



# 2022 CIGNA HEALTH PLANS

What to know before making your choice.

**Together, all the way.®**



## It's not just about when you're sick.

Health is a lifelong journey, and enrolling in a health plan plays an important part. That's why at Cigna, we give you the tools and support you need to make the best choice for your health and your budget. Use this brochure as a guide, or call **855.938.1025** for help with important plan considerations.

### Every Cigna individual and family health plan includes:

#### The care and service you need.

**\$0**

preventive care<sup>1</sup>

**\$0**

virtual care<sup>2</sup>

#### No referrals

to see a specialist, but your Primary Care Provider (PCP) can help you locate an in-network specialist

**24/7/365**

access to a doctor, nurse or customer service representative by phone or at [myCigna.com](https://www.myCigna.com)

#### Cigna One Guide<sup>®</sup>

which gives you personalized support and help with answers to all your plan questions

#### Price Transparency Tools

help you estimate costs ahead of time and avoid surprise bills

#### Coverage for these 10 essential health benefits.

- Ambulatory patient services (outpatient services)
- Emergency services
- Hospitalization
- Maternity and newborn care
- Mental health and substance use disorder services, including behavioral health treatment
- Prescription drugs
- Rehabilitative and habilitative services (those that help patients acquire, maintain or improve skills necessary for daily functioning) and devices
- Laboratory services
- Preventive and wellness services and chronic disease management
- Pediatric services, including oral and vision care<sup>3</sup>

1. Plans may vary. Includes eligible in-network preventive care services. Some preventive care services may not be covered, including most immunizations for travel. Reference plan documents for a list of covered and non-covered preventive care services.

2. Cigna provides access to dedicated virtual care through a national telehealth provider, MDLIVE located on myCigna, as part of your health 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. **\$0 virtual care benefit for minor acute medical care not available for all plans. HSA plans and non-minor acute medical care may apply a copay, coinsurance or deductible. Virtual care does not guarantee that a prescription will be written.** Refer to plan documents for complete description of virtual care services and costs, including other telehealth/telemedicine benefits. For IL customers, a primary care provider referral may be required for specialist virtual visits.

3. Pediatric dental is not available in all states. Some states have stand-alone dental plans with pediatric services. Additionally, some states have a bundled pediatric dental option for off-exchange consumers.

## Rewards for healthy actions.

### Cigna Take Control Rewards<sup>SM</sup>

Earn up to \$275 in reward points for completing simple, educational online activities. You can then redeem your points for rewards or a debit card to help make health care costs more affordable.<sup>4</sup>

### Cigna Healthy Rewards<sup>®</sup>

Enjoy discounts on a wide variety of health and wellness products, programs and services including:<sup>5</sup>



Meal delivery



Fitness memberships and devices



Alternative medicine



Vision care, LASIK surgery, hearing aids



Yoga products and virtual workouts

## Specialty plans

Specialty plans include the same coverage as Cigna Connect health plans, plus additional benefits that make it easier and more affordable to manage specific conditions.

- **Enhanced Asthma COPD Care Plan** – Pay \$20 or less for a 30-day supply of covered, eligible asthma or COPD medication plus \$0 for pulmonary rehabilitation services, certain pulmonary function tests and supplemental oxygen.
- **Enhanced Diabetes Care Plans** – Pay \$0 out of pocket for a 30-day supply of covered, eligible insulin and diabetes medications, plus nutritional counseling, certain lab work, exams and diabetic supplies.



4. The Cigna Take Control Rewards<sup>SM</sup> Program is available in all states to all primary subscribers that are active Cigna medical Individual and Family Plan policy holders and who are 18 years of age or older. All rewards may be considered taxable income. Contact your personal tax advisor for details. Program participation along with redeeming rewards is dependent on qualifying premiums being current and fully paid.

5. **Healthy Rewards programs are NOT insurance.** Rather, these programs give a discount on the cost of certain goods and services. The customer must pay the entire discounted cost. Some Healthy Rewards programs are not available in all states, and programs may be discontinued at any time. Participating providers are solely responsible for their goods and services.



## Three things to think about before making your choice.

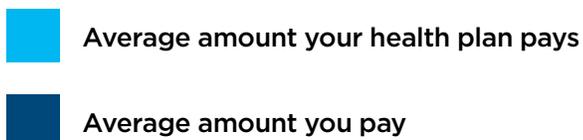
### 1. Cost

Choose a plan that meets your budget. Each plan has a variety of costs. These include:

- **Premium.** This is the payment you make each month to keep your coverage.
- **Deductible.** This is the set amount you pay out of pocket for covered medical services before your insurance starts sharing the cost.
- **Coinsurance.** Once you've met your annual deductible, you pay for a percentage of covered medical services and your health plan pays the rest.
- **Copays.** This is the fixed amount you pay for doctor visits, prescriptions or other medical services.

