

# GETTING READY... 2018

Cigna Health and Life Insurance Co. – North Carolina

**Together, all the way.®**



# Agenda

- **Welcome**
- **Cigna's Value**
- **Product Overview**
- **Plan Updates**
- **Enrollment & Renewal Communications**
- **Enrollment & Billing Updates**
- **Q & A**
- **Appendix**



## Our Vision



**“In a world of many millions, we see each person defining a healthy life on his or her own terms. It's our aim to be part of that journey, helping people achieve better health and peace of mind along the way.” — *David Cordani, CEO***



## Our mission

To help the people we serve improve their health, well-being and sense of security.



## Why Cigna?

Our Individual and Family insurance plans offer customers a range of coverage options, quality care and helpful, easy-to-use tools and services – at an affordable price.



### We offer customers:

Coverage options that provide choices, so customers can purchase a plan that meets their needs.

Affordable monthly medical plan premiums and lower negotiated provider rates to help **keep costs down**.

100% coverage for eligible, in-network preventive care<sup>1</sup>, including for annual check-ups, health screenings, and immunizations (though not for travel-required immunizations) to help your customers stay healthy and well.

A network of **quality** providers in customers' local area. Plus, access to Emergency Room Care both in and out-of-network<sup>2</sup>

24/7 customer service to answer questions on your customers' health care needs, providers, or claims – speaking in plain, simple language.

Tools and services to help make it easy for customers to select plans and doctors and predict costs.

<sup>1</sup>Not all preventive services are covered. See plan documents for more details or contact the Broker Call Center for a list of covered and non-covered preventive care services.

<sup>2</sup>Please see plan documents for the definition of an emergency medical condition.

<sup>3</sup> Data as of July, 2017



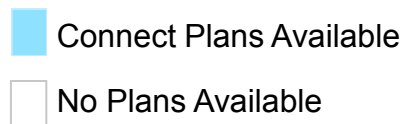
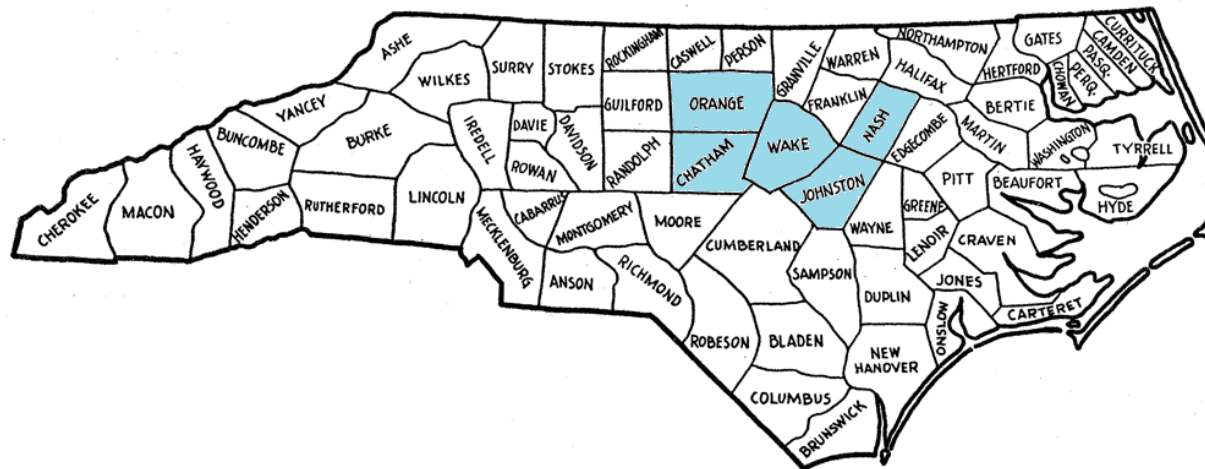
# 2018 NORTH CAROLINA PRODUCT OVERVIEW

Cigna Health and Life Insurance Co. – North Carolina



## Service Area

- Plans will be available on and off the Federal Facilitated Marketplace (FFM)
- Individual medical offered in the following counties:
  - Chatham, Johnston, Nash, Orange, and Wake





# Cigna's Connect Network

## **Value Proposition:**

*Cigna's Connect health insurance plans deliver quality care, centered around the customer, because we give them access to personal care and attention from the quality providers in the Connect Network in your local area.*

## Things to note for **Connect HMO** Plans:

- Cigna's Connect HMO plans access the Connect Network
- A Primary Care Physician (PCP) selection is required
- There are *no out-of-network* or *away from home care benefits* offered\*
- Referrals are required when accessing care from specialists
- 6 plans are offered
- Provider Directory access at [www.Cigna.com/ifp-providers](http://www.Cigna.com/ifp-providers)
- Prescription Drug List access at [www.Cigna.com/ifp-drug-list](http://www.Cigna.com/ifp-drug-list)

\*Except in the case of emergency services.  
Eligible out-of-network emergency services are covered at the in-network benefit level as defined in plan documents.





