

Cigna Benefits



MyCigna - Digital ID Cards

Physical Cigna ID card will no longer be mailed to you. Don't worry! With your digital ID card available on MyCigna, your card is always with you.

Enjoy easy, secure access to your ID cards.

No longer worry about misplacing your ID. Simply log in to myCigna.com® mobile app or website to view your digital ID card.¹

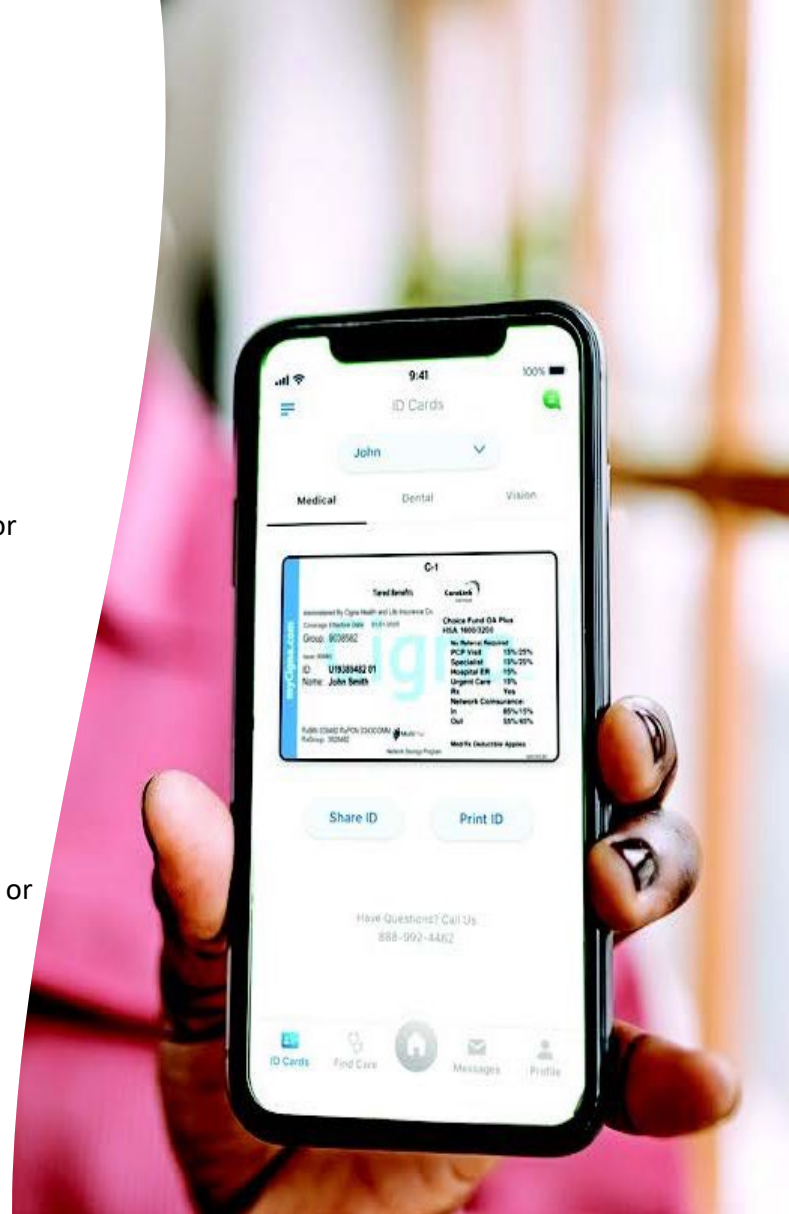
Getting your digital ID card is easy!

- Log in to myCigna® website or app.
- Click or tap "ID Cards."
- View your card(s) and the cards of any dependents.²

You can **show** your digital ID card on your phone screen, **print** it or **email** it to your doctor's office.

You may request a physical ID card be mailed to you by calling Cigna Customer Service or requesting a physical ID card via MyCigna.

