YOUR RETIREE PLAN OPTIONS

Plan Year: 2021

Offered by Cigna Health and Life Insurance Company or its affiliates.
The As, Bs, Cs and Ds of Medicare

<table>
<thead>
<tr>
<th>HOSPITAL INSURANCE</th>
<th>MEDICAL INSURANCE</th>
<th>MEDICARE ADVANTAGE</th>
<th>PRESCRIPTION DRUGS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hospital stays</td>
<td>Doctors’ services</td>
<td>Combines Parts A &amp; B</td>
<td>Optional coverage</td>
</tr>
<tr>
<td>Skilled nursing facility stays</td>
<td>Outpatient care</td>
<td>Commonly includes supplemental benefits like hearing, vision and dental</td>
<td>Help lower prescription drug costs</td>
</tr>
<tr>
<td>Home health care</td>
<td>Diagnostic tests</td>
<td>May or may not include prescription coverage</td>
<td>All plans must offer at least a standard level of coverage set by Medicare</td>
</tr>
<tr>
<td>Hospice care</td>
<td>Preventive services</td>
<td></td>
<td>Some Medicare Advantage plans offer built-in prescription drug coverage</td>
</tr>
<tr>
<td></td>
<td>Laboratory services</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Durable medical equipment</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*Part C and D plans are part of the government’s Medicare program, but they’re offered and managed through approved private insurers.

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The benefits of Cigna Medicare Surround

**Access**
- Freedom to see any doctor
- No referrals or PCPs required

**Preventive services**
- 100% coverage for Medicare-covered preventive care

**Information and support**
- 24/7 Customer service
- myCigna.com

**Extra benefits**
- Healthy Rewards discount program

**Note:** Cigna Medicare Surround is an employer-sponsored group retiree medical plan. In most states, it is NOT a standardized Medicare Supplement (Medigap) plan and is NOT offered under a contract with the federal government. In Arizona, Connecticut, and Oregon, the insured Cigna Medicare Surround product is considered a group indemnity medical plan for retirees.
The Cigna Medicare Surround claim process

1. Visit a doctor, hospital, or facility that participates with Medicare and accepts Medicare assignment.
2. Show your Medicare ID card.
3. Show your Cigna ID card.
4. Your doctor/hospital will send the claim to Medicare. Medicare will then send the claim to Cigna for consideration of payment.
5. Medicare will send you a Medicare Summary Notice, or “MSN”, and Cigna will send you an explanation of benefits, or “EOB”.

To find doctors who accept Medicare, or to learn more about Medicare benefits and services, visit medicare.gov or call 800-MEDICARE (800-633-4227) | TTY users call: 877-486-2048 24 hours a day, 7 days a week.
Your Cigna Medicare Surround plan

<table>
<thead>
<tr>
<th>Benefit Highlights*</th>
<th>COB HMO</th>
<th>Surround</th>
</tr>
</thead>
<tbody>
<tr>
<td>Calendar Year Deductible</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Out of Pocket Maximum</td>
<td>$1,500/$3000</td>
<td>$6,350</td>
</tr>
<tr>
<td>Inpatient Hospital</td>
<td>$100 per admission copay</td>
<td>100%</td>
</tr>
<tr>
<td>Skilled Nursing Facility</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>Primary Care Physician</td>
<td>$20</td>
<td>100%</td>
</tr>
<tr>
<td>Specialist</td>
<td>$20</td>
<td>100%</td>
</tr>
<tr>
<td>Emergency Room</td>
<td>$50</td>
<td>100%</td>
</tr>
<tr>
<td>Urgent Care</td>
<td>$15</td>
<td>100%</td>
</tr>
<tr>
<td>Outpatient Hospital</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>Virtual Care (Telehealth)**</td>
<td>100%</td>
<td>100%</td>
</tr>
</tbody>
</table>

** Virtual Care is handled differently for Surround. See your plan documents for more information.

This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments, and restrictions may apply. Benefits, premiums/contributions, and copay/coinsurance may change on January 1 of each year. You must continue to pay your Medicare Part B premium.

