



Cigna Benefits

Wesleyan University

OAP Plan Highlights

Benefits	In-Network	Out-of-Network
Deductible	\$500 Employee \$1,000 Family	\$750 Employee \$1,500 Family
Out of Pocket Maximum	\$1,500 Employee \$3,000 Family	\$2,500 Employee \$5,000 Family
Preventive Care	No charge, No deductible	30% after deductible
Office Visits	\$25 PCP copay	30% after deductible
	\$35 Specialist copay	30% after deductible
Inpatient Services	Plan pays 100%, after deductible	30% after deductible
Outpatient Services	Plan pays 100%, after deductible	30% after deductible
Emergency Room	\$200 copay per visit (copay waived if admitted)	
Urgent Care	\$40 copay per visit	
Telehealth	\$25 copay, and plan pays 100%	Not Covered
Lab and Radiology Services	Plan Pays 100%, after deductible	Plan pays 70%, after deductible

OAPIN Plan Highlights

Benefits	In-Network
Deductible	\$500 Employee \$1,000 Family
Out of Pocket Maximum	\$1,500 Employee \$3,000 Family
Preventive Care	No charge, No deductible
Office Visits	\$25 PCP copay \$35 Specialist copay
Inpatient Services	Plan pays 100%, after deductible
Outpatient Services	Plan pays 100%, after deductible
Emergency Room	\$200 copay per visit (copay waived if admitted)
Urgent Care	\$40 copay per visit
Telehealth	\$25 copay, and plan pays 100%
Lab and Radiology Services	Plan pays 100%, after deductible

High-Deductible Health Plan w/ HSA Highlights

Benefits	In-Network	Out-of-Network
Employer Funding	Employee: \$500 Family: \$1,000	
Deductible	\$1,500 Employee \$3,000 Family	\$1,500 Employee \$3,000 Family
Out of Pocket Maximum	\$3,000 Employee \$6,000 Family	\$3,000 Employee \$6,000 Family
Preventive Care	No charge, No deductible	You pay 20% after deductible
Office Visits – Primary & Specialist	Plan pays 100%, after deductible	You pay 20% after deductible
		You pay 20% after deductible
Inpatient Services	Plan pays 100%, after deductible	You pay 20% after deductible
Outpatient Services	Plan pays 100%, after deductible	You pay 20% after deductible
Emergency Room	Plan pays 100%, after deductible	
Urgent Care	Plan pays 100%, after deductible	
Telehealth	Plan pays 100%	Not Covered
Lab and Radiology Services	Plan pays 100%, after deductible	Plan pays 80%, after deductible

Pharmacy Benefits

	OAP Plan	OAPIN Plan	HSA Plan
Retail 30-Day Supply	In-Network Only		
Generic	You pay 20% (min. of \$5/max. of \$50)	You pay 20% (min. of \$5/max. of \$50)	After deductible, you pay 20% (min. of \$5/max. of \$50)
Preferred Brand	You pay 25% (min. of \$15/max. of \$50)	You pay 25% (min. of \$15/max. of \$50)	After deductible, you pay 25% (min. of \$15/max. of \$50)
Non-Preferred Brand	You pay 25% (min. of \$20/max. of \$50)	You pay 25% (min. of \$20/max. of \$50)	After deductible, you pay 25% (min. of \$20/max. of \$50)
Retail and Home Delivery 90-Day Supply	In-Network Only		
Generic	You pay 20% (min. of \$10/max. of \$100)	You pay 20% (min. of \$10/max. of \$100)	After deductible, you pay 20% (min. of \$10/max. of \$100)
Preferred Brand	You pay 25% (min. of \$30/max. of \$100)	You pay 25% (min. of \$30/max. of \$100)	After deductible, you pay 25% (min. of \$30/max. of \$100)
Non-Preferred Brand	You pay 25% (min. of \$40/max. of \$100)	You pay 25% (min. of \$40/max. of \$100)	After deductible, you pay 25% (min. of \$40/max. of \$100)

BENEFIT UPDATE

BREAST ULTRASOUND COVERAGE

Effective 1/1/23*, the OAP and OAPIN medical plans will provide coverage of 1 dense breast tissue ultrasound per calendar year, covered at 100%, when performed by an in-network provider or facility; no plan deductible will apply.