1. The transition to digital ID cards does not apply to the following: all insured medical clients situated in Texas, New York, Florida, and Colorado (ASO will be included); all medical clients situated in Minnesota regardless of funding type; all D-HMO plans situated in Texas; all D-HMO and D-PPO plans situated in Georgia and Minnesota; all vision plans situated in Georgia, Minnesota, and Texas. Clients with situs in Texas, North Carolina, New York, Tennessee, Colorado, Georgia, and Florida will transition beginning with 7/1/2023 new and renewal effective dates unless prohibited by a state mandate.
2. Customers under age 13 (and/or their parent/guardian) will not be able to register at myCigna.com.



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	Plan pays 70%, after deductible
Office Visits	\$25 PCP copay	Plan pays 70%, after deductible
	\$35 Specialist copay	Plan pays 70%, after deductible
Inpatient Services	Plan pays 100%, after deductible	Plan pays 70%, after deductible
Outpatient Services	Plan pays 100%, after deductible	Plan pays 70%, after deductible
Emergency Room	\$200 copay per visit (copay waived if admitted)	
Urgent Care	\$40 copay per visit	
Telehealth – PCP & Urgent Care Telehealth – Specialist	\$25 copay, and plan pays 100% \$35 copay, and plan pays 100%	Not Covered
Lab and Radiology Services	Plan Pays 100%, after deductible	Plan pays 70%, after deductible

- Only the amount you pay for in-network covered expenses counts towards your in-network deductible. Only the amount you pay for out-of-network covered expenses counts towards your out-of-network deductible.
- Family members meet only their individual deductible and then their claims will be covered under the plan coinsurance. If the family deductible has been met prior to their individual deductible being met, their claims will be paid at the plan co-insurance.

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 – PCP & Urgent Care	\$25 copay, and plan pays 100%
Telehealth – Specialist	\$35 copay, and plan pays 100%
Lab and Radiology Services	Plan pays 100%, after deductible

Family members meet only their individual deductible and then their claims will be covered under the plan coinsurance. If the family deductible has been met prior to their individual deductible being met, their claims will be paid at the plan co-insurance.

HSA Plan Highlights

Benefits	In-Network	Out-of-Network
Employer Contribution	Employee: up to \$500 Family: up to \$1,000	
Deductible	\$1,700 Employee \$3,400 Family	
Out of Pocket Maximum	\$3,000 Employee \$6,000 Family	
Preventive Care	No charge, No deductible	Plan pays 80%, after deductible
Office Visits – Primary & Specialist	Plan pays 100%, after deductible	Plan pays 80%, after deductible
		Plan pays 80%, after deductible
Inpatient Services	Plan pays 100%, after deductible	Plan pays 80%, after deductible
Outpatient Services	Plan pays 100%, after deductible	Plan pays 80%, after deductible
Emergency Room	Plan pays 100%, after deductible	
Urgent Care	Plan pays 100%, after deductible	
Telehealth	Plan pays 100%, after deductible	Not Covered
Lab and Radiology Services	Plan pays 100%, after deductible	Plan pays 80%, after deductible

- All plan maximums and service-specific maximums cross-accumulate between in- and out-of-network unless noted in SPD.
- All family members contribute towards the family deductible. An individual cannot have claims covered under the plan's coinsurance until the total family deductible has been satisfied.

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)

New Program - SaveOnSP!

Filled through Accredo®, a Cigna specialty pharmacy
Pay \$0 For Select Specialty Medications

Specialty medications can cost a lot of money. That's why your plan offers you access to a service called SaveOnSP.1 **With SaveOnSP, you'll pay \$0 out-of-pocket for your medication.** There's no extra cost to participate – it's available through your pharmacy benefit.

If you're filling a medication through Accredo that's available at \$0 with SaveOnSP, you should consider using this service.

- › **With SaveOnSP, you'll pay \$0 out-of-pocket for your medication.** The medication's full cost will be paid through a manufacturer copay assistance program.
- › **Important to Note:** Without SaveOnSP, you'll pay 30% coinsurance to fill your medication. You can use the Price a Medication tool on the **myCigna®** App4 or **myCigna.com®** to see how much your medication will cost.