# Provider Network

***The customer will choose an in-network primary care physician (PCP) who will get to know their needs, direct them to specialists when needed, and ensure that all of their providers are communicating and coordinating their care.***

[www.Cigna.com/ifp-providers](http://www.Cigna.com/ifp-providers)

❑ FASTMED Urgent Care Clinics  
*(Newly added effective 7/1/17)*

❑ UNC Healthcare

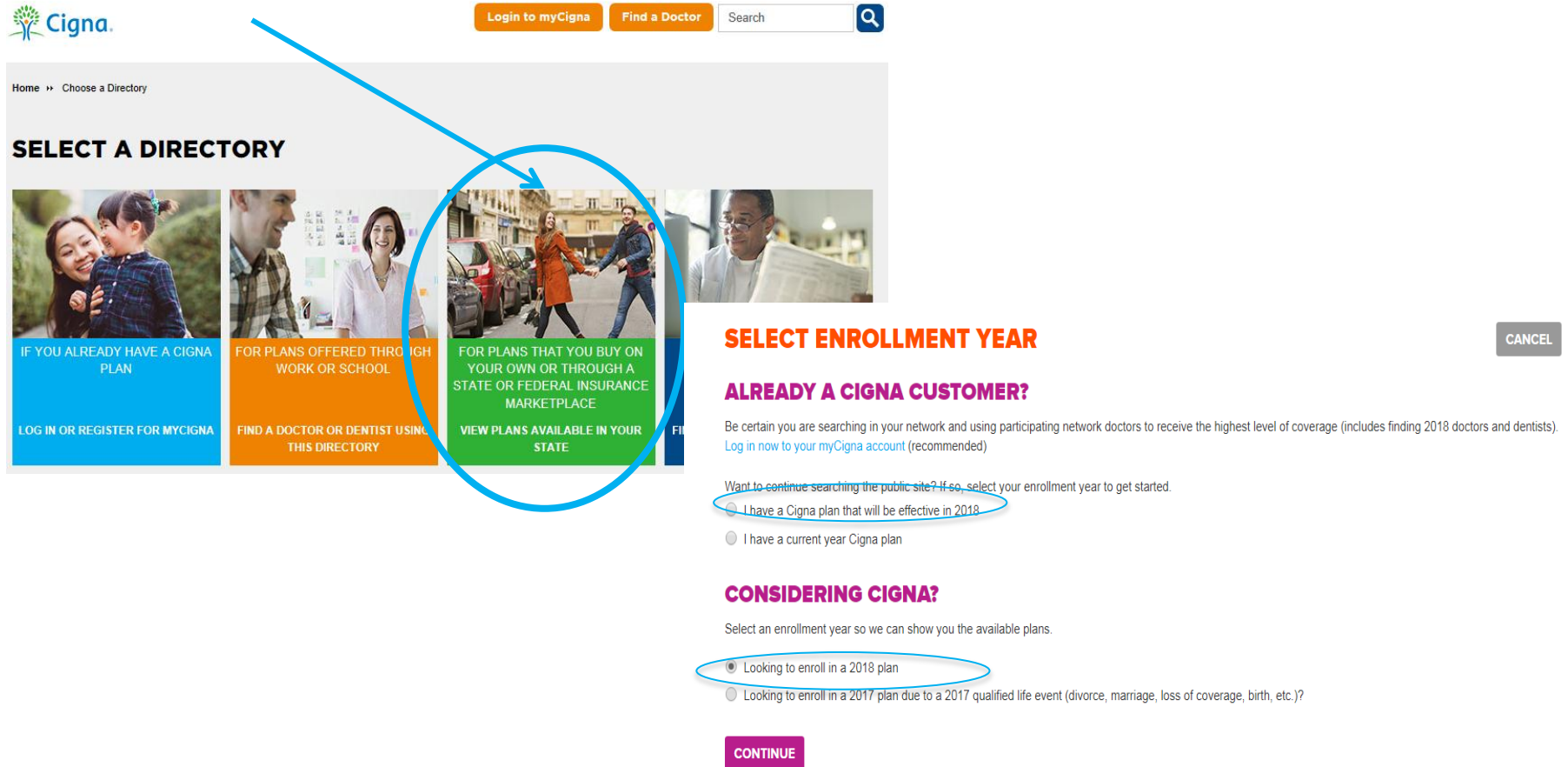
- 5 hospitals and hospital systems
  - UNC Chapel Hill Hospital
  - Rex Hospital
  - Johnston Memorial Hospital (Johnston Health)
  - Nash General Hospital
  - Chatham Hospital



▪ UNC Hospitals – 11 specialties recognized as nationally ranked or high performing by U.S. News & World Report<sup>1</sup>

<sup>1</sup> UNCHealthcare.org

# Health Care Professional Directory – www.Cigna.com


- We offer different directories for different customers.
- Individuals who purchase their insurance through the marketplace want to go here.



 [Login to myCigna](#) [Find a Doctor](#)  


Home » Choose a Directory

## SELECT A DIRECTORY




IF YOU ALREADY HAVE A CIGNA PLAN

LOG IN OR REGISTER FOR MYCIGNA



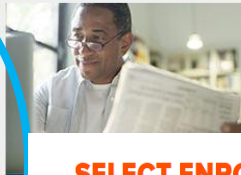
FOR PLANS OFFERED THROUGH WORK OR SCHOOL

FIND A DOCTOR OR DENTIST USING THIS DIRECTORY



FOR PLANS THAT YOU BUY ON YOUR OWN OR THROUGH A STATE OR FEDERAL INSURANCE MARKETPLACE

VIEW PLANS AVAILABLE IN YOUR STATE



FOR PLANS THAT YOU BUY ON YOUR OWN OR THROUGH A STATE OR FEDERAL INSURANCE MARKETPLACE

VIEW PLANS AVAILABLE IN YOUR STATE

## SELECT ENROLLMENT YEAR

[CANCEL](#)

### ALREADY A CIGNA CUSTOMER?

Be certain you are searching in your network and using participating network doctors to receive the highest level of coverage (includes finding 2018 doctors and dentists).  
[Log in now to your myCigna account](#) (recommended)

Want to continue searching the public site? If so, select your enrollment year to get started.

