

Cigna Benefits



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	

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

HSA Plan Highlights

Benefits	In-Network	Out-of-Network
Employer Match	Employee: up to \$500 Family: up to \$500	
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	20% after deductible
Office Visits – Primary & Specialist	Plan pays 100%, after deductible	20% after deductible
Inpatient Services	Plan pays 100%, after deductible	20% after deductible
Outpatient Services	Plan pays 100%, after deductible	20% after deductible
Emergency Room	Plan pays 100%, after deductible	
Urgent Care	Plan pays 100%, 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)

The Cigna 90 Now program




Making it easier to fill the medications you take on a regular basis

More choice, more convenience

With the Cigna 90 NowSM program, you can choose to fill your maintenance medications in either a **30-day** or **90-day** supply.

- **For 30-day supplies:** You can use any retail pharmacy in your plan's network. You have the option of switching to a 90-day supply at any time.
- **For 90-day (or 3-month) supplies:**¹ You can use an in-network retail pharmacy approved to fill 90-day prescriptions or home delivery.²

Filling a 90-day supply helps make life easier

-  Make fewer trips to the pharmacy for refills
-  Less likely to miss a dose³
-  More likely to stay healthy³

1. You may be taking a medication that isn't actually available in a 90-day supply. Certain medications may only be packaged in lesser amounts. For example, three packages of a medication equal an 84-day supply. Even though it's not a "90-day supply," it's still considered a 90-day prescription. 2. Some plans may not include home delivery as a covered pharmacy option. Please log in to the myCigna App or website, or check your plan materials, to learn more about the pharmacies in your plan's network. 3. Internal Cigna analysis performed Jan 2019, utilizing 2018 Cigna National Book of Business average medication adherence (customer adherent > 80% PDC), 90-day supply vs. those who received a 30-day supply taking antidiabetics, RAS antagonists and statins.

Making it easier to fill the medications you take on a regular basis

You can fill:

- 90-day prescriptions at more than 31,000 retail pharmacies* or through home delivery**
- 30-day prescriptions at more than 68,000 retail pharmacies*

90-day fills



Ask your doctor for a 90-day prescription with refills



Have the office send your prescription electronically to an in-network retail pharmacy approved to fill 90-day supplies or to our home delivery pharmacy.**



Get your medication. Filling your prescription just four times a year means fewer trips to the pharmacy for refills.

30-day fills



Ask your doctor for a 30-day prescription



Have the office send your prescription electronically to any retail pharmacy in your plan's network



Get your medication



*Participating Cigna 90 Now pharmacies as of July 2019. Subject to change.

**Not all plans offer home delivery as a covered pharmacy option. Please log in to the myCigna App or website, or check your plan materials, to learn more about the pharmacies in your plan's network.

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 as of January 1st, 2021

- 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[®] Medical
and behavioral
virtual care

**Toll-free:
888.726.3171**

Virtual counseling
through Cigna
Behavioral
Health network.