Reminders:

Breast Ultrasound Coverage

The OAP and OAPIN medical plans* now cover 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.

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.

Cigna Easy Choice Tool

If you need help deciding which medical plan is best for you, the Cigna Easy Choice Tool may help you! The tool considers:

- Payroll contributions
- Out-of-pocket costs when you receive services
- Your basic information, for example, whether you will be covering dependents and your zip code.
- Log-in at <https://decisionsupport.cigna.com> or CignaEasyChoice.com and use access code:
 - Benefit-Eligible: **LDKK-6083**
 - ACA-Eligible & Temps working 30+ Hours/Week: **PODR-6093**
- The Easy Choice decision support tool will provide you with plan choices, which you can compare and review.



Cigna One Guide

Contact a representative by calling the customer service number on the back of your Cigna insurance card or by going to [myCigna.com](https://mycigna.com).

- Answer coverage questions
- Keep on track with preventive visits
- Find the right health care providers in-network
- Connect to lifestyle management programs, clinical and behavioral health programs
- Get cost estimates and avoid surprise expenses
- Understand Explanation of Benefits (EOB) and medical bills



Virtual Care¹



Cigna Healthcare has partnered with MDLIVE® to offer a comprehensive suite of convenient virtual care options - available by phone or video whenever it works for you.

Primary Care

Preventive care, routine care and specialist referrals

Preventive care checkups/ wellness screenings available at no additional cost²

Prescriptions available through home delivery or at local pharmacies, if appropriate

Receive orders for biometrics, blood work and screenings at local facilities³

Behavioral Care

Talk therapy and psychiatry from the privacy of home

Access to psychiatrists and therapists

Schedule an appointment that works for you

Option to select the same provider for every session

Care for issues such as anxiety, stress, grief and depression

Urgent Care

On-demand care for minor medical conditions

On-demand 24/7/365, including holidays

Care for hundreds of minor medical conditions

A convenient and affordable alternative to urgent care centers and the ER

Prescriptions available, if appropriate

Dermatology⁴

Fast, customized care for skin, hair and nail conditions — no appointment required

Board-certified dermatologists review pictures and symptoms

Care for common skin, hair and nail conditions including acne, eczema, psoriasis, rosacea, suspicious spots and more

Diagnosis and customized treatment plan, usually within 24 hours

1. CIGNA HEALTHCARE PROVIDES ACCESS TO VIRTUAL CARE THROUGH NATIONAL TELEHEALTH PROVIDERS AS PART OF YOUR PLAN. THIS SERVICE IS SEPARATE FROM YOUR HEALTH PLAN'S NETWORK AND MAY NOT BE AVAILABLE IN ALL AREAS OR UNDER ALL PLANS. REFERRALS ARE NOT REQUIRED. VIDEO MAY NOT BE AVAILABLE IN ALL AREAS OR WITH ALL PROVIDERS. NOT ALL PREVENTIVE CARE SERVICES ARE COVERED, REFER TO PLAN DOCUMENTS FOR COMPLETE DESCRIPTION OF VIRTUAL CARE SERVICES AND COSTS. VIRTUAL PRIMARY CARE THROUGH MDLIVE IS ONLY AVAILABLE FOR CIGNA HEALTHCARE MEDICAL MEMBERS AGED 18 AND OLDER.
2. FOR CUSTOMERS WHO HAVE A NON-ZERO PREVENTIVE CARE BENEFIT, MDLIVE VIRTUAL WELLNESS SCREENINGS WILL NOT COST \$0 AND WILL FOLLOW THEIR PREVENTIVE BENEFIT.
3. LIMITED TO LABS CONTRACTED WITH MDLIVE FOR VIRTUAL WELLNESS SCREENINGS.
4. VIRTUAL DERMATOLOGICAL VISITS THROUGH MDLIVE ARE COMPLETED VIA ASYNCHRONOUS MESSAGING. DIAGNOSES REQUIRING TESTING CANNOT BE CONFIRMED. CUSTOMERS WILL BE REFERRED TO SEEK IN-PERSON CARE. TREATMENT PLANS WILL BE COMPLETED WITHIN A MAXIMUM OF 3 BUSINESS DAYS, BUT USUALLY WITHIN 24 HOURS.