☒ I have a Cigna plan that will be effective in 2018

☐ I have a current year Cigna plan

### CONSIDERING CIGNA?

Select an enrollment year so we can show you the available plans.

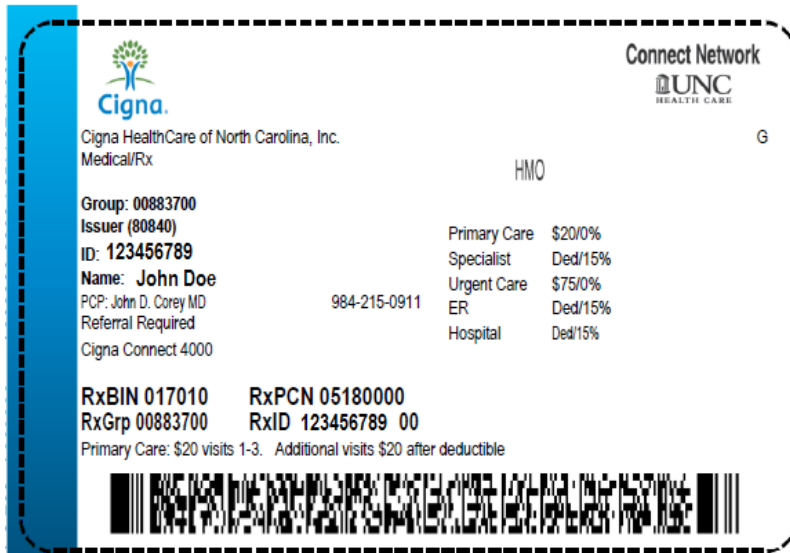
☒ Looking to enroll in a 2018 plan

☐ Looking to enroll in a 2017 plan due to a 2017 qualified life event (divorce, marriage, loss of coverage, birth, etc.)?

[CONTINUE](#)



## Sample Connect Network ID Card\*



You may have to show this card when you receive care. This doesn't guarantee coverage. Not using this card correctly is fraud. For emergencies, call 911 or get immediate care. Contact your doctor after you get emergency services. If you don't know if your situation is an emergency, call your doctor or our 24/7 Health Information Line. **Customers:** Your plan may limit or exclude out-of-network (OON) benefits. Check your plan documents for precertification or other requirements that may apply to services from OON Providers. **Health Care Professionals:** Check your provider contract for precertification requirements.

Health Care Professionals: CignaforHCP.com

**Medical Claims** PO Box 188061 Chattanooga, TN 37422-8061 Payer ID #62308

Rx Claims: Pharmacy Service Center, PO Box 188053, Chattanooga TN 37422-8053  
For Premium, Billing and Enrollment Questions please call: 1-877-484-5967  
For Benefit and Claim questions please call: 1-866-494-2111

**For Pharmacists Only 800-351-9170**

Mask 607

R619A (1/16)

- 2018 ID Cards will be released at the end of December
- Auto assigned PCP will appear on the ID Card unless one is selected by mid-December

\* Please note this is an illustrative sample of a Marketplace Cigna ID card and is not meant to be an exact representation.



# 2018 PLAN UPDATES

Cigna Health and Life Insurance Co. – North Carolina  
Medical



# NC – 2018 Portfolio: Key Updates

2018 Additions or Modifications (Provide affordable, meaningful options)	2018 Discontinuations (Modified to improve affordability)
<b>Bronze:</b> <ul style="list-style-type: none"> <li>Cigna Connect 6000, Cigna Connect 6400</li> </ul>	<b>Bronze:</b> <ul style="list-style-type: none"> <li>Cigna Connect 4500, Cigna US-NC Connect 6650</li> </ul>
<b>Silver:</b> <ul style="list-style-type: none"> <li>Cigna Connect 3750, Cigna Connect 5500, Cigna Connect 4000</li> </ul>	<b>Silver:</b> <ul style="list-style-type: none"> <li>Cigna Connect 2000, Cigna US-NC Connect 3500</li> </ul>
	<ul style="list-style-type: none"> <li>PPO/OAP product</li> </ul>

## ■ New 2018 Features:

- **Emergency Room:** One bronze and two Silver plans with copay after deductible (other plans are coinsurance after deductible)
- **Lower Urgent care copays (as low as \$45)** to encourage choosing lower cost setting for non-emergency care (vs ER)
- **PCP office visits** – One Bronze and one Silver plan (similar to 2017 US-NC 6650 plan) with the first 2-3 visits at a copay, with additional visits covered with coinsurance after the deductible is met. The copay encourages visiting your PCP before your deductible is met, while the limit on the number visits at copay helps lower the premium.