All subsequent breast ultrasounds will be covered at standard plan rates.

*No change to the HSA plan coverage for breast ultrasound.

*No change to the Out-of-network plan coverage.

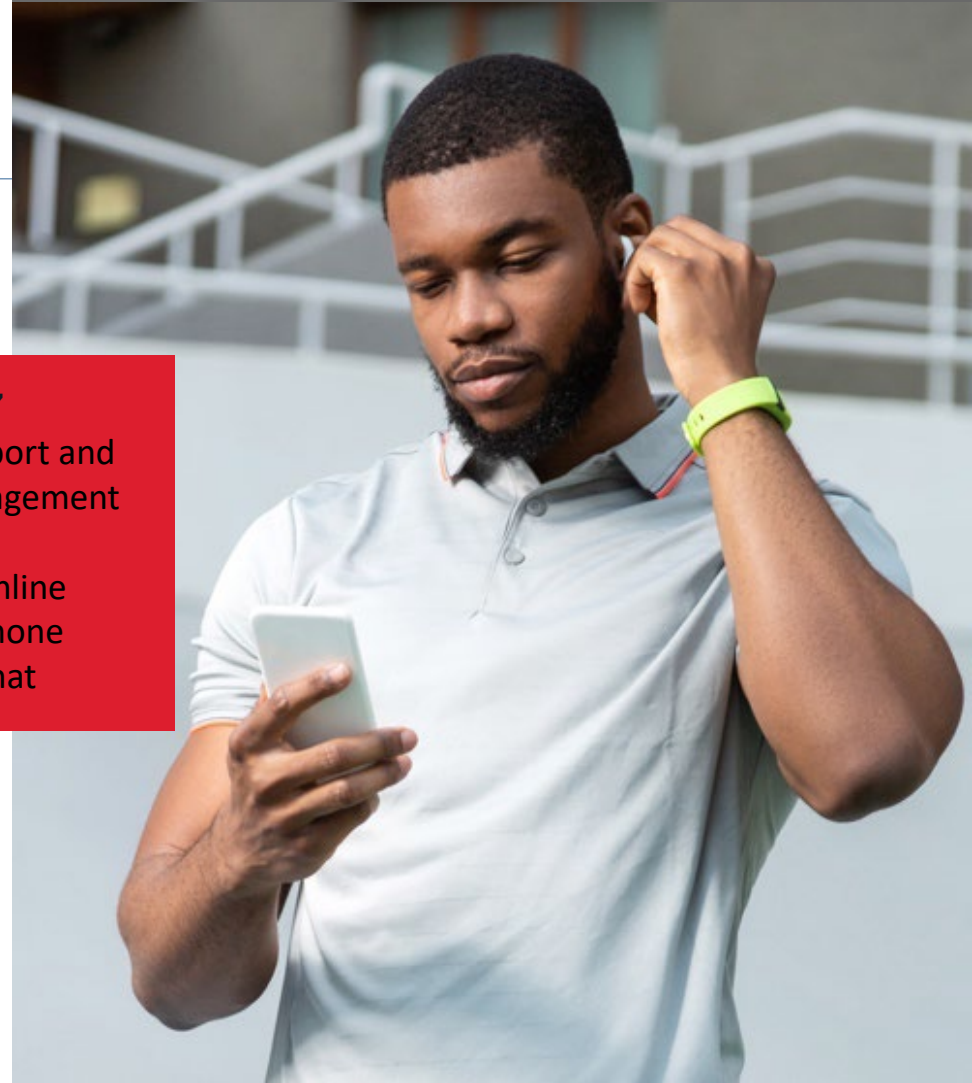
Cigna One Guide®

Making it easier to get and stay healthy with affordable, quality care

- Guiding to high-performing providers and more efficient care settings and options
- Proactive guidance to personalized, relevant, high-value recommendations
- Integrated activities across behavioral, pharmacy, coaching and case management
- Enhanced third-party connections, content and reporting

24/7
support and
engagement

- Online
- Phone
- Chat



PATIENT ASSURANCE PROGRAM

Cigna's Patient Assurance Program helps lower your out-of-pocket medication costs. There's nothing to join and no cost to participate – it's part of your Cigna pharmacy benefit.