Virtual Medical Care¹



Cigna Healthcare has partnered with MDLIVE® to offer a comprehensive suite of convenient virtual care options — available by phone or video whenever it works for you. Conditions treated include:²



- Acne
- Allergies
- Asthma
- Bronchitis
- Constipation
- Diarrhea
- Earaches
- Fever
- Headaches
- Insect bites
- Joint aches
- Nausea
- Pink eye
- Rashes
- Respiratory and sinus infections
- Sore throats
- Urinary tract infections

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2. THIS IS NOT AN ALL-INCLUSIVE LIST. SEE YOUR PLAN DOCUMENTS FOR DETAILS.

Virtual Behavioral Care¹

MDLIVE

Now you don't have to wait — or travel — for behavioral care. Cigna Healthcare has partnered with MDLIVE® so you can connect by video or phone to licensed therapists and psychiatrists, all from the privacy of home. Non-emergency behavioral/mental health conditions treated include:



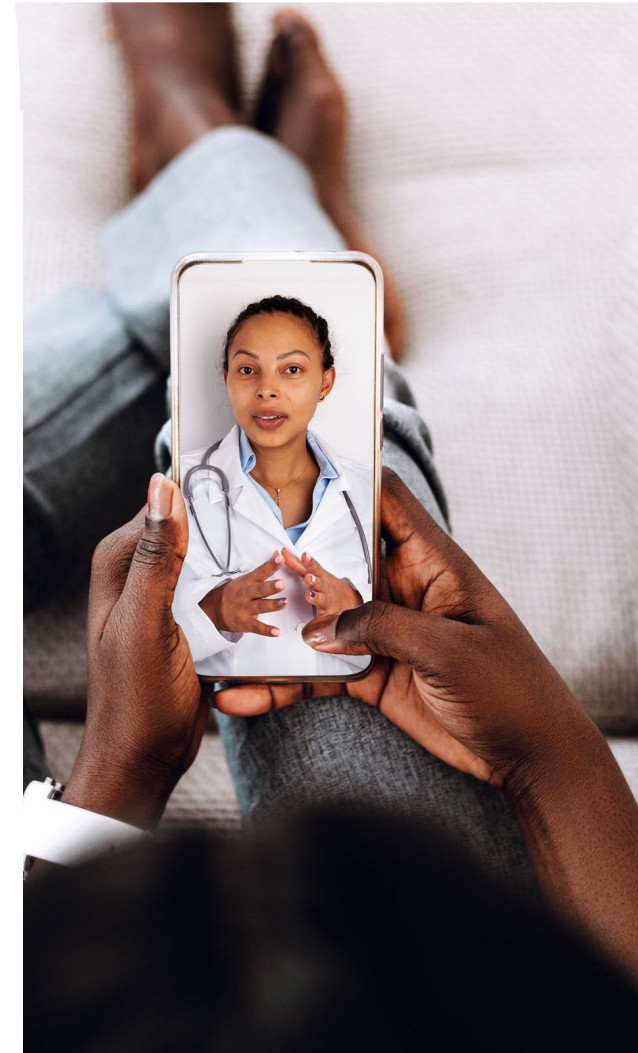
- Addiction
- Eating issues
- Postpartum depression
- Stress
- Bipolar disorder
- Grief/loss
- Panic disorders
- Parenting issues
- Child/adolescent issues
- Life changes
- Relationship and marriage issues
- Men's issues
- Depression