# Mapping 2017 plans to 2018 plans

State	2017			2018		
NC	On/Off	Bronze	Cigna Connect 4500	On/Off	Bronze	Cigna Connect 6000
NC	On/Off	Bronze	Cigna Connect 6000	On/Off	Bronze	Cigna Connect 6000
NC	On/Off	Bronze	Cigna Connect 6400	On/Off	Bronze	Cigna Connect 6400
NC	On/Off	Bronze	Cigna US-NC Connect 6650	On/Off	Bronze	Cigna Connect 6400
NC	On/Off	Silver	Cigna Connect 2000	On/Off	Silver	Cigna Connect 3750
NC	On/Off	Silver	Cigna Connect 4000	On/Off	Silver	Cigna Connect 4000
NC	On/Off	Silver	Cigna US-NC Connect 3500	On/Off	Silver	Cigna Connect 3750
NC	n/a			On/Off	Silver	Cigna Connect 3750
NC	n/a			On/Off	Silver	Cigna Connect 5500
NC	On/Off	Gold	Cigna Connect 1200	On/Off	Gold	Cigna Connect 1200



# 2018 North Carolina Portfolio Raleigh – HMO Plans – On/Off Exchange

2018 Plan Marketing Name	Cigna Connect 6000	Cigna Connect 6400	Cigna Connect 4000	Cigna Connect 3750	Cigna Connect 5500	Cigna Connect 1200
2017 Plan Name	Connect 6000	Connect 6400	Connect 4000	NA	NA	Connect 1200
HSA Compatible	No	No	No	No	No	No
Combined Deductible	\$6,000	\$6,400	\$4,000	\$3,750	\$5,500	\$1,200
Coinsurance	70%	50%	85%	80%	60%	85%
OOP Max	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,000
ER	\$600 after Ded	Ded/Coins	\$600 after Ded	Ded/Coins	\$750 after Ded	Ded/Coins
Inpatient Hospital	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins
PCP/Specialist	PCP: \$40 Specialist: Ded/Coins	PCP: Visits 1-2: \$50; then Ded/Coins Specialist: Ded/Coins	PCP: Visits 1-3: \$20, then Ded and \$20 Specialist: Ded/Coins	PCP: \$30 Specialist: \$80	PCP: \$15 Specialist: Ded/Coins	PCP: \$15 Specialist: \$40
MH/SA Office Visit	Ded/Coins	Ded/Coins	Ded/Coins	\$80	Ded/Coins	\$40
Rx Tier 1	\$10	Ded/Coins (50%)	\$10	\$10	\$10	\$8
Rx Tier 2	Ded/Coins (50%)	Ded/Coins (50%)	\$25	\$25	\$25	\$15
Rx Tier 3	Ded/Coins (50%)	Ded/Coins (50%)	\$60	\$60	\$60	\$50
Rx Tier 4	Ded/Coins (50%)	Ded/Coins (50%)	Ded/Coins (50%)	Ded/Coins (50%)	Ded/Coins (50%)	Ded/Coins 50%
Rx Tier 5	Ded/Coins (50%)	Ded/Coins (50%)	Coins (70%)	Ded/Coins (60%)	Ded/Coins (60%)	Coins (70%)
Mail Order Tier 1	\$30	Ded/Coins (50%)	\$30	\$30	\$30	\$24
Mail Order Tier 2	Ded/Coins (50%)	Ded/Coins (50%)	\$75	\$75	\$75	\$45
Mail Order Tier 3	Ded/Coins (50%)	Ded/Coins (50%)	\$180	\$180	\$180	\$150
Mail Order Tier 4	Ded/Coins (50%)	Ded/Coins (50%)	Ded/Coins (50%)	Ded/Coins (50%)	Ded/Coins (50%)	Ded/Coins (50%)
Mail Order Tier 5	Ded/Coins (50%)	Ded/Coins (50%)	Coins (70%)	Ded/Coins (60%)	Ded/Coins (60%)	Coins 70%
Medical Out-of-Network	No OON					
Urgent Care	\$50	\$75	\$50	\$50	\$50	\$45
Vendor Telehealth	\$40	\$40	\$20	\$30	\$15	\$15



# 2018 North Carolina Portfolio Raleigh– CSR Plans

	2018 Connect CSR 73 Silver Plans 200-250% FPL			2018 Connect CSR 87 Silver Plans 150-200% FPL			2018 Connect CSR 94 Silver Plans 100-150% FPL		
2018 Plan Marketing Name	Cigna Connect 2500-2	Cigna Connect 2750 - 2	Cigna Connect 2700-2	Cigna Connect 825-3	Cigna Connect 900-3	Cigna Connect 825-3A	Cigna Connect 150-4	Cigna Connect 100-4	Cigna Connect 125-4
Combined Deductible	\$2,500	\$2,750	\$2,700	\$825	\$900	\$825	\$150	\$100	\$125
Coinsurance	85%	80%	80%	90%	85%	90%	95%	90%	95%
OOP Max	\$5,850	\$5,850	\$5,850	\$2,450	\$2,450	\$2,450	\$1,250	\$1,250	\$1,250
ER	\$600 aft Ded	Ded/Coins	\$500 after Ded	\$300 after Ded	Ded/Coins	\$250 after Ded	\$200 after Ded	Ded/Coins	\$150 after Ded
Inpatient Hospital	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins
PCP/Specialist	1st 3 visits: \$20, then Ded and \$20 Specialist: Ded/Coins	PCP: \$30 Specialist: \$80	PCP: \$15 Specialist: Ded/Coins	PCP: \$10 Specialist: Ded/Coins	PCP: \$10 Specialist: \$30	PCP: \$10 Specialist: Ded/Coins	PCP: \$5 Specialist: Ded/Coins	PCP: \$5 Specialist: \$25	PCP: \$5 Specialist: Ded/Coins
MH/SA Office Visit	Ded/Coins	\$80	Ded/Coins	Ded/Coins	\$30	Ded/Coins	Ded/Coins	\$25	Ded/Coins
Rx Tier 1	\$10	\$10	\$10	\$5	\$5	\$5	\$5	\$5	\$5
RX Tier 2	\$25	\$25	\$25	\$10	\$10	\$10	\$10	\$10	\$10
Rx Tier 3	\$60	\$60	\$60	\$30	\$30	\$30	\$25	\$25	\$30
Rx Tier 4	Ded/Coins 50%	Ded/Coins (50%)	Ded/Coins (50%)	Ded/Coins (50%)	Ded/Coins (50%)	Ded/Coins (50%)	Ded/Coins 50%	Ded/Coins 50%	Ded/Coins 50%
Rx Tier 5	Coins (70%)	Ded/Coins (60%)	Ded/Coins (60%)	Coins (70%)	Ded/Coins (70%)	Ded/Coins (70%)	70% coin	70% coin	Ded/Coins 70%
Mail Order Tier 1	\$30	\$30	\$30	\$15	\$15	\$15	\$15	\$15	\$15
Mail Order Tier 2	\$75	\$75	\$75	\$30	\$30	\$30	\$30	\$30	\$30
Mail Order Tier 3	\$180	\$180	\$180	\$90	\$90	\$90	\$75	\$75	\$90
Mail Order Tier 4	Ded/Coins 50%	Ded/Coins 50%	Ded/Coins (50%)	Ded/Coins 50%	Ded/Coins 50%	Ded/Coins 50%	Ded/Coins 50%	Ded/Coins 50%	Ded/Coins 50%
Mail Order Tier 5	Coins (70%)	Ded/Coins (60%)	Ded/Coins (60%)	Coins (70%)	Ded/Coins (70%)	Ded/Coins (70%)	70% coin	70% coin	Ded/Coins 70%
Medical Out-of-Network	No OON								
Urgent Care	\$50	\$50	\$50	\$35	\$35	\$35	\$25	\$25	\$25
Vendor Telehealth	\$20	\$30	\$15	\$10	\$10	\$10	\$5	\$5	\$5