#### Plans are available in three metal levels.

Each is available on the Exchange and pays different amounts of the total cost of an average person's care. The higher the metal level, the more expenses your plan covers. To learn more, go to the "Summary of Benefits" on [Healthcare.gov](https://Healthcare.gov).



#### Bronze



#### Silver



#### Gold





## 2. Financial assistance

Three out of four Cigna customers receive federal financial assistance when buying a plan on the Exchange.<sup>6</sup>

- **Premium tax credits** can reduce your monthly payment when you enroll in a Qualified Health Plan (QHP).<sup>7</sup>
- **American Rescue Plan (ARP)** helps 4 out of 10 new customers enroll in a plan for \$10 or less per month after federal financial assistance.<sup>8</sup>
- **Cost-sharing reductions** on Silver plans can reduce the amount you pay out of pocket when you get care. Household size and income requirements determine the reduction amount. Cost-sharing reductions may be combined with a premium tax credit.

*Native Americans and Alaska Natives may qualify for tax credits and special cost-sharing reductions if specific requirements are met.*

## 3. Care and coverage

The Cigna Connect Network is a **Health Maintenance Organization (HMO)**, which gives you access to local providers selected with cost and quality in mind. To avoid extra expenses, make sure your current doctor is in-network or consider switching to one who is. To find out if your current doctor is in-network, visit [Cigna.com/ifp-providers](https://Cigna.com/ifp-providers).

### In-network

means the doctors and facilities meet certain requirements and agree to accept a discounted rate for services under your plan.

### Out-of-network

means the doctor or facility is not contracted with your health plan and can charge you full price for services.



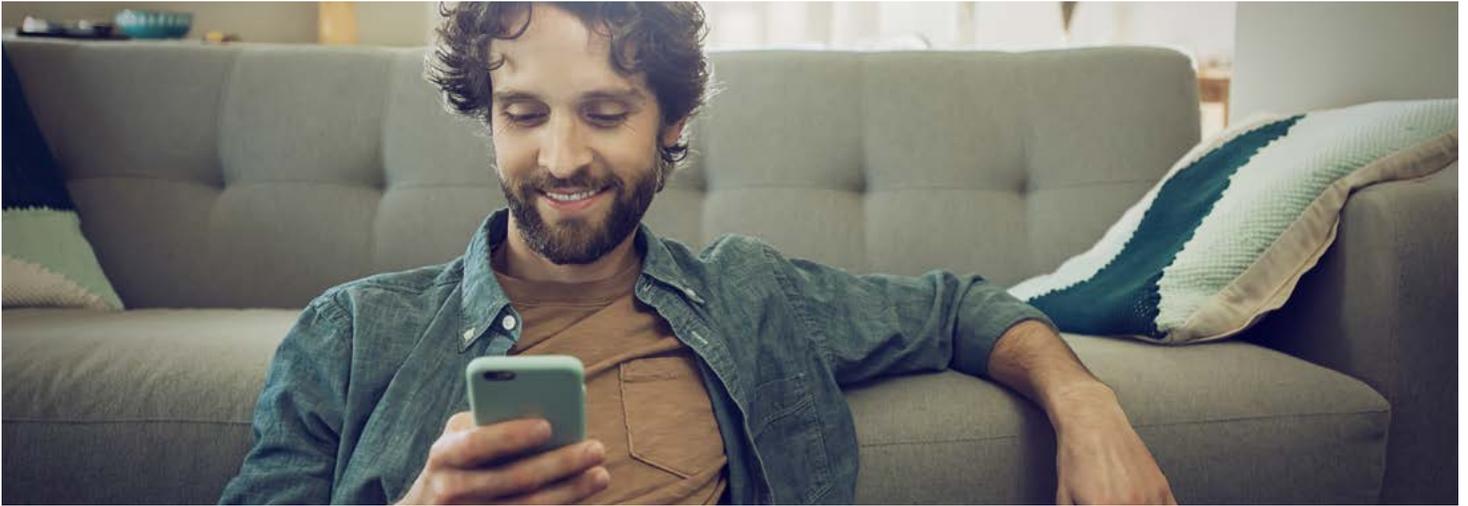
### We offer Cigna Connect plans in the following North Carolina counties:

Avery, Beaufort, Bertie, Bladen, Buncombe, Camden, Carteret, Cherokee, Chowan, Clay, Craven, Cumberland, Currituck, Dare, Duplin, Edgecombe, Gates, Graham, Greene, Halifax, Harnett, Haywood, Henderson, Hertford, Hoke, Hyde, Jackson, Jones, Lenoir, Macon, Madison, Martin, McDowell, Mitchell, Montgomery, Moore, Nash, Northampton, Onslow, Pamlico, Pasquotank, Perquimans, Pitt, Polk, Richmond, Robeson, Rutherford, Sampson, Scotland, Swain, Transylvania, Tyrell, Washington, Wayne, Wilson, Yancey.

6. Based on internal data for 2021.

7. Federal financial assistance can only be applied to the purchase of a QHP, which is an insurance plan that's certified by the Health Insurance Marketplace®, provides essential health benefits, follows established limits on cost-sharing (like deductibles, copayments, and out-of-pocket maximum amounts), and meets other requirements under the Affordable Care Act.

8. CMS. "Four in Ten New Consumers Spend \$10 or Less Per Month for HealthCare.gov Coverage Following Implementation of American Rescue Plan Tax Credits." <https://www.cms.gov/newsroom/press-releases/four-ten-new-consumers-spend-10-or-less-month-healthcaregov-coverage-following-implementation>. June 14, 2021.



## Frequently asked questions.

### **Q Does the plan require a Primary Care Provider (PCP)?**

**A** No, Cigna Connect plans do not require a PCP to be a part of your care team, but it is encouraged. Your PCP acts as your team leader, helping keep you healthy and coordinating your care.

### **Q What if I need urgent care but my PCP can't see me?**

**A** If your PCP is not available, you can still access quality care through another in-network PCP, at an in-network urgent care center, at a convenience care clinic or through virtual care. If you have a life-threatening emergency, go to your nearest emergency room (ER).

### **Q How do I know if my prescriptions are covered?**

**A** You can find a plan-approved prescription drug list at [Cigna.com/ifp-drug-list](https://Cigna.com/ifp-drug-list).



## Find more answers.

We hope you have a better understanding of your health plan options and consider a Cigna Connect plan for 2022. For more information, visit [Cigna.com/NCplans](https://Cigna.com/NCplans) or call **855.938.1025**.



## 2022 Important Plan Disclosures

Medical plan rates vary based on plan design, age, family size, geographic location (residential zip code) and tobacco use.

Rates for new medical policies/service agreements with a start date on or after 01/01/2022 are guaranteed through 12/31/2022. Thereafter, medical rates are subject to change on 75 days' prior notice.

Insurance policies/service agreements have exclusions, limitations, reduction of benefits and terms under which the policies/service agreements may be continued in force or discontinued. Medical applications are accepted during the annual Open Enrollment Period or within 60 calendar days of a qualifying life event. Benefits are provided only for those services that are medically necessary as defined in the policy/service agreement and for which the insured person has benefits.

Form Series for Cigna Health and Life Insurance Company:

Exclusive Provider: NC: INDHMONC01-2022

The policy/service agreement may be canceled by Cigna due to failure to pay premium, fraud, ineligibility, when the insured no longer lives in the service area, or when Cigna ceases to offer policies/service agreements of this type or ceases to offer any plans in the individual market in the state, in accordance with applicable law. You may cancel the policy/service agreement on the first of the month following our receipt of your written notice. We reserve the right to modify the policy/service agreement, including plan provisions, benefits and coverages, consistent with state or federal law. Policies/service agreements renew on a calendar-year basis.

Your actual expenses for covered services may exceed the stated coinsurance percentage or copayment amount because the actual provider charges may not be used to determine plan and member payment obligations.

Cigna does not intentionally discriminate on the basis of race, color, national origin, disability, age, sex, gender identity, sexual orientation, or health status in the administration of the plan, including enrollment and benefit determinations.

For costs, and additional details about coverage, contact Cigna at 900 Cottage Grove Road, Hartford, CT 06152 or call **866.GET.CIGNA (866.438.2446)**.

No-cost language services are available. You can have an interpreter. You can get documents read to you and some sent to you in your language. For help, call us at **866.494.2111**.

Servicios de idiomas sin costo. Puede obtener un intérprete. Le pueden leer documentos y que le envíen algunos en español. Para obtener ayuda, llámenos al **866.494.2111**.