1. THIS IS NOT A FULL LIST AND IS SUBJECT TO CHANGE. CIGNA HEALTHCARE PROVIDES ACCESS TO VIRTUAL CARE THROUGH PARTICIPATING IN-NETWORK PROVIDERS. NOT ALL PROVIDERS HAVE VIRTUAL CAPABILITIES. CIGNA HEALTHCARE ALSO PROVIDES ACCESS TO VIRTUAL CARE THROUGH NATIONAL TELEHEALTH PROVIDERS AS PART OF YOUR PLAN. THIS SERVICE IS SEPARATE FROM YOUR HEALTH PLAN'S NETWORK AND MAY NOT BE AVAILABLE IN ALL AREAS OR UNDER ALL PLANS. REFERRALS ARE NOT REQUIRED. VIDEO MAY NOT BE AVAILABLE IN ALL AREAS OR WITH ALL PROVIDERS. ALL HEALTH CARE PROVIDERS ARE SOLELY RESPONSIBLE FOR THE TREATMENT PROVIDED TO THEIR PATIENTS; PROVIDERS ARE NOT AGENTS OF CIGNA HEALTHCARE. NOT ALL PREVENTIVE CARE SERVICES ARE COVERED, REFER TO PLAN DOCUMENTS FOR COMPLETE DESCRIPTION OF VIRTUAL CARE SERVICES AND COSTS.

A curated network of virtual, in-network providers*

Strategically selected to address high-impact health needs and cost drivers.

Primary Care Urgent Care Dermatology Behavioral	MDLIVE
Women's Health Menopause	Visana
Women's Health Lactation Education	WILDFLOWER <i>Aeroflow Health</i>
Women's Health Contraception Family Planning	HeyJane
Women's Health Hormonal – PCOS – Non-Menopause	Allara MIDI HEALTH gennev
Cardiac Health	Heartbeat
Chronic Pain Management	Override
Gastro Health	OSHI HEALTH
Nutritional Counseling	foodsmart Nourish Kroger
Physical Therapy MSK	ASHCare AIRROSTI jointacademy WE FIX PAIN FAST
Sleep Apnea	GEM·SLEEP
Speech Therapy	GREATSPEECH your virtual solution to speech therapy
LGBTQIA+ Care	FOLX



*As of 9/2025. Subject to change; not all providers are nationally contracted..

Behavioral health: Supporting your needs



Network includes licensed therapists, psychiatrists and psychiatric nurse practitioners, behavioral facilities or programs and more



Fast access

- First-time therapy within 5 business days
- Prescriber appointments (psychiatrist or psychiatric nurse practitioner) within 15 business days



Virtual care via online appointments¹ with licensed counselors or psychiatrists

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Behavioral Health: Additional Support



Seminars offered monthly on topics such as autism, eating disorders, substance use and behavioral health



Coaching/Support Services

- Addresses challenges such as autism spectrum disorder, eating disorders, pain management, substance use
- Provides help for individuals and families when it comes to understanding a behavioral diagnosis or learning about treatment choices
- Identifies in-network providers and what you'll pay



Online tools to locate in-network providers and facilities, as well as stress management, health and well-being information

Cigna Total Behavioral Health[®] (CTBH)¹

myCigna.com[®] guided navigation

Our digital portal includes guided navigation that provides you with customized, convenient care options (digital, coaching, virtual and in person).

Large, national network

Includes national virtual network that includes Talkspace, MDLIVE, Ginger, and more. Online scheduling and text messaging.

Fast Access network guarantees appointment scheduling in five business days.⁴ Appointment scheduling assistance provided.

Coaching & Support

Dedicated support for a broad range of conditions including autism, eating disorders, intensive behavioral case management, substance use and opioid and pain management, and parents and families.