# PHARMACY

Cigna Health and Life Insurance Co. – North Carolina



# 2018 Pharmacy Network

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## Array Pharmacy Network

- Provides access to a broad network of national, regional and local retail pharmacies, as well as Cigna Home Delivery Pharmacy, with the goal of providing lower overall costs; excluding Walgreens
- Customers can obtain up to a 90-day supply of their medications at any in network retail pharmacy.
- Specialty (Tier 5) medications are limited to a 90-day supply at Retail & Home Delivery

## Benefit Plans

All plans use a 5-tier benefit design (retail and home delivery)

Tier 1: Preferred Generic

Tier 2: Non-Preferred Generic

Tier 3: Preferred Brand

Tier 4: Non-Preferred Brand

Tier 5: Specialty (oral & self-injectable)



# 2018 Cigna Pharmacy Network and Formulary

## Prescription Drug Formularies — [www.Cigna.com/ifp-drug-list](http://www.Cigna.com/ifp-drug-list)

- Designed to meet Essential Health Benefits (EHB) and state benchmark drug count requirements
- These are closed formularies; if drug is not on the list, it is not covered
- Multi-source brands where a Generic is available are typically not covered
- Consistent with applicable laws and regulations, we have adequate policies and procedures in place to evaluate requests for exceptions for medical necessity

**Member Pay Difference:** A Member Pay Difference requirement is in all states for 2018. As a reminder: “Member Pay Difference” is when a customer requests a Brand-Name drug that has a Generic equivalent. The customer will be financially responsible for the amount by which the cost of the Brand-Name drug exceeds the cost of the Generic drug, plus the Generic Copayment or Coinsurance shown in the Benefit Schedule.



# Cigna pharmacy reminders

*Cigna offers a variety of programs to help customers find the most affordable options for their medications, and helpful support to help them take as prescribed:*

- **Step Therapy**
  - **First Fill Allowed**, with a letter sent to customer & physician. Second “refill” not covered (unless approved as medically necessary)
- **Narcotic Therapy Management**
- **Rxsavings Messenger** in all states to notify a customer of lower cost drug alternatives
- **Theracare** program in all states to assist customers taking specialty medications
- **Pharmacy Coaches** — Personalized support to help customers take their medications as prescribed, including access to online tools, educational materials and a team of pharmacists that can help them to:
  - Set up automatic text or email refill reminders
  - Arrange for convenient home delivery of medications
  - Understand medication options
  - Learn about drug side effects and ways to cope
  - Identify and prevent possible drug interactions
- **Outpatient Utilization Management Program**
  - Specialty drugs generally used to treat the cause rather than symptoms. Usually infused or injected
  - Retrospective to prospective approach (site of administration is being added to prior authorization process)
  - Potentially reduce customer out of pocket costs while ensuring clinically appropriate settings