- Managing diabetes isn't easy, but a new program that controls the cost of eligible insulin products makes it more affordable. A 30-day (or one month) supply costs no more than \$25, and a 90-day (or three month) supply costs no more than \$75.
- Eligible customers can use the program by showing their Cigna ID card at the pharmacy when they fill one of the covered insulin products. If you're already using one of the covered insulins, there are no additional steps needed. You can take advantage of this program.
- Basaglar, Humalog, Humulin, Levemir are example of covered medications. Additional insulin products may be included in the program. If you're currently taking an insulin that is not included in the program, talk with your doctor about whether taking an insulin covered under the program is right for you.

VIRTUAL CARE

MAKES IT SIMPLE.

EASY ACCESS

When – 24/7/365, including holidays and weekends for medical.

Appointments scheduled in minutes for behavioral care.

Where – at home, at work or on-the-go.

How – via video or phone.

Who – adult and pediatric care for medical. Adults 18+ for behavioral.

Why – care for minor medical conditions and behavioral/mental health needs.

QUALITY

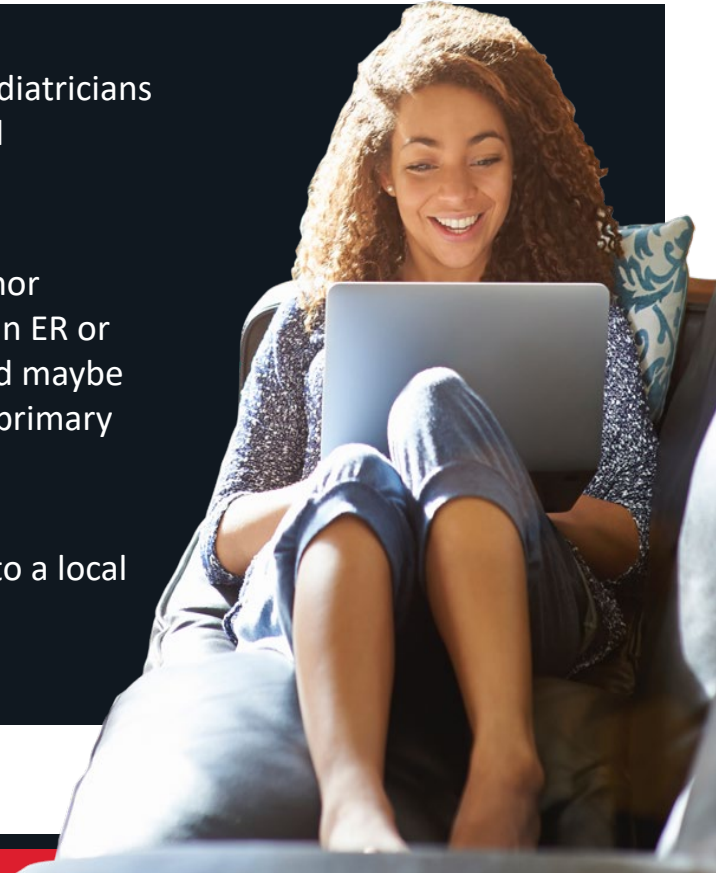
Board-certified doctors, pediatricians and licensed therapists and psychiatrists.

COST EFFECTIVE

Medical virtual care for minor conditions costs less than an ER or urgent care center visit, and maybe even less than an in-office primary care provider visit.

CONVENIENT

Prescriptions sent directly to a local pharmacy, if appropriate.



*Provided by MDLIVE. **Provided by MDLIVE. ***Costs vary based on plan design and are subject to mental health parity.



EASY-TO-ACCESS

VIRTUAL CARE OPTIONS

MDLIVE[®] for Cigna

Virtual Services:

- Urgent Care
- Routine Primary Care
- Behavioral Care
- Dermatology

**Toll-free:
888.726.3171**

Virtual counseling
through Cigna
Behavioral
Health network.

