

How is Cigna different?

- Cigna is an open-market model
 - This means that your options for care are not contained in one health system or group of providers. Rather, you have access to multiple health systems, hospitals, providers, pharmacies and virtual care options.
 - You will be able to “shop” for care to see not only place of care options but the difference in cost between providers, facilities and pharmacies
 - Cigna contracts with our providers and vendors; they are not employed by nor salaried as with Kaiser’s medical system.
 - Kaiser is primarily a clinic based staff model with specific associated contracted facilities. The clinic/staff model encompasses primary care physicians and most specialists as Kaiser salaried employees so they do not see patients outside of the Kaiser medical system. Under their HMO and POS programs all services are either provided through the clinic based staff model or in a Point of Service Program (POS). The higher benefit levels are paid through their system with limited benefits available outside of their clinic based model.
- Cigna’s LocalPlus Colorado Network
 - Cigna’s LocalPlus plans are in-network only, however you have access to multiple health systems, hospitals, providers and pharmacies
 - Examples of in-network hospitals in the Denver Metro area: UC Health, Children’s Hospital, Centura Health, National Jewish Health, SCL Health and HealthOne
 - When you use an in-network hospital, hospital-based doctors such as anesthesiologists are paid at the in-network benefit level
 - National in-network coverage for emergency care
 - Access to a large network of Urgent Care Centers
 - If you are away from home and need care, just look for a LocalPlus doctor in the area or you can access our Away From Home Care feature
- Open Access Plus network for out-of-area employees
- Access to thousands of retail pharmacies or you have an option to fill through our Home Delivery pharmacy
 - Examples of in-network retail pharmacies: King Soopers, Safeway, CVS, Walgreens, Walmart, Costco
 - With Cigna, you can fill 90-day prescriptions through our 90-day retail network or through Home Delivery pharmacy

* Cigna Home Delivery Pharmacy may not be a covered pharmacy option under all plan types. See your plan documents for the details of your specific health plan.

** Not all services may be covered. Emergency and Urgent Care, as defined by the plan documents, is covered at the in-network level. See your plan documents for costs and details of coverage.

Cigna vs Kaiser Comparison- Network Access

Cigna LocalPlus

- Statewide access
- 60 hospitals
 - 39 in the Front Range
- 4,090 PCPs
- 14,022 Specialists
- Out-of-state travel benefits through Away from Home Care
- No out-of-network benefits

Open Access Plus: Out of Area Employees

- 108 hospitals in CO; 6,196 National
- 5,173 PCPs in CO; 274,668 National
- 17,219 Specialists in CO; 839,374 National

Kaiser HMO

- Statewide access
- 19 full-service hospitals
 - 11 in the Front Range
- 6 limited service hospitals
- 329 Kaiser PCPs
- 554 Kaiser Specialists
- No out-of-network benefits

Cigna vs Kaiser Comparison- Infertility

Cigna LocalPlus & OAP

- Coverage varies based on place of service (PCP, Specialist, Facility, Hospital, etc.)
- Diagnosis, lab and radiology test, counseling, surgical treatment, IUI, IVF, GIFT, ZIFT, etc.
- Oral fertility drugs covered under regular Rx tier; Injectable included
- No lifetime max

Kaiser HMO

- Diagnosis and treatment of involuntary infertility including lab and x-ray
- IUI at 50% (limited to 3 treatment cycles per lifetime)

Cigna vs Kaiser Comparison- Behavioral

Cigna LocalPlus & OAP

- 200,000+ Total Behavioral Health providers and facilities nationwide
- 50,000+ providers in Virtual Care behavioral networks
- 18,000 providers specialize in cultural issues
- Free Veteran Support Line
- Virtual Behavioral Partners:
 - Meru Health
 - Talkspace
 - Sondermind
 - Ginger
 - MDLIVE
- Behavioral Mobile Apps:
 - Happify
 - iPrevail

Kaiser HMO

- 250 total mental health specialists
 - 35 of which are embedded within PCP medical offices
- 3 specialty clinics focused exclusively on mental health, 2 satellite clinics and 1 chemical dependency clinic
- Behavioral mobile apps:
 - Calm
 - myStrength
 - “Find Your Words” campaign

Cigna Behavioral Health Partners / Mobile Apps

TalkSpace

Connect with a licensed therapist or psychiatrist online, by video, or text using Talkspace, available for Cigna Behavioral customers, ages 13 and up. Visit talkspace.com/cigna to get started.

Meru Health

This 12-week virtual counseling program offers support for people suffering from depression, anxiety, or burnout. The program includes live virtual counseling and private texting with licensed therapists, as well as an online peer support community and other educational resources for ages 18 and above. Visit meruhealth.com/cigna to get started.

MDLive

With behavioral/mental health virtual care, you get the care and attention you'd expect from an in-office visit, wherever and whenever is most convenient for you. Talk privately with a licensed counselor or psychiatrist via video or phone. Have a prescription sent directly to your local pharmacy, if appropriate. Visit myCigna.com, go to "Find Care & Costs" and enter "Virtual counselor" under Doctor by Type.