[Mycigna.com](https://www.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

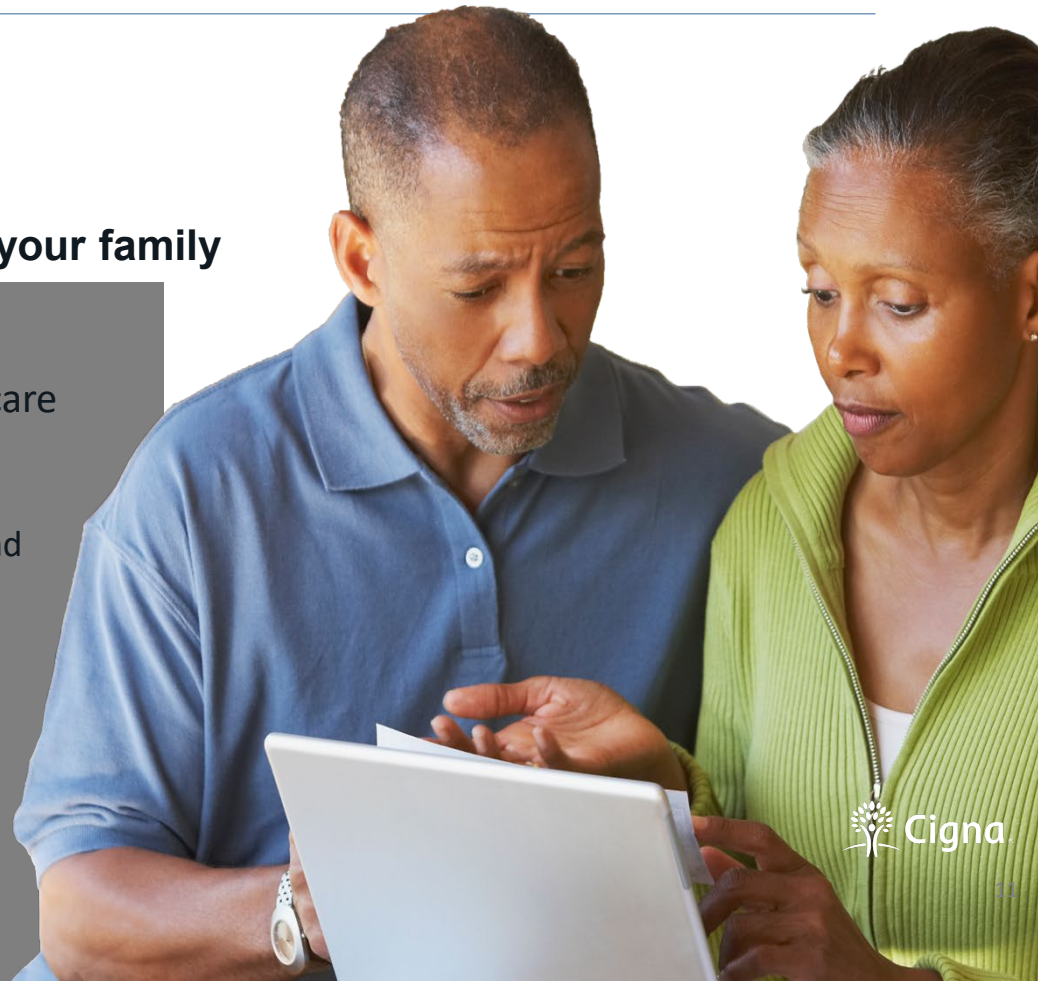
ACCESS TO BEHAVIORAL CARE WHEN YOU

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.

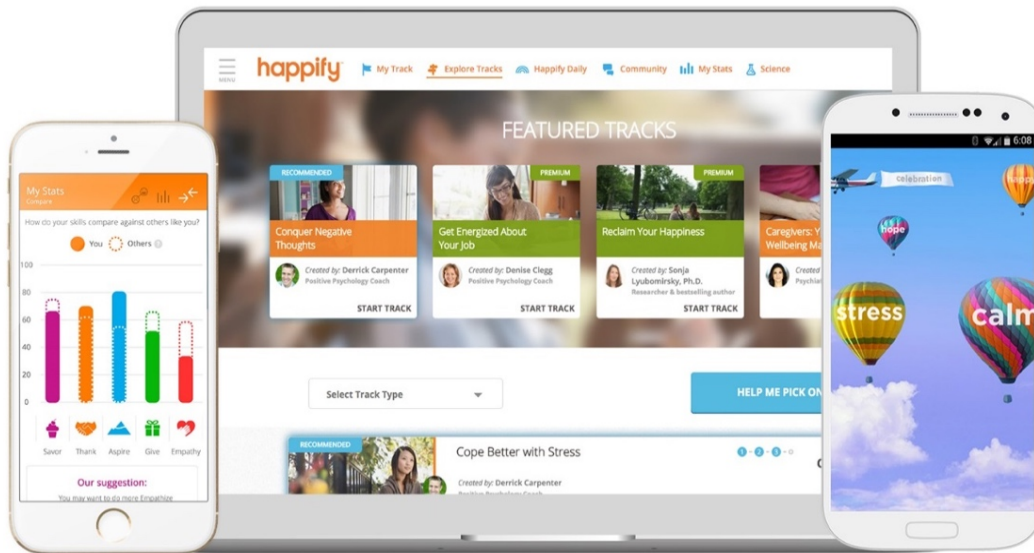
REFER TO YOUR PLAN MATERIALS FOR THE DETAILS OF YOUR PLAN'S COVERAGE OF VIRTUAL CARE BENEFITS.

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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

Digital self-directed tools designed to help you build resilience and reduce stress