Mycigna.com



*Cigna provides access to virtual care through national telehealth providers as part of your plan. Providers are solely responsible for any treatment provided to their patients. Video chat may not be available in all areas or with all providers. This service is separate from your health plan's network and may not be available in all areas. A Primary Care Provider referral is not required for this service.

CONDITIONS TREATED

BY LICENSED AND CERTIFIED PROVIDERS.

MEDICAL VIRTUAL CARE

- Acne
- Allergies
- Asthma
- Bronchitis
- Cold and flu
- Constipation
- Diarrhea
- Earaches
- Fever
- Headaches
- Infections
- Insect bites
- Joint aches
- Nausea
- Pink eye
- Rashes
- Respiratory infections
- Shingles
- Sinus infections
- Skin infections
- Sore throats
- Urinary tract infections



BEHAVIORAL VIRTUAL CARE

- Addictions
- Bipolar disorders
- Child/adolescent issues
- Depression
- Eating disorders
- Grief/loss
- Life changes
- Men's issues
- Panic disorders
- Parenting issues
- Postpartum depression
- Relationship and marriage issues
- Stress
- Trauma/PTSD
- Women's issues

- Virtual Wellness Screenings
- Virtual Primary Routine Care
- Virtual Behavioral Care
- Virtual Dermatology