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Cigna Rx Medicare (PDP)
The benefits of Cigna Rx Medicare (PDP)

Access
- National network of 65,000 pharmacies*
- Convenience of home delivery pharmacy

Coverage
- Same or better than a standard Part D plan
- An expansive drug list that includes the most commonly used drugs by Medicare-eligible individuals

Information and support
- Dedicated Part D customer service
- Clinical support
- myCigna.com

Extra benefits
- Discount programs

* Based on internal analysis of Cigna nationwide Medicare pharmacy network, July 2020.
### Planning for prescription costs

<table>
<thead>
<tr>
<th></th>
<th>HMO COB</th>
<th>Surround</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Retail (30-day supply)</td>
<td>Home delivery (90-day supply)</td>
</tr>
<tr>
<td><strong>Deductible</strong></td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td><strong>Generic drug</strong></td>
<td>You pay $15</td>
<td>You pay $30</td>
</tr>
<tr>
<td><strong>Preferred brand drug</strong></td>
<td>You pay $30</td>
<td>You pay $60</td>
</tr>
<tr>
<td><strong>Non-preferred brand drug</strong></td>
<td>You pay $50</td>
<td>You pay $100</td>
</tr>
<tr>
<td><strong>Specialty drugs</strong></td>
<td>25% ($250 max. per prescription)</td>
<td>Specialty drugs only available up to 30-day</td>
</tr>
<tr>
<td><strong>What you pay in the coverage gap</strong></td>
<td>Once you reach $4,130 in total drug costs you move into the Coverage Gap stage. You will pay the same copays as your Initial Coverage.</td>
<td>Once you reach $4,130 in total drug costs you move into the Coverage Gap stage. You will pay the same copays as your Initial Coverage.</td>
</tr>
<tr>
<td><strong>Catastrophic coverage</strong></td>
<td>Once you reach the $6,550 true out-of-pocket limit, you will pay the greater of 5% coinsurance or $3.70 for generic drugs or $9.20 for brand drugs for the remainder of the year.</td>
<td>Once you reach the $6,550 true out-of-pocket limit, you will pay the greater of 5% coinsurance or $3.70 for generic drugs or $9.20 for brand drugs for the remainder of the year.</td>
</tr>
</tbody>
</table>
We’re here to help!

Customer Service you can count on:

• The Cigna Medicare Surround and Cigna Rx Medicare (PDP) customer service teams are located in the United States.

• The Cigna Medicare Surround and Cigna Rx Medicare (PDP) service teams provide support for all your enrollment, claim, and service needs.

Cigna Medicare Surround Customer Service
800-244-6224 (TTY 711)
24 hours a day, 7 days a week

Cigna Rx Medicare (PDP) Customer Service
800-558-9562 (TTY 711)
8AM to 8PM local time | Monday - Friday
7 days a week (Oct. 1 through Mar. 31)
Cigna Medical Plans (Early Retirees)
## Your Cigna Medical Plan (Under 65)

<table>
<thead>
<tr>
<th>Benefit Highlights</th>
<th>NEW Cigna Scripps Select HMO</th>
<th>Cigna HMO</th>
<th>Cigna OAP*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Calendar Year Deductible</td>
<td>None</td>
<td>None</td>
<td>$500/ $1500</td>
</tr>
<tr>
<td>Out of Pocket Maximum (Individual/Family)</td>
<td>$1,500/$3000</td>
<td>$1,500/$3000</td>
<td>$3,000/$9,000</td>
</tr>
<tr>
<td>Inpatient Hospital</td>
<td>$100 copay per admission</td>
<td>$100 copay per admission</td>
<td>80% after deductible met</td>
</tr>
<tr>
<td>Skilled Nursing Facility</td>
<td>100%</td>
<td>100%</td>
<td>80% after deductible met (100 days per contract year)</td>
</tr>
<tr>
<td>Primary Care Physician</td>
<td>$20 copay</td>
<td>$20 copay</td>
<td>$25 copay</td>
</tr>
<tr>
<td>Specialist</td>
<td>$20 copay</td>
<td>$20 copay</td>
<td>$25 copay</td>
</tr>
<tr>
<td>Emergency Room</td>
<td>$75 copay</td>
<td>$75 copay</td>
<td>$100 copay after deductible met</td>
</tr>
<tr>
<td>Urgent Care</td>
<td>$20 copay</td>
<td>$20 copay</td>
<td>$25 copay after deductible met</td>
</tr>
<tr>
<td>Outpatient Surgery</td>
<td>$50 copay</td>
<td>$50 copay</td>
<td>80% after deductible met</td>
</tr>
<tr>
<td>Virtual Care (telehealth)</td>
<td>$20 copay</td>
<td>$20 copay</td>
<td>$25 copay</td>
</tr>
<tr>
<td>Vision</td>
<td>$20 copay</td>
<td>$20 copay</td>
<td>$20 copay</td>
</tr>
<tr>
<td>Durable Medical Equipment &amp; Supplies</td>
<td>100%</td>
<td>100%</td>
<td>80% after deductible met</td>
</tr>
</tbody>
</table>