24/7/365 crisis and emergency support

Happify[™] offered through Cigna

Increase resilience through games, guided meditations, and other activities. This digital self-guidance tool reduces stress while encouraging confidence³

iPrevail offered through Cigna

On-demand peer coaching and personalized learning to help boost your mood and improve mental health care³

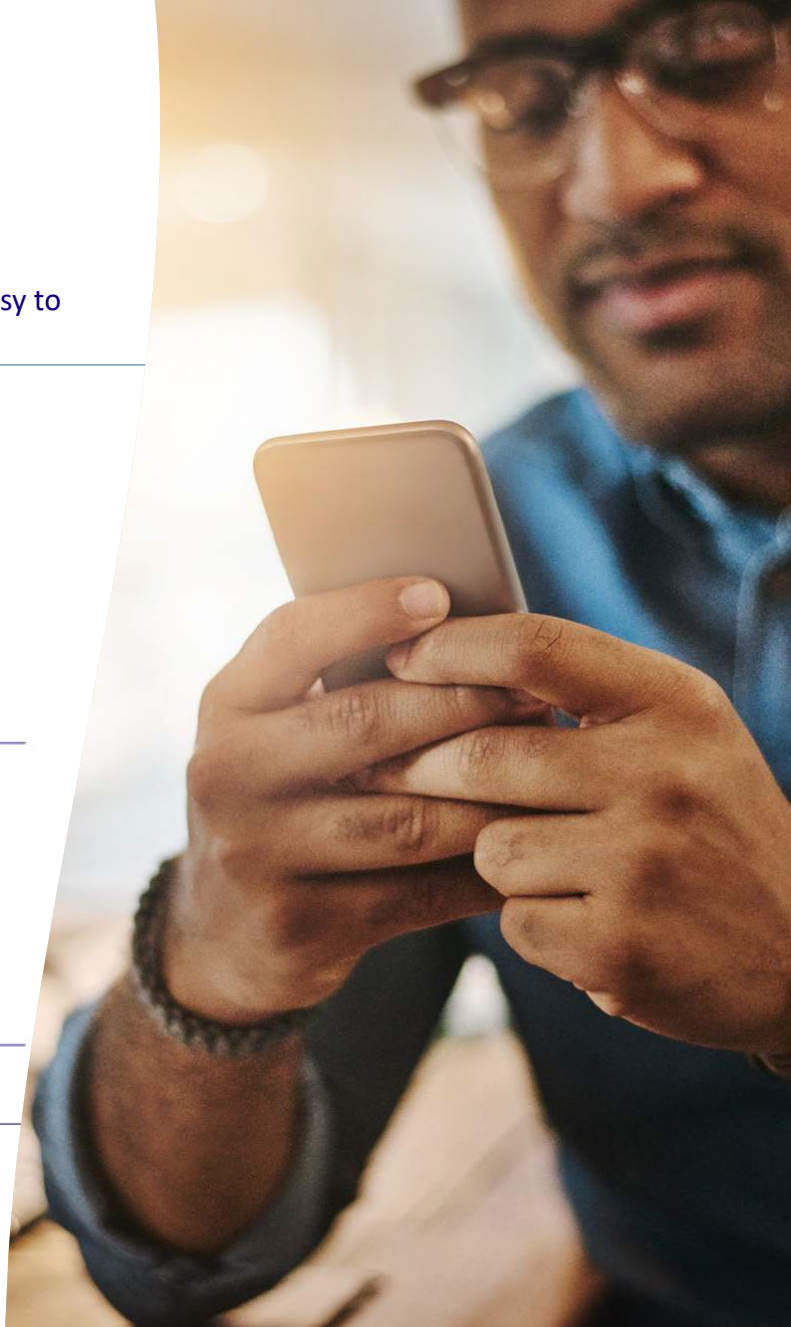
1. ALL CIGNA PRODUCTS AND SERVICES ARE PROVIDED EXCLUSIVELY BY OR THROUGH OPERATING SUBSIDIARIES OF CIGNA CORPORATION, INCLUDING EVERNORTH CARE SOLUTIONS, INC., AND EVERNORTH BEHAVIORAL HEALTH, INC. USE AND DISTRIBUTION LIMITED SOLELY TO AUTHORIZED PERSONNEL.
2. THREE VISITS PER ISSUE PER YEAR. RESTRICTIONS APPLY TO FULLY INSURED BUSINESS SITES IN NEW YORK.
3. PROGRAM SERVICES ARE PROVIDED BY INDEPENDENT COMPANIES/ENTITIES AND NOT BY CIGNA HEALTHCARE. PROGRAMS AND SERVICES ARE SUBJECT TO ALL APPLICABLE PROGRAM TERMS AND CONDITIONS. PROGRAM AVAILABILITY IS SUBJECT TO CHANGE.
4. PER OUR AGREEMENT WITH CONTRACTED PROVIDERS. WITHIN 5 BUSINESS DAYS FOR FIRST TIME APPOINTMENT WITH NON-PRESCRIBER; 15 BUSINESS DAYS FOR PRESCRIBER.