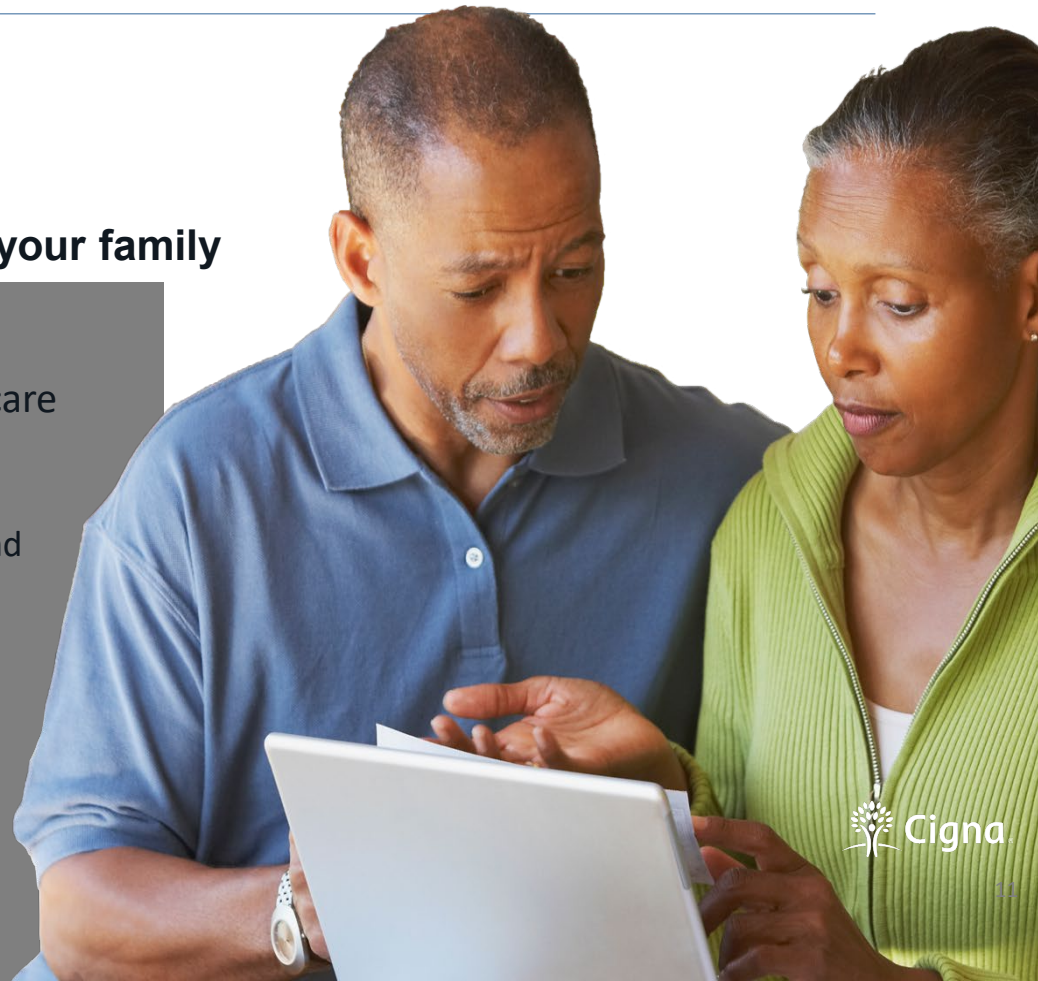
ACCESS TO BEHAVIORAL CARE WHEN YOU

NEED IT.

Access and guidance for you and your family

Easy to find the right provider. Use MDLIVE® or myCigna® search/directory for access to virtual care visits with Behavioral Health providers

- Licensed counselors
- Nurse practitioners
- Psychologists
- EAP counselors
- Psychiatrists
- Substance use Centers of Excellence
- Specialized coaching and counselors (oncology, fertility, etc.)
- Mental Health First Aid





VIRTUAL BEHAVIORAL HEALTH

We're continuously looking to advance and expand digital and virtual providers in our network.

Our approach to contract with digital and virtual providers:

- Increases access to care
- Allows for anonymous and convenient care
- New opportunities for clinical innovation

Benefit to employees:

- Access to behavioral care the same as any other provider
- New modality options, such as text messaging
- Available peer support services
- Ability to self-manage care through online tools
- Additional providers with increased availability
- Easy to schedule with online scheduling tools

PROVIDERS ARE SOLELY RESPONSIBLE FOR ANY TREATMENT PROVIDED. NOT ALL PROVIDERS HAVE VIDEO CHAT CAPABILITIES. VIDEO CHAT IS NOT AVAILABLE IN ALL AREAS.










A PRIMARY CARE PROVIDER REFERRAL IS NOT REQUIRED. VIRTUAL CARE SERVICES MAY NOT BE COVERED UNDER ALL PLAN TYPES.

REFER TO YOUR PLAN MATERIALS FOR THE DETAILS OF YOUR PLAN'S COVERAGE OF VIRTUAL CARE BENEFITS.

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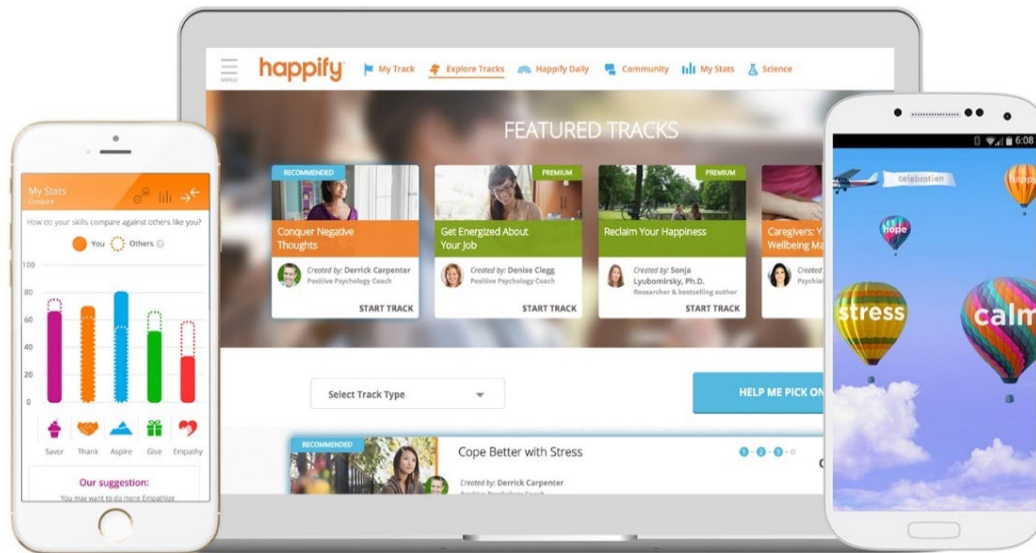
2020 CIGNA