This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments, and restrictions may apply.

* Open Access Plus In-Network

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## Planning for prescription costs

This chart shows the amounts you’ll pay for covered services after your plan deductible has been met. Health benefit plans vary, but in general to be eligible for coverage a drug must be approved by the Food and Drug Administration (FDA), prescribed by a health care professional, purchased from a licensed pharmacy and medically necessary. Refer to your plan documents for costs and complete details of your plan's prescription drug coverage.

<table>
<thead>
<tr>
<th></th>
<th>NEW Cigna Scripps Select HMO</th>
<th>Cigna HMO Plan</th>
<th>Cigna OAP</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>In-network</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Retail</strong></td>
<td><strong>Home delivery</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(30-day supply)</td>
<td>(90-day supply)</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Tier 1 (Generic)</strong></td>
<td>$15</td>
<td>$30</td>
<td>$15</td>
</tr>
<tr>
<td><strong>Tier 2 (Cigna-preferred brand)</strong></td>
<td>$30</td>
<td>$60</td>
<td>$30</td>
</tr>
<tr>
<td><strong>Tier 3 (Non-preferred brand)</strong></td>
<td>$30</td>
<td>$60</td>
<td>$30</td>
</tr>
</tbody>
</table>
You can use virtual care for 24/7 care

Cigna Virtual Care lets you get the care you need – including most prescriptions (when appropriate) – for a wide range of minor conditions and behavioral support.

Who: Board-certified doctors as well as licensed counselors and psychiatrists.

When: 24/7/365 day or night, including weekends and holidays.

How: Phone or video chat.

Visit: myCigna.com or use the myCigna App

Note: For Surround members, see plan documents and work directly with your provider for virtual care

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 or under all plan types. A Primary Care Provider referral is not required for this service. In general, to be covered by your plan, services must be medically necessary and used for the diagnosis or treatment of a covered condition. Not all prescription drugs are covered. Product availability may vary by location and plan type and is subject to change. All group health insurance policies and health benefit plans contain exclusions and limitations. See your plan materials for costs and details of coverage, including other telehealth/telemedicine benefits that may be available under your specific health plan.
YOUR PLAN
THE SOUTHERN CALIFORNIA SELECT HMO PLAN

Southern California Select Health Maintenance Organization (HMO) Plan

- You and each member on the plan have the option to choose a primary care physician (PCP) from any one of the five provider groups in the Southern California Select Network, including:
  1. Hoag in Orange County
  2. Optum in Los Angeles County
  3. PrimeCare in Riverside and San Bernardino counties
  4. Providence St. Joseph Health in Orange County
  5. Scripps Health in San Diego County

- For your care to be covered, you must receive your care through your PCP who will coordinate your care to help keep your costs down and refer you to a specialist when needed.
- You have coverage for emergency and urgent care at any time, at any facility.
- You have access to medical virtual care (telehealth) services and can speak to a U.S.-based, board-certified provider via phone or video chat for the same out-of-pocket costs as a PCP visit.

1. Plans may be limited geographically. Providers are located throughout the majority of the counties. Not all providers may be in the Southern California Select Network. Specific providers such as OB/GYNs and behavioral providers can be seen without a referral. See your plan documents for details or call 800.244.6224.
2. Emergency and urgent care services (as defined in the plan documents) are covered at the in-network benefit level. 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.
3. Emergency and urgent care services 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.