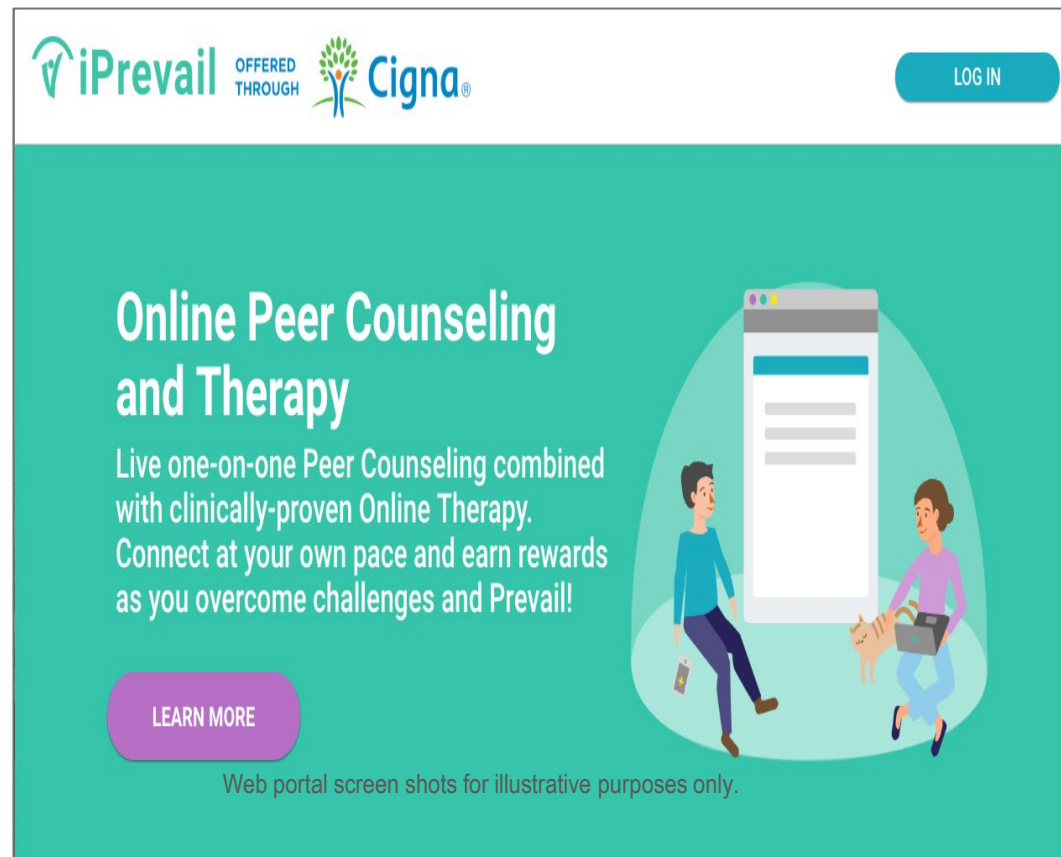
Sign up and download the free app today at Happify.com/ Cigna

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.