BEHAVIORAL HEALTH RESOURCES

	<p>Talk privately with a licensed counselor or psychiatrist via video or phone. Have a prescription sent directly to your local pharmacy, if appropriate.</p>
	<p>Cigna Behavioral Health also provides access to virtual counseling through Cigna's network of providers.</p>
	<p>Behavioral health resource to us by providing access to a licensed clinician through private messages or live video sessions.</p>
	<p>Offers 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.</p>
	<p>Digital self-directed tools designed to help you build resilience and reduce stress.</p>
	<p>On-demand peer coaching and personalized learning help boost your mood and improve mental health.</p>
	<p>Effective, affordable & convenient OCD therapy with a licensed ERP-trained therapist. 24/7 support to make sure you stay better, and we're covered by many insurance plans.</p>
	<p>Meru offers a 12 week virtual program for customers with depression, anxiety, or burnout. Meru includes live virtual counseling and texting and an online peer support community.</p>
	<p>Brightside is a virtual provider offering timely access to the highest quality depression and anxiety care, delivering medication management, therapy, and self-care.</p>

HAPPIFY

OFFERED THROUGH CIGNA



We're committed to helping you take control of your health – and that includes your emotional health. That's why we're partnering with Happify, a free app with science-based games and activities that are designed to help you:

- Defeat negative thoughts
- Gain confidence
- Reduce stress and anxiety
- Increase mindfulness and emotional well-being
- Boost health and performance

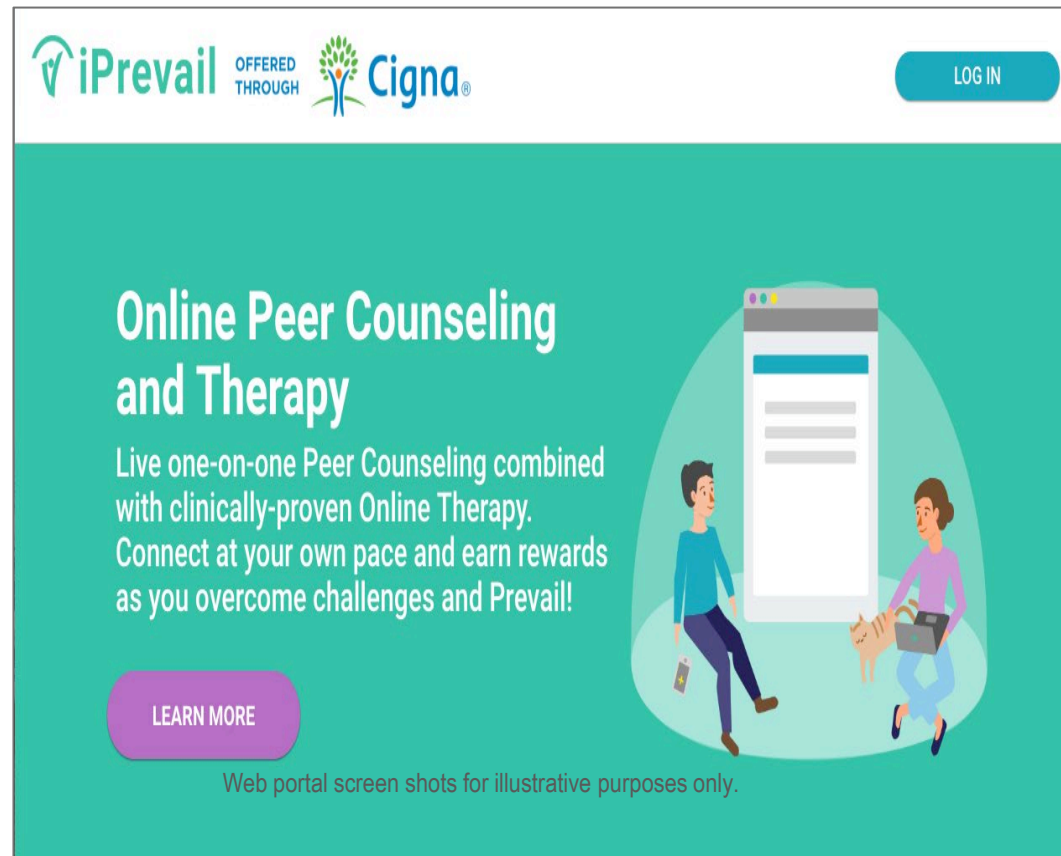
Sign up and
download
the free app
today at
Happify.com/
Cigna

