit. 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.



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.

In addition, our community support program can help you meet your basic needs. We can help you to find resources to feed your family, find a place to stay, find care for a family member and other related needs.

Behavioral support – Our programs give you access to behavioral experts with extensive experience. Our experts can help you and your family address the challenges of:

- › Autism spectrum disorder
- › Child and adolescent mood and anxiety disorders
- › Eating disorders
- › Substance use
- › Young adult major depression, bipolar disorder and substance use

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 Designated Substance Use Treatment providers 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-assessment, stress management and mindfulness podcasts and tools

Additional resources can be found on **Cigna.com**.

100% 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**, Review My 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 Stress and Emotional Wellness page on **myCigna.com**.

You can also call the toll-free number on your Cigna ID card. If there isn't a number on your card, call Cigna Behavioral Health at **800.274.7603**.

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, 2017.

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