PLAN INCLUDES:
- Medical virtual care (telehealth)
- Behavioral health virtual care
- 24/7/365 customer service with translation services in more than 200 languages
- myCigna.com and the myCigna App
- 24/7/365 Health Information Line
- Access to the Cigna Behavioral Health Network
- Cigna Healthy Rewards program
- Cigna Healthy Pregnancies, Healthy Babies program
QUALITY. PROXIMITY. LOCATION.
CHOOSE A PCP FROM ANY ONE OF FIVE PROVIDER GROUPS

<table>
<thead>
<tr>
<th>Orange County</th>
<th>Los Angeles County</th>
<th>Riverside &amp; San Bernardino counties</th>
</tr>
</thead>
<tbody>
<tr>
<td>• 520+ providers, including 380+ specialists</td>
<td>• 3,710+ providers, including 2,270+ specialists</td>
<td>• 950+ providers, including 660+ specialists</td>
</tr>
<tr>
<td>• 13 urgent care centers</td>
<td>• 81 urgent care centers</td>
<td>• 33 urgent care centers</td>
</tr>
<tr>
<td>• 5 hospitals</td>
<td>• 27 hospitals</td>
<td>• 17 urgent care centers</td>
</tr>
<tr>
<td>• 7 transitional medical clinics</td>
<td></td>
<td>• 17 hospitals</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Orange County</th>
<th>San Diego County</th>
</tr>
</thead>
<tbody>
<tr>
<td>• 1,380+ providers, including 920+ specialists</td>
<td>• 2,000+ providers, including 1,670+ specialists</td>
</tr>
<tr>
<td>• 17 urgent care centers</td>
<td>• 100+ medical/surgical specialties</td>
</tr>
<tr>
<td>• 6 hospitals</td>
<td>• 3 urgent care centers</td>
</tr>
<tr>
<td>• 14 Providence ExpressCare clinics</td>
<td>• 6 hospitals</td>
</tr>
<tr>
<td></td>
<td>• 15 Scripps HealthExpress clinics</td>
</tr>
</tbody>
</table>

1. Plans may be limited geographically. Providers are located throughout the majority of the counties. Not all providers may be in the Southern California Select Network. Please access the Cigna provider directory on Cigna.com or call 800.244.6224 to confirm which providers are in-network. 2. Data as of March 2020–2021 analyzing “unique” provider IDs. Provider counts represent contracted providers within the county and may vary. Counts are not a representation of contractually available providers, are subject to change and may vary based on factors including, but not limited to, location, referral patterns and capacity. PCP and specialist counts include pediatric providers.
1. Plans may be limited geographically. Providers are located throughout the majority of the county. Not all providers may be in the Southern California Select Network. Please access the Cigna provider directory on Cigna.com or call 800.244.6224 to confirm which providers are in-network. 2. Subject to change. 3. Data as of March 2020 analyzing “unique” provider IDs. Provider counts represent contracted providers within the county and may vary. Counts are not a representation of contractually available providers, are subject to change and may vary based on factors including, but not limited to, location, referral patterns and capacity. PCP and specialist counts include pediatric providers.

Physician Network:
- Scripps Clinic
- Scripps Coastal Medical Center
- Mercy Physicians Medical Group
- Scripps Physicians Medical Group
- Rady Children’s Specialists of San Diego

Hospital Network:
- Scripps Green Hospital
- Scripps Memorial Hospital, Encinitas
- Scripps Memorial Hospital, La Jolla
- Scripps Mercy Hospital, Chula Vista
- Scripps Mercy Hospital, San Diego
- Rady Children’s Hospital, San Diego*

*Pediatric and specialty hospitals.

Why Choose Scripps
Scripps is San Diego’s trusted leader for quality health care.

Each day at Scripps, we put the vision of our founders into action, dedicating ourselves to quality, safe, cost-efficient, socially responsible health care for everyone we serve.