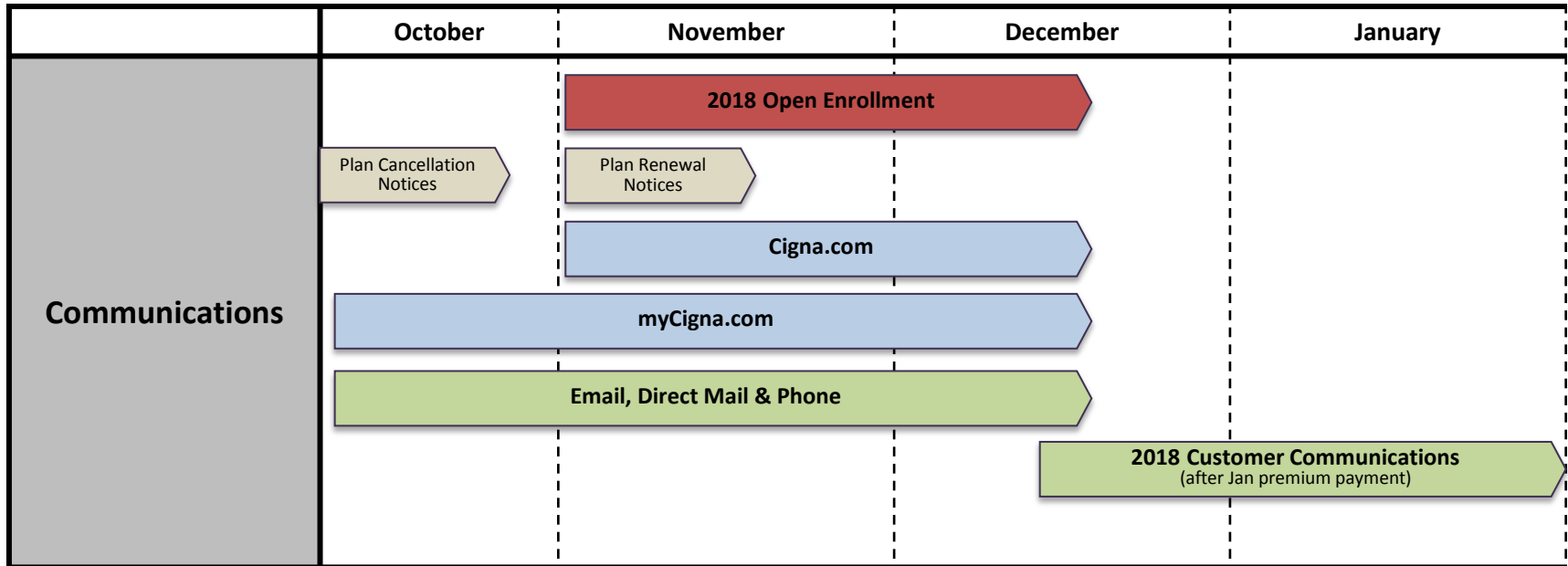


# 2018 ENROLLMENT AND RENEWAL COMMUNICATION

Cigna Health and Life Insurance Co. – North Carolina



# Timing of Communications





# 2018 Open Enrollment Communications

- All subscribers receive direct mail communications mandated by state and/or federal regulations including:
  - Notice of plan cancellation or renewal
  - Notice of premium change
  - Open Enrollment dates/deadlines & how to shop
- Subscribers may receive additional communications about Open Enrollment dates/deadlines and 2018 Cigna plans through the following channels:
  - Direct mail
  - Email
  - Online (Cigna.com & myCigna.com)
  - Phone
  - Video



# Timing and Action

## Renewal letters – 3 types:

### Plan available in 2018

- Mailed by 11/1
- No action required if customer wants to stay in the same plan except pay the bill.
- A change in plan requires action via Healthcare.gov.

### Discontinued/termed w/ no mapping

- Letters were mailed to customers prior to 10/1
- Customers will need to select a new plan with Cigna or another carrier.
- Directed to HealthCare.gov

### Discontinued w/ mapping

- Letters were mailed to customers prior to 10/1
- 2017 plan is not being offered in 2018 and customer is mapped to a new plan for 2018
- No action necessary if customer likes the new plan except to pay the bill
- To change plans customer will actively need to choose a new plan via Healthcare.gov

Note: If a medical and dental policy are bundled together and the medical policy is cancelled, the dental policy will also be cancelled since they are bundled together.



# ENROLLMENT & BILLING

Cigna Health and Life Insurance Co. – North Carolina



## Effective dates

- For the 2018 Open Enrollment Period, the first effective date for a medical plan is January 1, 2018

For enrollment between:	2018 effective date:
11/1/17 - 12/15/17	1/1/2018
12/16/17 and after	Based on Qualifying Life Event

- Applications received after 12/15/17 will be accepted under the Special Enrollment Period (SEP) if the applicant has a qualifying life event.

\*This excludes those customers who receive discontinuation notices as deemed by CMS. They have until 12/31/17 to submit for a 1/1/18 effective date.



# 2018 Enrollment Billing Options

## Initial payment “binder”

- On Marketplace – Due date for the initial payment is the day before the coverage period begins (example: 12/31 for 1/1 effective date)
- Off Marketplace – Initial payment is required with the submission of the application

## Ongoing monthly payments

- On/Off Marketplace - Due date for all ongoing payments is the day before the coverage period begins (example: 1/31 for February coverage month)

## Reoccurring bank drafts

- Off Marketplace – EFT drafts occur on the 5<sup>th</sup> of the month for the current coverage month (example: 2/5 for February coverage month)
- On Marketplace – EFT drafts occur the day before the due date (example: 1/31 for February coverage month)

## Initial payment options

- Credit card (MC or Visa)
- Electronic Fund Transfer - EFT
- Check (with Paper Applications)
- Pre-Paid Debit Card (On Marketplace only)

## Non Sufficient Funds fee (NSF)

- There is a \$45 fee for any payments returned as a result of nonsufficient funds

## Ongoing monthly billing options

- Electronic Funds Transfer – EFT
- eBill (Electronic bill that is emailed)
- Monthly paper bill
- Pre-paid debit card (On Marketplace only)
- ***Credit Card is NOT an ongoing payment method***