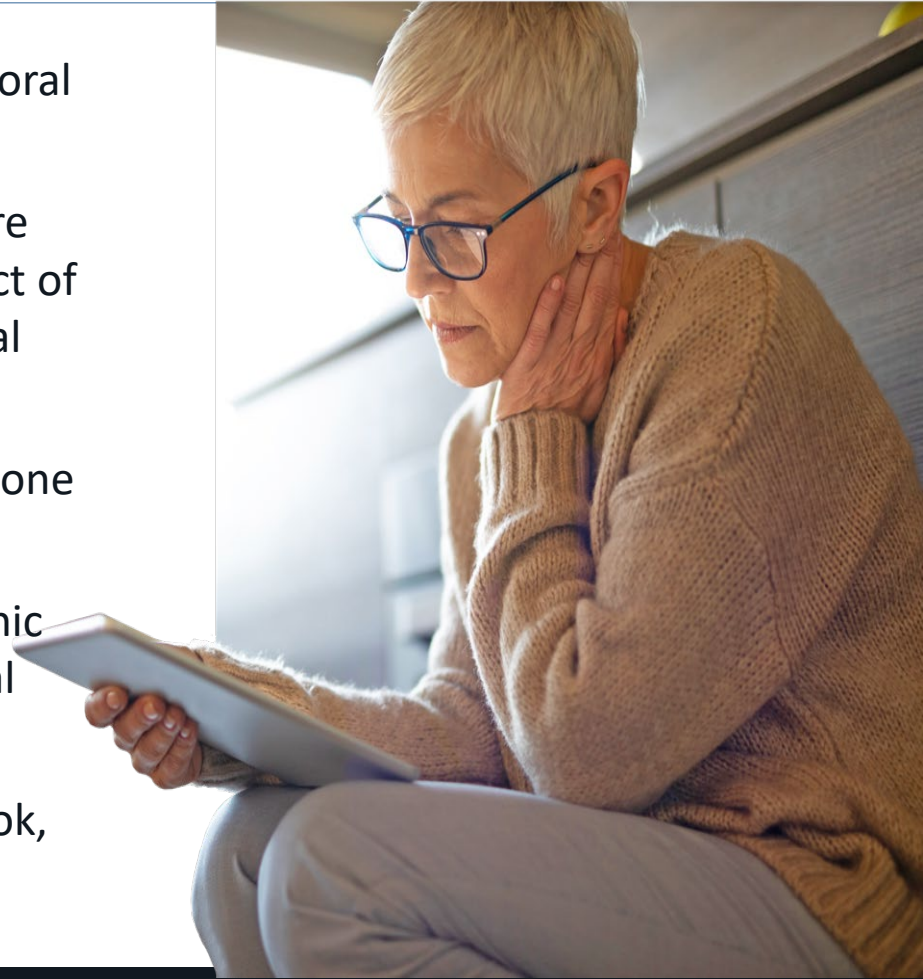


The banner features the iPrevail logo on the left, followed by the text "OFFERED THROUGH" and the Cigna logo. A teal "LOG IN" button is in the top right corner. The main text reads "Online Peer Counseling and Therapy" in large white font, with a sub-headline: "Live one-on-one Peer Counseling combined with clinically-proven Online Therapy. Connect at your own pace and earn rewards as you overcome challenges and Prevail!". Below this is a purple "LEARN MORE" button. On the right, an illustration shows two people sitting on the floor, one holding a smartphone and the other a laptop, with a large tablet displaying a web interface between them. A small disclaimer at the bottom reads "Web portal screen shots for illustrative purposes only."

CLIMB PROGRAM

Changing Lives by Integrating Mind and Body

- Offered through your Cigna Total Behavioral Health benefits
- Coaching program for individuals who are struggling to cope with the mental aspect of living with a persistent physical or mental health condition
- Members identified are contacted by phone and invited to join the program
- Program consists of 5 one-hour telephonic group sessions and 3 half-hour individual sessions with a CLIMB Coach
- Resources for members include workbook, mindfulness and stress management podcasts



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:

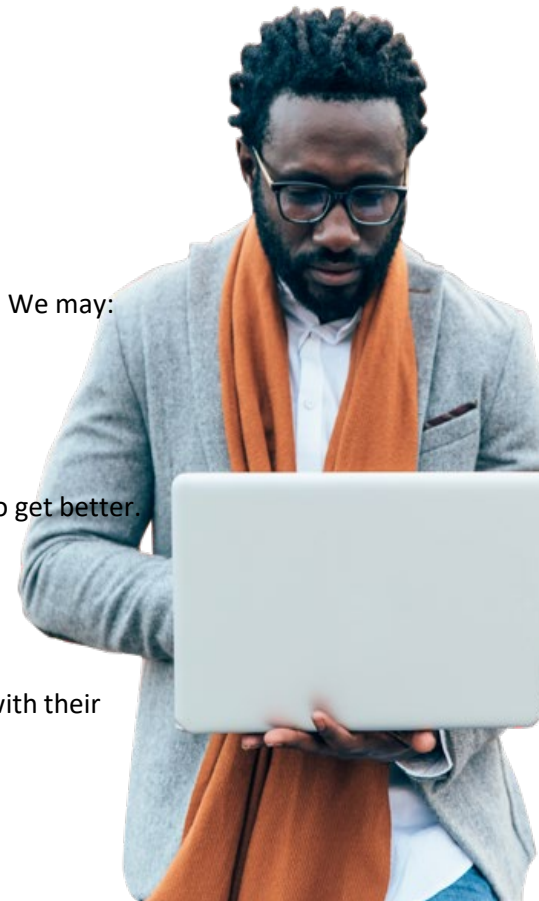
- › Provide a list of quality, cost-effective facilities in your plan's network.
- › Help provider transition inpatient care to outpatient treatment, if appropriate.
- › Help identify avoidable treatments or procedures.

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.

Precertification

What is precertification?

- With precertification, you know in advance whether a procedure, treatment or service will be covered under your health care plan. It helps make sure that you get the right care in the right setting. It may save you from costly and unnecessary services.

Who is responsible for getting the precertification?

- › **In-network services:** Your doctor is responsible.
- › **Out-of-network services:** You're responsible. Before you choose an out-of-network provider, make sure your plan covers out-of-network services.
 - To request precertification, call the toll-free number on your Cigna ID card. When you call, make sure you have:
 - › The name of the doctor or facility.
 - › The procedure code(s).
 - › The date of service.

Remember, with out-of-network providers your out-of-pocket costs will typically be higher. Also, your coverage may be reduced or denied if you don't get precertification.



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 LIFESTYLE MANAGEMENT PROGRAMS

The support you need to change your life.

- If weight, tobacco or stress is affecting your health or your ability to live an active life, it may be time to make some changes.
- Learn to manage your weight using a non-diet approach that helps you build confidence, change habits, eat healthier and become more active.
- Develop a personal quit plan to become and remain tobacco-free.
- Understand the sources of your stress, and learn to use coping techniques to better manage stress both on and off the job.

To learn more about our Lifestyle Management programs please call [1.800.Cigna24](tel:1800.Cigna24) or visit Mycigna.com

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