Ginger

Offering confidential mental healthcare through behavioral health coaching via text-based chats, self-guided learning activities and content, and, if needed, video-based therapy and psychiatry. All from the privacy of your smartphone. Visit ginger.com/cigna to learn more.

iPrevail OFFERED THROUGH

On-demand coaching, personalized learning and caregiver support. Complete an assessment, receive a program tailored to your needs, and get connected to a peer coach. Visit myCigna.com to get started

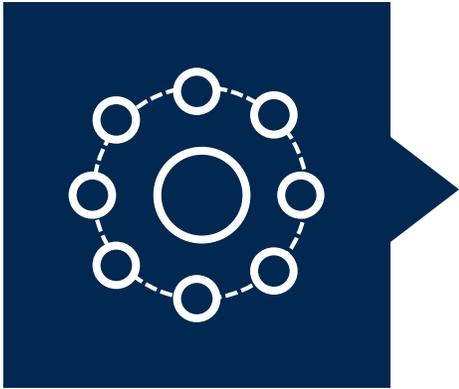
Happify OFFERED THROUGH

A self-directed program with activities, science-based games and guided meditations, designed to help reduce anxiety, stress and boost overall health. Sign up happify.com/Cigna

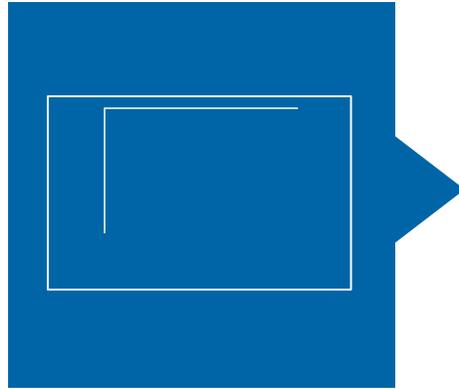
Sondermind sondermind®

When you work with Sondermind you are matched based on specialty, availability, location and treatment approaches. Visit myCigna.com, go to "Find Care & Costs" function. Simply type Sondermind under the Doctor Search tab.

The claim process



Visit an in-network doctor/hospital/facility



Show your Cigna ID card



Pay copay or coinsurance* as required



Your doctor will send Cigna the claim



Cigna will send you an explanation of benefits, or **EOB**, as your receipt

*Your plan may apply a deductible. Copays are paid at the time of service. If a coinsurance applies, it is not paid at the time of service and is billed to you or charged to an HSA/HRA after the claim is processed and the EOB is issued.

How to read your EOB

- You can pay any co-pays at the time of service.
- Coinsurance is not paid at the time of service. Wait until the claim is fully processed and the EOB is generated to see what you will owe and you can pay the provider's office directly.
- There are often discounts applied for Cigna network providers.
- EOBs are available on myCigna.

PAGE 1 SUMMARY

The Summary page gives an overview of the ways your benefits are working for you – quickly see what was submitted, what's been paid and what you owe.

Date of service and health care provider are both listed for easier reference.

If your health accounts paid part of your expenses, you'll see what's been paid and remaining balances.

The amount you owe does not reflect any amount you may have already paid.

This reflects the total value of your plan.

Cigna Health and Life Insurance Company
CHATTANOOGA CLAIM OFFICE
P.O. BOX 182223
CHATTANOOGA TN 37422-7223



Cigna Health and Life Insurance Company AS AGENT FOR ABC COMPANY, INC.

Customer service
Call the number on the back of your ID card or
(888) 806-5106
www.myCIGNA.com
If you have any questions about this document, please call Customer Service at the number above. Please have your claim number ready.

Service date
July 24, 2018

Claim # / ID 999999999 / U99999999

Provider Network Status:
OUT OF NETWORK

Account name / Account #
ABC COMPANY, INC. / 3340048

YOUR NAME
123 ANY STREET
ANYTOWN US 12345

THIS IS NOT A BILL.
Your health care professional may bill you directly for any amount that you owe.

Explanation of benefits
for a claim received for YOUR NAME, Claim # 999999999

Patient's relationship to Subscriber: SUBSCRIBER
Subscriber Name: YOUR NAME

Summary of a claim for services on July 24, 2018
for services provided by I WELLBIENG MD

Amount Billed	\$73.85	This was the amount that was billed for your visit on 07/24/2018.
Discount	\$14.77	You saved \$14.77. CIGNA negotiates discounts with health care professionals and facilities to help you save money.
What your plan paid	\$0.00	Your plan paid \$0.00.
What my accounts paid	\$59.08	\$59.08 was paid from your Health Reimbursement Account (HRA), you now have \$56.29 left.
What I owe	\$0.00	This is the amount you owe after your discount, your plan paid, and what your accounts paid. People usually owe because they may have a deductible, have to pay a percentage of the covered amount, or for care not covered by their plan. Any amount you paid since care was received may reduce the amount you owe.
You saved	20%	You saved \$14.77 (or 20%) off the total amount billed. This is a total of your discount and what your plan paid. To maximize your savings, visit www.myCIGNA.com or call customer service to estimate treatment costs, or to compare cost and quality of in-network health care professionals and facilities.