OVERCOME WHATEVER LIFE SENDS YOUR WAY WITH IPREVAIL THROUGH CIGNA

On-demand coaching and personalized learning with iPrevail offered through Cigna – 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.



The banner features the iPrevail logo on the left, followed by the text "OFFERED THROUGH" and the Cigna logo. A teal "LOG IN" button is in the top right corner. The main content area has a teal background with the title "Online Peer Counseling and Therapy" in white. Below the title is a paragraph: "Live one-on-one Peer Counseling combined with clinically-proven Online Therapy. Connect at your own pace and earn rewards as you overcome challenges and Prevail!". A purple "LEARN MORE" button is at the bottom left. On the right, an illustration shows a man and a woman sitting on the floor, looking at a large smartphone displaying a web portal. The woman is holding a laptop and a cat. At the bottom of the banner, it says "Web portal screen shots for illustrative purposes only."

iPrevail OFFERED THROUGH **Cigna**®

LOG IN

Online Peer Counseling and Therapy

Live one-on-one Peer Counseling combined with clinically-proven Online Therapy. Connect at your own pace and earn rewards as you overcome challenges and Prevail!

LEARN MORE

Web portal screen shots for illustrative purposes only.

COMPREHENSIVE

CANCER PROGRAMS

COMPLETE CONTINUUM OF CARE SUPPORT



360°
comprehensive
encompassing all
your needs



Better experience
and lower total
medical costs

**OUR
DIFFERENTIATED
APPROACH**

INTEGRATION
100% within
Cigna – connects
with entire care
coordination team.

**ONE CARE
MANAGER**
is the single
touch point for
the patient.

CONTINUITY
support individuals
in all stages
of care.

CARE MANAGEMENT

The right care. At the right time. In the right place.

1. Ease. When you or a covered family member visit a doctor or facility in your plan's Cigna network:

- › Your doctor arranges all the care.
- › Your doctor gets precertification when it's needed.

If you visit an out-of-network doctor or facility, you're responsible for getting precertification.

2. Savings. We review inpatient and certain outpatient services and look for ways to save you money. We may:

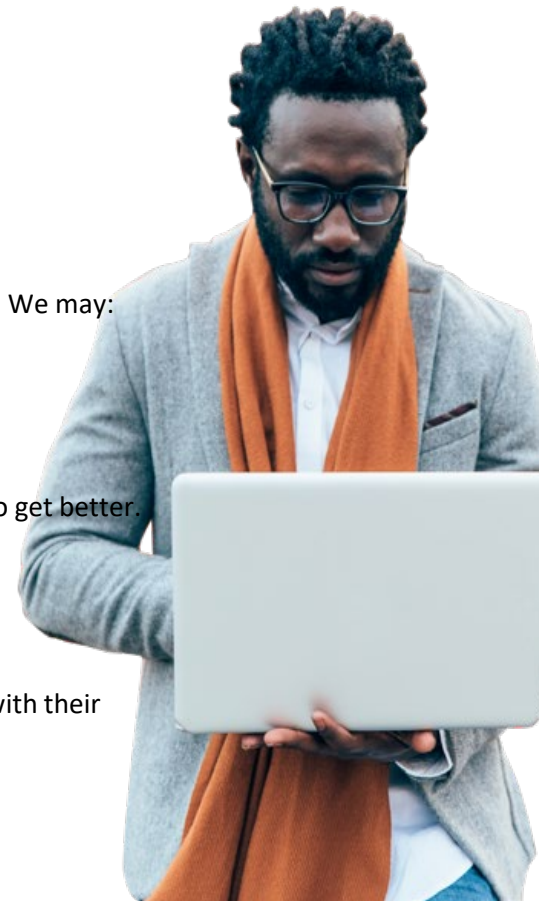
- › Provide a list of quality, cost-effective facilities in your plan's network.
- › Help provider transition inpatient care to outpatient treatment, if appropriate.
- › Help identify avoidable treatments or procedures.