Network Details:

<table>
<thead>
<tr>
<th>Providers (including specialists)</th>
<th>2,090+</th>
</tr>
</thead>
<tbody>
<tr>
<td>Specialists</td>
<td>1,670+</td>
</tr>
</tbody>
</table>

- 6 Hospitals
- 3 Urgent care centers
- 15 Scripps HealthExpress walk-in clinics
HOW TO FIND AN IN-NETWORK PROVIDER OR FACILITY IN OUR ONLINE DIRECTORY

> Search our online provider directory at cosd.cigna.com
> Select “View Details” for the plan you are interested in learning about

Cigna Southern California Select HMO plan
(CoSd internal plan name – Cigna Scripps Select HMO)

> Example: Cigna Southern California Select HMO plan
> Then Go directly to the provider directory with this plan selection

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## Get the most out of your pharmacy benefits plan

### Use the myCigna® App or website.
- **Plan info at your fingertips – 24/7.**

### Avoid surprises at the pharmacy
- **Price a medication and search for lower-cost alternatives, if available.**
- **See which medications your plan covers.**
- **Find a pharmacy in your network.**
- **Ask a pharmacist a question 24/7.**

### Stay organized
- **See your pharmacy claims.**
- **Update your personal profile.**
- **Set up your communication preferences.**

### Home delivery
- **Track your order.**
- **Request refills.**

### Use home delivery.
- **Fast, free, reliable shipping.** We provide free standard delivery to your home or work address.
- **Easy refills.** Fill up to a 90-day supply at one time, so you fill less often.
- **Free reminders.** We'll send you refill reminders to help make sure you don't miss a dose.

### Use Accredo, a Cigna specialty pharmacy, to help manage a complex medical condition.
- **24/7 access to hundreds of specialty-trained pharmacists and nurses experienced in complex conditions that require specialty medications.**
- **Access to a wide-range of personalized care services.** This includes counseling and training on how to administer your medication.
- **Refill your prescriptions by text.**
- **Get real-time updates once they ship your order.**

### Cigna’s pharmacists will help you stay on track.
- Our pharmacists offer confidential help with prescription medication interactions and side effects. They can also help you find ways to lower your medication costs.

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1. Your carrier’s standard mobile phone and data usage charges apply.
2. Prices shown on myCigna are not guaranteed and coverage is subject to your plan terms and conditions. Visit myCigna for more information.
3. Not all plans include home delivery or Accredo 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.
4. The ability to refill prescriptions by text is only available for certain medications. To get text messages, you'll have to sign up for Accredo’s texting service. You can do this when you call Accredo to refill your prescription. Once you sign up, simply reply to their welcome text to get started. Standard text messaging rates apply.
CIGNA FIRST RESPONDER PROJECT

Customized support for the health needs of the first responders.

Offered by: Cigna Health and Life Insurance Company or its affiliates
First responder behavioral care support.

**Challenge:** Support unique needs of first responder population exposed to traumatic situations

**Solution:** Make finding and accessing care simpler

Customized provider network and directory.

Preferred providers who have experience treating first responders and can accommodate their unique needs/requests:
- Trained on first responder culture.

Outpatient and inpatient providers work together to help ensure confidentiality and privacy.
First Responder – Project Initiatives And Enhancements

Local Support
- **VIP Approach** and admission process
  - Access to local mental health and substance use treatment facilities with first responder treatment programs and a VIP admission process to ensure confidentiality and privacy
- Preferred Provider Network

Behavioral Health Network
- IAFF Treatment Center – is in-network
- First responder resource link in the online disaster response center
- Growing network of providers with expertise in treating first responders

First Responder Partner Site
- We have partnered together and will be launching a new website soon. The website is dedicated to you and will help put behavioral and emotional health resources at your fingertips.
- Website: cosd.cigna.com/firstresponder

Enhancements
- Expanded network of providers and facilities
- Provider trainings specific to clinical needs of first responders
- Expanded relationships with first responder support organizations
- Additional online resources, collateral material and seminar offerings
San Diego Behavioral Network – First Responder Project

• Cigna has the largest behavioral network in the San Diego market.
• Including local in-network facilities trained on first responder culture

Local In-Network Facilities
• Aurora San Diego
• Alvarado Parkway Institute
• Simple Recovery
• First Responders First
Virtual Behavioral Care

• Cigna Behavioral offers virtual support to its members via its existing network.
• Out of pocket expenses are identical as if you were to see the provider face-to-face.
• More than 2000 providers to choose from across the state. The providers can be located anywhere in California.
• It’s convenient, easy-to-use, private and confidential. You never have to leave your house!