Behavioral Health Challenges can be Diverse and Complex.

Cigna Healthcare’s broad menu of virtual, in-network provider* options make it easy to access care whenever needed, with maximum convenience and discretion.

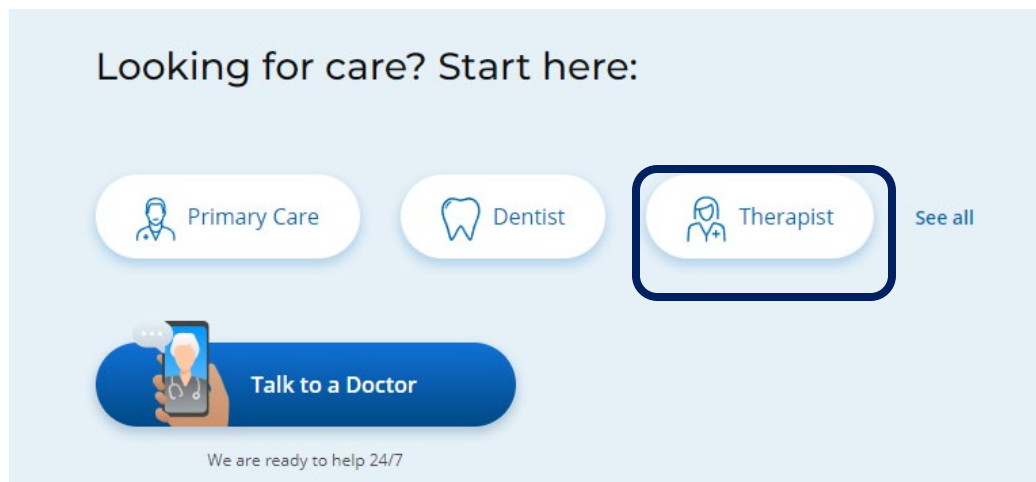
General Mental Health/ Anxiety, Depression, Burnout, Relationships, Stress, Work Issues	MDLIVE Alma bend brightline Brightside growththerapy Headway	Rula sondermind Talkspace tava
Condition Specific Care (Eating Disorders, Substance Abuse, Obsessive-Compulsive Disorder)	Affect Bicycle Health eleanor health Equip monument nocd	Ophelia Ria Health
Self Guided Care**	headspace	

*



Behavioral Health Resources – Recently Added Digital Providers

To connect with Cigna’s digital behavioral health providers, and receive personalized recommendations, login to your MyCigna account and complete a brief assessment.



Click on the “Therapist” button to begin. Complete a brief questionnaire, based on your needs, and you will receive a personalized list of recommended digital and app-based providers.

Your Health First: Chronic Condition Coaching

A broad range of support for trigger conditions and more

We reach out to individuals with the following **16 chronic conditions**. And, as part of our commitment to developing plans for total health, we also help with resources for more than **60 co-occurring conditions**, such as high blood pressure and stress.

- Heart Disease
- Coronary Artery Disease
- Angina
- Congestive Heart Failure
- Acute Myocardial Infarction
- Peripheral Arterial Disease
- Asthma
- Chronic Obstructive Pulmonary Disease (Emphysema and Chronic Bronchitis)
- Diabetes Type 1
- Diabetes Type 2
- Metabolic Syndrome/Weight Complications
- Osteoarthritis
- Low Back Pain
- Anxiety
- Bipolar Disorder
- Depression

Lifestyle Management Coaching: Stress, Weight, Tobacco

If weight, tobacco or stress is affecting your ability to live an active life, a health advocate can provide you with personalized support to help.