3. Quality of care. You'll have access to case managers who can help you find the support you need to get better.

This includes:

- › Home health care.
- › Therapies.
- › Special medical needs to help you avoid complications after a hospital stay or outpatient procedure.

And, our service quality is proven. Our customers report a more than 95% overall satisfaction rating with their case management experience.*



* 2016 Cigna case management customer satisfaction survey.



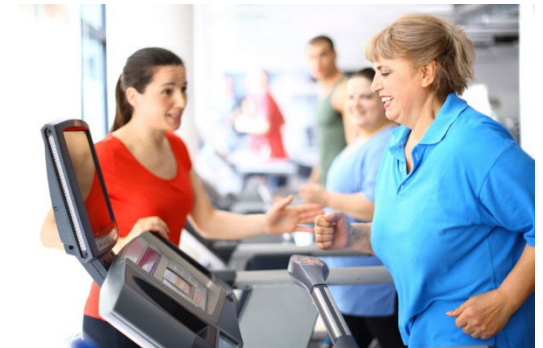
CIGNA HEALTHY PREGNANCIES, HEALTHY BABIES®

- A member of our team will help you understand any health issues that could affect your baby.
- You can also ask your own questions and get information to help you make informed choices about your pregnancy.
- A Cigna nurse will be there to support you throughout your pregnancy.
- You'll also receive a kit with useful tips and tools to help guide you throughout your pregnancy and after you give birth.

For more information about our Healthy Pregnancies, Healthy Babies program, please call us at **800.615.2906**.

CIGNA **COACHING** PROGRAMS

- Available-through **myCigna.com** and a convenient mobile app.
- Easy, at-a-glance navigation and intuitive design with how-to prompts.
- Fitness, nutrition and resilience challenges focused on a more balanced approach to well-being.
- Data pulled from a variety of apps, including: Fitbit®, Runkeeper, MapMyFitness, iHealth myVitals, Garmin Connect™ and HealthKit™ for Apple Watch® devices.



Apple Watch is a registered trademark of Apple Inc. HealthKit is a trademark of Apple Inc. All other service marks or trademarks are the property of their respective owners. Cigna does not endorse any third-party products or services and will not be responsible for the use or misuse of such products or services.

CIGNA'S YOUR HEALTH FIRST[®] PROGRAM PROVIDES **WHOLE PERSON SUPPORT – BODY AND MIND.**

Cigna health coaches can help you navigate the challenges of living with chronic conditions

Coaches are trained to support 16 common conditions that can be impacted by behavioral change

- Asthma
- Coronary artery disease (CAD), angina, acute myocardial infarction (AMI), heart disease
- Heart failure
- Chronic obstructive pulmonary disease (COPD)
- Diabetes I and II
- Metabolic syndrome
- Peripheral arterial disease
- Low back pain
- Osteoarthritis
- Depression, anxiety, bipolar disorder

Cigna chronic care coaches are trained to:

- Provide support for co-occurring conditions
- Engage and educate through a range of online tools and evidence-based resources

Evidence-based health coaching

Helps you:

- Create plans to achieve your goals
- Maintain compliance with your plan
- Adhere to medications as needed

An aerial photograph of the Wesleyan University campus, showing various brick buildings, a large green lawn with a baseball field, and surrounding trees. The text "You Make Us" is overlaid in white at the top, and "Wesleyan University" is overlaid in white in the center. A red graphic element, resembling a stylized 'L' or a corner bracket, is positioned to the left of the text.

You Make Us

Wesleyan University

Thank you!

We appreciate your time.