# Enrollment and billing updates for 2018

- Dates to be aware of:
  - Renewals:
    - 12/15/17 for plan changes
    - 1/1/18 to pay for January 2018 premium
- Child only – must have 1 application and payment for each child. Can no longer submit combined payments or combined applications.
- Marketplace customers will be able to renew online via the Marketplace and the Cigna Member portal (via Cigna.com)
- ID cards – mailing end of December. Temp ID cards available on myCigna.com.
- Summary of Benefits (SOBs) can be found on myCigna

# Assistance for Customers

## **Cigna Customer Service Inquiry:**

1.800.Cigna24 (1.800.244.6224)

Open 24/7

## **Billing/Payments:**

1.877.484.5967

M-F 8am-10pm EST. Sat/Sun 9am-5pm EST

## **Cigna Home Delivery Pharmacy**

1.800.285.4812

## **Federally Facilitated Marketplace (FFM)**

[www.Healthcare.gov](http://www.Healthcare.gov)

1.800.318.2596

## **Payment Address:**

Cigna Health Care

PO Box 105551

Atlanta, GA 30348-5551





# Q & A

Thank you for your time today!



# APPENDIX

Cigna Health and Life Insurance Co. – North Carolina



# WELCOME HANDBOOK

New name, image. Same information



# Welcome Handbook

NEW  
LOOK

## WELCOME TO CIGNA.

Be in the know about your plan.

<Customer Name>  
Customer ID: <Customer ID>  
Plan: <Plan name>  
Effective Date: < Plan effective dates>



\*Source: <https://www.accolade.com/press-releases/survey-finds-consumers-not-prepared-to-be-ceo-of-their-health/>



Together, all the way.®



# Welcome Handbook

The ***Welcome Handbook*** is a personalized booklet containing information on how to find an in-network provider, tips to stay in the network, where to access care, and more.

- The Welcome Handbook is available on myCigna.com and contains information on the following:
  - Network
  - Finding a doctor
  - Preventive care and access to care
  - Pharmacy
  - myCigna<sup>SM</sup>
- If we have a valid email address for a member, we will e-deliver their handbook
  - This means, that they will receive an email, in the email they will click on a link to login or register to myCigna.com and then navigate to the Coverage Documents page where they will view their Welcome Handbook.
- If we do not have a valid email address for a member, we will mail their handbook via US Mail.
  - This means, that they will receive a printed version of their Welcome Handbook, which will also be available on myCigna
- Emails and hardcopy books will be sent after the plan effective date



# Locating the Welcome Handbook on myCigna.com

The image shows the myCigna.com homepage and a detailed view of the 'Understanding My Coverage' page. On the homepage, the 'REVIEW MY COVERAGE' button is highlighted with a red box, and a red arrow points to the 'Understanding My Coverage' option in its dropdown menu. On the 'Understanding My Coverage' page, the 'RELATED LINKS' section is highlighted with a red box, and a red arrow points to the 'Coverage Documents' link within that section. The 'Understanding My Coverage' page also displays a navigation bar with categories like MEDICAL, DENTAL, PHARMACY, VISION, MENTAL HEALTH, SUBSTANCE ABUSE, and HSA.

From the home page, hover over Review My Coverage and click on Understanding My Coverage from the drop down box. From the Understanding My Coverage page, click on the link Coverage Documents under Related Links.



# CIGNA TELEHEALTH CONNECTION

The care you need – when, where and how you need it





# Cigna Telehealth Connection



Lets you get the care you need – including most prescriptions – for a wide range of minor conditions.

Access to board-certified doctor via video chat or phone, without leaving your home or office. When, where and how it works best for you!

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

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. See your plan materials for costs and details of coverage, including other telehealth/telemedicine benefits that may be available under your specific health plan. Amwell and MDLIVE do not guarantee that a prescription will be written. Not all prescription drugs may be covered under your medical plan.



# Why Telehealth?

## Potential health care challenges



- Lengthy wait for appointments
- Need to miss work for appointments
- Hours spent in crowded waiting rooms
- Difficulty finding cost-effective care off-hours

## Telehealth solutions



- Cost efficiency
  - The cost of a phone or online visit is the same or less than with your primary care provider
- Greater access (24/7/365) with appointments usually in less than an hour
- Convenience – no need to leave the house or work
- Integration of care\*



\*With patient permission, consult information is shared with primary care physician following visit with Amwell or MDLIVE.

# Conditions Treated By Telehealth Doctors

## Medical Telehealth



### General health

- Acne
- Allergies
- Asthma
- Bronchitis
- Cold & Flu
- Diarrhea
- Ear Aches
- Fever
- Head Ache
- Infections
- Insect Bites
- Joint Aches
- Nausea
- Pink Eye
- Rashes
- Respiratory Infections
- Sinus Infections
- Skin Infections
- Sore Throat
- Urinary Tract Infections



### Pediatric care

- Cold & Flu
- Constipation
- Ear Aches
- Nausea
- Pink Eye

Health care services are delivered by MDLIVE® or American Well® participating doctors and not by Cigna.

\*MDLIVE and American Well do not guarantee that a prescription will be written. Not all prescriptions are available.



# Cigna Telehealth Connection- mycigna.com landing page

## Guidance

### Talk to a Nurse

Unsure whether virtual care is right for your medical problem? Get guidance, at no extra cost to you, 24 hours a day, 365 days a year.



Talk to a Nurse

Call 866-494-2111

Explore our library of podcasts for instant information on dozens of health topics.

## Medical Care

Talk to a board-certified doctor. Fast, convenient and less expensive than an ER, Urgent Care and in some cases less than your PCP.\*



Video



Talk to a doctor

GET STARTED

Translation services available by phone.