Weight Management:

Learn to manage weight using a non-diet approach that helps build confidence, change habits, eat healthier and become more active.

Stress Management:

Understand the sources of stress and learn to use coping techniques to better manage stress both on and off the job.

Tobacco Cessation:

Develop a personal quit plan to become and remain tobacco-free.

My Health Assistant: Online Health Coaching

Make big change possible... one small step at a time. Complete self-paced online health coaching modules to improve your health

- Keep stress in check
- Lose weight
- Balance your diet
- Enjoy exercise
- Diabetes
- CAD
- COPD
- Asthma
- Heart failure
- Cope with the blues
- Quit tobacco

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:

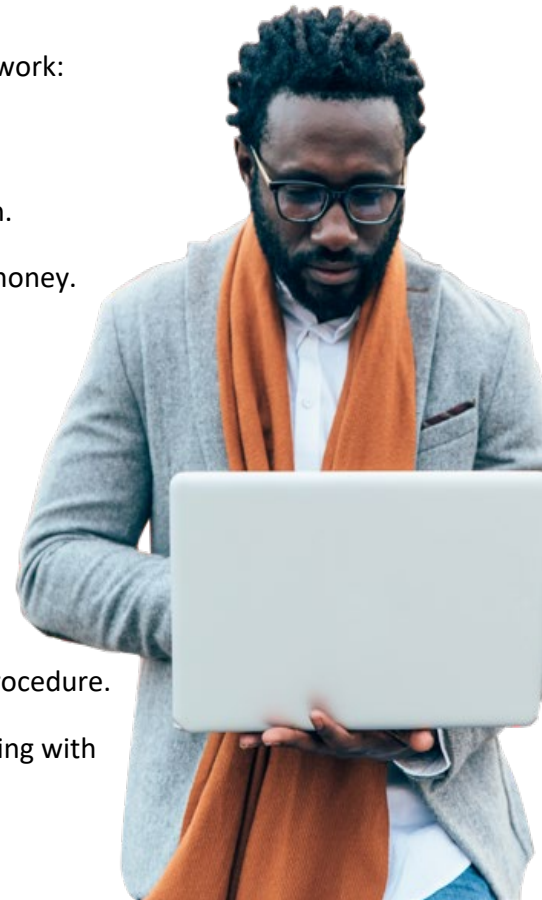
- › Provide a list of quality, cost-effective facilities in your plan's network.
- › Help provider transition inpatient care to outpatient treatment, if appropriate.
- › Help identify avoidable treatments or procedures.

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.

Cigna's 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 Healthcare Wellness Experience

How it works:

Reach your health goals while having fun. The Cigna HealthcareSM Wellness Experience puts powerful resources at your fingertips - at no additional cost to you.

Personalize your experience:

Connect your activity tracker and set topics of interest.

Complete a Health Assessment:

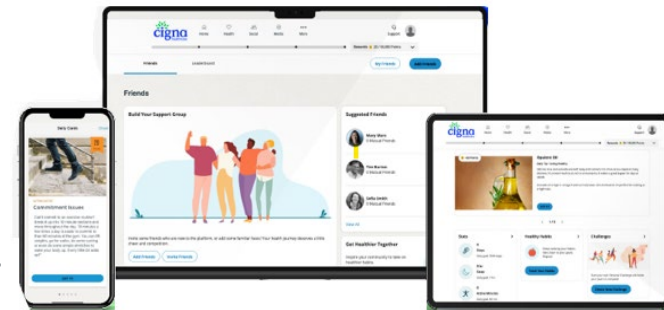
Answer questions to get a health score and learn about possible risks.

Track your Healthy Habits: Follow a healthy routine by taking small steps.

Stay motivated: You can invite up to 10 friends and family members outside of work.

Participate in fun challenges:

Join co-workers and motivate each other to build new health habits.





You Make Us

Wesleyan University

Thank you!

We appreciate your time.