

# CHOOSE A PLAN THAT PUTS YOU IN CHARGE



## Cigna Choice Fund® Health Savings Account (HSA) plan

### Giving you more of what you want

Medical plans offered through Cigna can help you take control of your health – and your costs. They're called account-based plans.

These plans offer you a typical medical plan at a higher deductible – the amount you pay before your plan starts to pay – but with a health account to help with the cost of meeting that deductible.

### Cigna Choice Fund

These account-based plans give you access to useful information that will help you make the best choices – for you and your family. With a Cigna Choice Fund plan you're given the freedom to seek care from a network of licensed doctors, hospitals and other health care professionals.

Choose to see doctors who participate in your plan's network and take advantage of discounted rates on care. Choose to see a doctor outside the network and you can still use your health savings account to pay for the cost of rates on covered services, but you'll typically pay more.

With Cigna, customer service is available 24/7/365. You can also use other helpful resources, such as **myCigna.com** and the Cigna 24-hour Health Information Line to access a wide range of health information. Find programs, compare cost and quality information and become more aware of your health care costs.

### A health savings account puts you in charge of your health care spending

Account-based plans allow you to be actively involved in all of your health care purchases (yes, they are purchases!) and decisions. One of the most important concepts of account-based plans is value – getting something at a reasonable price without sacrificing quality.

**Cost + Quality + Features = Value**

**Together, all the way.®**

For example, many people have purchased a car at some point. You probably did a lot of research and considered what was important to you in terms of features, quality and price. Then, you had to determine the vehicle that best fit your needs – and your budget.

When it comes to decisions about health care, our needs are as diverse as the cars we drive. We're all looking for more choices and control over our health and what we spend on health care.

### So what is a health savings account?

The Cigna Choice Fund Health Savings Account (HSA) plan provides a health care plan with a tax-free\* health savings account you establish through your employer. Both you and your employer may contribute to your account, up to the current federal limit.

The money in your HSA belongs to you. You decide how you want to pay for your health care expenses.

Whether you use the money in your account or other personal money, your next step is to meet your deductible (the amount you pay before your plan starts to pay). Once you do, you pay a percentage of your covered expenses and the plan pays the rest.

Remember, the money in your account is yours until you spend it – and if you leave the plan, change employers or retire, you take it with you.

There's no question that a Cigna Choice Fund plan comes with the flexibility you need. But you'll also be glad to know that when you choose this plan, it will help you to more effectively control your health care expenses without sacrificing important care.

**Helping you address the challenges of rising health care costs.**



Offered by Cigna Health and Life Insurance Company.

## How it works

This is a general overview of how the Cigna Choice Fund HSA works. For details about your company's plan, see your plan documents.

YOUR HEALTH ACCOUNT	YOUR SHARE	YOUR HEALTH PLAN
<p>Your tax-free* HSA is established through your employer.</p> <p>You decide how and when to use the money – use it to pay for eligible health care expenses or save it for future needs. The amount used from your account for eligible health expenses helps you meet your annual deductible (the amount you pay before your plan starts to pay). What you don't use in the plan year earns interest.</p> <p>Take the account with you when you leave the plan, change jobs or retire.</p>	<p>With the health plan, you'll pay an annual deductible before your health plan begins to pay for eligible expenses.</p> <p>Only services covered by your health plan count toward your deductible (see your coverage details for plan-specific information).</p> <p>You can pay for your share with your HSA, other personal funds or both.</p>	<p>Once you meet your deductible, you pay a fixed amount and/or a percentage of your covered expenses and the plan pays the rest. You can choose to pay for your share of the costs up to your plan's out-of-pocket maximum by using your HSA, other personal funds or both.</p> <p>Once you meet this plan's out-of-pocket maximum, your plan pays covered expenses at 100%.</p>

- › Your tax-free\* savings account is opened. You, your employer, or both, may contribute to your account.
- › You can choose to participate in investment options when your balance reaches \$1,000. You can save for future medical costs or opt to invest your funds. You can use your account to pay for eligible health care expenses.
- › Use your debit card, checkbook, auto pay, or online bill pay to reimburse your health care expenses.
- › Take the account with you when you leave the plan, change jobs or retire.
- › You're protected by an annual limit on how much you pay.