Make an appointment. It’s as easy as 1, 2, 3:

1. Go to Cigna.com or myCigna® to search for a telehealth virtual care/telehealth provider under Specialty in the Behavioral Directory link. To search for EAP providers, just check the EAP box in the search tool.
2. Call to make an appointment with your selected provider, just like you would for a face-to-face visit.
3. The provider will give you information on how to set up the video-based session according to the technology they are using.

If you need assistance finding a provider call 800.244.6224.
Cigna One Guide service helps you make smarter, informed choices and get health-related recommendations based on what matters most to you. It’s our highest level of support that combines the ease of a powerful app, the web, and live service via phone or online chat. One Guide personal support, tools and reminders can help you stay healthy and save money. Help from your One Guide team is always just a phone call or click away.

- Find an in-network doctor, lab or urgent care center
- Connect with health coaches and more
- Stay on track with appointments and preventive care
- Take advantage of dedicated one-on-one support for complex health situations
- Maximize your benefits and earn incentives (if provided by your employer)
- Get cost estimates and service comparisons to avoid surprises
- Check account balances and claim activity to manage expenses

Once you have enrolled, start using the Cigna One Guide service by downloading the enhanced myCigna® App, click to chat, by phone or by registering on myCigna.com.*

*The downloading and use of the myCigna Mobile 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.

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Cigna Healthy Rewards® Program*
Get discounts on the health products and programs you use every day, for:

- Weight management and nutrition
- Vision and hearing care
- Alternative medicine
- Health and wellness products
- Fitness clubs, equipment and virtual workouts

*Some Healthy Rewards programs are not available in all states and programs may be discontinued at any time. If your plan includes coverage for any of these services, this program is in addition to, not instead of, your plan benefits. A discount program is NOT insurance and you must pay the entire discounted charge.
WE’RE HERE FOR YOU
ANYTIME DAY OR NIGHT, 24/7/365

By phone – 1.888.806.5042
Call anytime day or night for live customer service
• Ask for a Spanish-speaking representative or speak with us in your preferred language – interpreter service is available in over 200 languages
• Speak with a nurse anytime, day or night through the 24-Hour Health Information Line

myCigna® – online or app
• Directory of in-network doctors, hospitals, facilities with cost and quality information
• Useful tools to help you:
  ➢ Review your coverage
  ➢ Manage and track claims
  ➢ Track account deductibles, and sign-up for email notifications
  ➢ Find quality of care information for common procedures and treatments
  ➢ Get Claims statements on demand to view claim history and account transactions

*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.
For costs and details of coverage, see your enrollment materials. The information in this presentation summarizes the highlights of your plan. For a complete list of both covered and not covered services, including benefits required by your state, see your employer’s group insurance certificate, summary plan description or evidence of coverage— the official plan documents. If there are any differences between the information in this presentation and the plan documents, the information in the plan documents takes precedence.

Out-of-network/non-contracted providers are under no obligation to treat Cigna True Choice [Core] Medicare (PPO) members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.


Express Scripts Pharmacy is a trademark of Express Scripts Strategic Development, Inc. Other pharmacies are available in the network.

Product availability may vary by location and plan type and is subject to change. All health plans and insurance policies have exclusions and limitations. For costs and complete details of coverage, contact your Cigna representative. Limitations, copayments, and restrictions may apply.

Benefits, premiums and/or copayments/co-insurance may change on January 1 of each year.

Cigna Medicare Surround is an employer-sponsored group retiree medical plan that supplements Medicare. It is NOT a standardized Medicare Supplement (Medigap) plan in most states and is NOT offered under a contract with the federal government. CHLIC policy forms: OK – HP-POL37 (Surround), TN - HP-POL43; OR – HP-POL38 02-13.
The health care providers that participate in the Cigna network are independent contractors solely responsible for any treatment provided to their patients. They are not agents of Cigna. Product availability may vary by location and plan type and is subject to change. All group health insurance policies and health benefit plans contain exclusions and limitations. For costs and complete details of coverage, see your plan materials or contact a Cigna representative.

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