Not available in Arkansas or Texas



Video



Talk to a doctor

GET STARTED

Translation services available by phone.  
Spanish web and mobile available.  
TTY/TDD Service: Call 711 then enter 800-770-5531.

Not available in Arkansas. Service limited to video in Idaho and phone in Texas.

## Behavioral Health Counseling

Cigna Behavioral Health provides access to video-based counseling and medication management for issues like anxiety, depression, grief, stress, family and relationship issues, etc.

To get started:

- Search the Cigna behavioral provider directory and select "Telehealth" from the specialty dropdown.
- Or call the number on the back of your Cigna ID card and speak with a personal health advocate.

\*Costs vary depending on your plan. Check your plan documents for cost details.

MDLIVE branded site with Cigna Telehealth logo shown

URL: MDLIVEforCigna.com

Toll free number: 888-726-3171

Each vendor will have a mobile app that customers can download & access Telehealth services through



American Well branded site with Cigna Telehealth logo shown

URL: AmwellforCigna.com

Toll free number: 855-667-9722

Telehealth providers participating in the Cigna Telehealth Connection program are independent contractors and separate from Plan network providers. Not all providers have video chat capabilities. Video chat is not available in all areas. PCP referral is not required. Refer to plan documents for a complete description of covered services, including other telehealth/telemedicine benefits. Program availability may vary by location and plan type. See vendor sites for details.



# Cigna Telehealth Connection- How it works

## Medical Telehealth Through Amwell & MDLIVE

### REGISTER WITH ONE OR BOTH VENDORS



#### Register online

Patient registers online with one or both vendors so they are ready to use service when needed

### BY PHONE



#### Step 1: Call toll-free

Patient calls toll-free hotline available 24/7/365 including holidays. MDLIVE 888-726-3171. American Well 855-667-9722



#### Step 2: Speak with a coordinator

A consultation coordinator locates the next available doctor and prepares patient for the consultation.



#### Step 3: Speak with the doctor

Once an available doctor is located, the system automatically calls and connects the doctor to the patient.

### POST VISIT



#### Email communication

Patient can elect for consultation history to be sent to personal doctor.

### BY VIDEO CONFERENCE



#### Step 1: Visit website

Patient visits the American Well or MDLIVE website or can download each mobile app and logs in with username and password.



#### Step 2: Find a doctor

System helps the patient search for a doctor by a criteria, such as specialty, language, gender, location, or simply finds the next available doctor.



#### Step 3: See the doctor online

Once an available doctor is located, the system automatically connects the doctor to the patient.



#### Prescription services

Amwell and MDLIVE doctors may prescribe medication when appropriate and send the prescription directly to your pharmacy\*.

Health care services are delivered by American Well and MDLIVE participating doctors and not by Cigna.

\*American Well and MDLIVE does not guarantee that a prescription will be written. Not all prescriptions are available.

American Well consultations can occur via phone or video, however prescriptions can only be dispensed via video consultation.



# HEALTHY REWARDS

Value added programs: Commitment to customer value

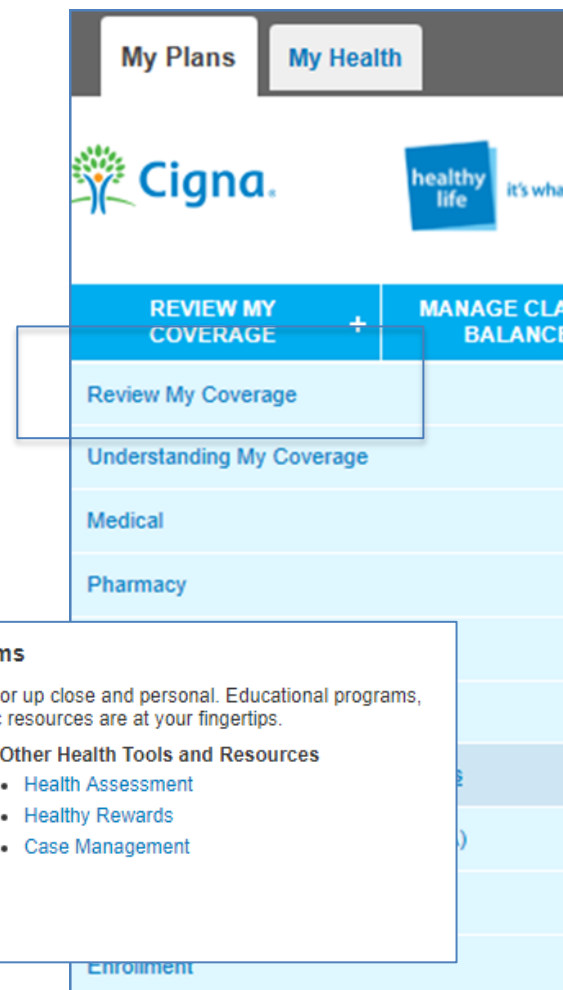


# HEALTHY REWARDS\* - BIG discounts on healthy things!

**Cigna customers can take advantage of discounts on a wide range of health and wellness programs and services**

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

No claim forms or referrals needed to participate!



\*Healthy Rewards programs are separate from any insurance benefits. **A discount program is NOT insurance, and the customer must pay the entire discounted charge.** Some Healthy Rewards programs are not available in all states and programs may be discontinued at any time. Participating providers are independent contractors who are solely responsible for any care or services provided.



## Supporting Documents



NC Plan Brochure



Step Therapy  
Brochure



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