**When using a Health Savings Account, remember that it should only be used for qualified health care expenses to avoid any tax consequences. For a list of qualified expenses, please refer to Section 213(d) of the Internal Revenue code or visit [Cigna.com](https://www.cigna.com).**

## Smarter choices, bigger rewards

When you choose a Cigna Choice Fund plan, you're choosing the opportunity to have more control over your health care spending. You also gain access to a network for quality care and competitive discounts, and online tools to help you find information on health care options and opportunities.

The following programs and services are important features of Cigna Choice Fund plans.

- › **Preventive care:** At Cigna, we focus on helping to keep you well. That's why it's important to know that preventive care services are covered at no added cost to you when you receive them from a provider who participates in your plan's network.\*\*
- › **Decision support tools:** Use tools on [myCigna.com](https://www.myCigna.com) to track claims and account balances, learn about health conditions and treatments and estimate costs for specific medical treatments.

- › **Health coaches:** Partner with a health coach to take an active role in your health. Get information on treatment options, ask personal questions about your health coverage, discuss health assessment results and learn to better manage conditions including low back pain, high blood pressure, high cholesterol and more.
- › **Health assessment:** Complete this confidential online health questionnaire. Learn how you can improve your health through wellness recommendations.

**The choice is yours.** Gain more control and freedom over your health with Cigna Choice Fund.

## When you have questions, we've got answers

Cigna offers you live customer service 24 hours a day, seven days a week, 365 days a year – that includes weekends and holidays.

Once you're a Cigna customer, you can call the toll-free number on your Cigna ID card and we'll answer your questions, help resolve problems and help make sure you're satisfied with your plan and health savings account.

- › Our interactive voice response system helps you find what you need faster over the phone. Use the speech recognition feature for information on your level of coverage, claims status and more.
- › Ask for a Spanish speaking service representative or someone who can translate one of 200 languages.
- › You can order an ID card, update insurance information and check claim status.
- › Health coaches can work with you on improving specific health issues.
- › The Cigna 24-hour Health Information Line can offer detailed answers to your health questions and help you decide where and when to seek medical attention.
- › You also can learn more about hundreds of health topics through our library of podcasts. Programs are updated regularly based on current medical research and treatments.

## Helpful support when you need it most

If you or a covered family member ever need care beyond a traditional hospital stay, your plan can do more than help cover your expenses. Our case management service provides valuable counseling, support and care coordination. An experienced case manager, assigned specifically to your situation, works closely with your doctor to help you sort out your options, contact facilities, arrange care and access helpful community resources and programs.

Whether the need is for home care, outpatient treatment or rehabilitation, your case manager will help you find cost-effective, quality, and appropriate care. They will also stay connected with you and your family, providing support throughout the recovery process.

There is no additional charge for this service, and no reduction in your benefits if you choose not to use case management services.

## Making smart choices with your pharmacy benefits

How much do you know about the medications you currently take? Would you like to know more? Would you like to price shop for your prescriptions?

### Pharmacy Price Quote Tool

Fact: Not all pharmacies charge the same price for prescription drugs. Once your coverage begins, you can go online to **myCigna.com** and compare the cost of your prescription(s) between pharmacies. You can also check for generic drug equivalents and find out whether a specific drug is covered by your plan.

### Home Delivery Pharmacy

When you order your prescriptions from Cigna Home Delivery Pharmacy<sup>SM</sup>, you may save money. You can order a 90-day supply of medicine at one time and it's easy to transfer your prescriptions.

You'll be able to review, at a glance, the status of your orders for the past 15 months. You can also order a new prescription or quickly refill an existing one.

### Email your questions to the Cigna pharmacist

When you have questions about your medication, submit them online and you'll receive a response via email. If you submit questions about your personal health information, the pharmacist will call you directly to discuss your question.

Like all the tools on **myCigna.com**, the pharmacy tools are designed to help you take a more active role in your own health care. With them, you'll be better prepared for more informed discussions with your doctor, and enjoy the access and support you need to have more control over your pharmacy benefits.



**myCigna.com** and our 24/7/365 customer service offer many resources to help you with all of your questions.



\* HSA contributions and earnings are not subject to federal taxes and not subject to state taxes in most states. Contact your professional tax advisor about details for your specific state.

\*\* Coverage for preventive care may vary depending on the terms of your specific medical plan. Immunizations for travel are generally not covered. For benefit information, and a complete listing of both covered and non-covered services under your specific medical plan, refer to your plan documents.

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.

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