How to read your EOB

PAGE 3 CLAIMS

The Claims detail page follows the Glossary page. Here, you'll find:

The dollar amount and percentage your plan paid toward the covered amount, minus any copay/deductible you're responsible for.

The portion of covered expenses you're responsible for paying. For example, if your plan covers 90% of the covered amount, you pay the remaining 10%.

What you have left in your plan deductibles and out-of-pocket expenses.

Help with making an appeal if you're unsatisfied with part or all of your claim. The information is state-specific.

- ★ If your "Covered amount" is less than your "Amount billed," it could be due to Cigna discounts (a portion you don't have to pay) or amounts not covered (a portion you might have to pay). The Notes section will tell you specific details.

 Claim received for YOUR NAME
Claim # 99999999
ID U9999999

THIS IS NOT A BILL

Claim detail
CIGNA received this claim on August 15, 2018 and processed it on August 22, 2018.

Service dates	Type of service	Amount billed	Discount	Amount not covered	Allowed amount	Copay	Deductible	What your plan paid	% paid	Coinsurance*	My Account account paid from	What I owe	See notes
IWELLBEING, Claim # 999999999													
07/24/18	PHYSICIAN	73.85	14.77	0.00	59.08	0.00	59.08	0.00	0	0.00	59.08	HRA	0.00 A0,A1
Total		\$73.85	\$14.77	\$0.00	\$59.08	\$0.00	\$59.08	\$0.00	\$0.00	\$0.00	\$59.08	\$0.00	

* After you have met your deductible, the costs of covered expenses are shared by you and your health plan. The percentage of covered expenses you are responsible for is called coinsurance.

What I need to know for my next claim

You've paid a total of \$479.08 toward your \$2,813 out of network individual deductible for 2018
You've paid a total of \$479.08 toward your \$2,813 out of network family deductible for 2018
You've paid a total of \$479.08 toward your \$2,813 in network individual deductible for 2018
You've paid a total of \$479.08 toward your \$2,813 in network family deductible for 2018
You've paid a total of \$506.71 toward your \$14,175 out of network individual out of pocket expenses for 2018
You've paid a total of \$506.71 toward your \$14,175 out of network family out of pocket expenses for 2018
You've paid a total of \$506.71 toward your \$5,363 in network individual out of pocket expenses for 2018
You've paid a total of \$506.71 toward your \$5,775 in network family out of pocket expenses for 2018
You've paid a total of \$0.00 toward your Unlimited all medical benefits individual lifetime maximum

Notes
A0 - HEALTH CARE PROFESSIONAL: DO NOT BILL THE PATIENT FOR THE NEGOTIATED DISCOUNT THROUGH MULTIPLAN. PLEASE CALL 866.233.0121 FOR ADDITIONAL INFORMATION ABOUT THIS AMOUNT.
A1 - PAYMENT MADE FROM YOUR HEALTH REIMBURSEMENT ACCOUNT.

H01A 08/18 RETAIN THIS FOR YOUR RECORDS. Page 3 of 4

How to connect with Cigna 24/7/365



By phone – call the number on the back of your Cigna ID card

- Call anytime day or night for live customer service
- Help finding a provider, claim questions, coverage questions, and more!
- Ask for a Spanish-speaking representative or speak with us in your preferred language – interpreter service is available in more than 200 languages
- Speak with a nurse advocate* anytime, day or night through the 24-hour Health Information Line

myCigna – online or app

- Directory of doctors, hospitals, facilities with cost and quality information
- Useful tools to help you:
 - Review your coverage
 - Manage and track claims
 - Track account balances and deductibles, and sign up for email notifications
 - Find quality of care information for common procedures and treatments
 - Get Claims and Balances statements on demand to view claim history and account transactions

You now have access to a designated One Guide service team!

- Just call the number on the back of your ID card
- Make sure to enter in or speak your member ID/SSN when prompted by the system, and this will assure you are routed to the designated University of Denver One Guide team
- The designated One Guide team is available 8:00am- 6:00pm on weekdays, with live One Guide support from the larger non-designated team outside of those hours

*These nurse 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. **Available for Cigna Choice Fund® health reimbursement account (HRA) and flexible spending account (FSA) plans only. ***Please refer to your phone's manufacturer for your phone's specific capabilities. 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. Apple, iPhone, Face ID and Touch ID are registered service marks or trademarks of Apple Inc.

Health Advocacy Services

Cigna Health Advocacy Services offers you expert assistance with a wide range of healthcare and health insurance issues.

- Questions on all of your health coverage including plans such as dental and vision
- Assistance with medical questions, setting appointments, and estimated fees for services in your area
- Eldercare and Special Needs services

CIGNA GROUP INSURANCE®

Health Advocacy Services

Access to help when you need it for all your health care, insurance or medical bill needs – for you and your family, including parents and parents-in-law.



866.799.2725

