

Cigna

# FINALLY, A HEALTH PLAN THAT PUTS YOU FIRST

**Cigna Healthy Rewards ©**  
provides discounts on a wide range of  
health and wellness programs and  
services

- Vision Care
- Alternative Medicine
- Dental Products
- Smoking Cessation
- Fitness Clubs
- Weight Loss Programs
- Nutrition
- Mind/Body Healthcare

**24/7/365 Customer Service and Health  
Information Line**

**1-800-Cigna24**

**(1-800-324-6224)**

- Call any time day or night to be connected with a specialist who can provide confidential counseling support and answers to your health related questions
- Service representatives are available around the clock to address claim questions or concerns you may have – we are available whenever you need us

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## myCigna.com: Designed to click with you

### Manage your health

- Assess your current health status and risks
- Set and track personal health goals
- Participate in well-being coaching
- Find and compare doctors and facilities
- Order from Cigna Home Delivery Pharmacy
- Get expert health information from WebMD®

### Manage your spending

- Track and pay your monthly premiums
- Track claims, deductibles and out-of-pocket costs
- Get actual costs for common medical procedures and compare among providers and facilities
- Shop and compare medications costs

## Your health has met its App

You can also access myCigna.com on the go with the myCigna.com Mobile App. You can find a health care professional, hospital or urgent care center, find a pharmacy and compare prescription drug costs. In addition, you can view and request a copy of your medical ID card(s), get up-to-date account information, check your balances and review your medical claims.

\* The downloading and use of the myCigna Mobile App is subject to the terms and conditions of the App and the online store from which it is downloaded. Standard mobile phone carrier and data usage charges apply.

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# LOCALPLUS NETWORK QUALITY DOCTORS AND HOSPITALS

The LocalPlus Network can give you easy access to a select group of local, quality doctors and hospitals where you live and work. Plus full access to Cigna's large national network of labs, x-ray and radiology offices and dialysis centers.

## And we make it easy.

- No requirement to choose a primary care physician (although we do recommend it)
- No referrals necessary to see a specialist
- No paperwork to complete for hospital and outpatient care when you receive care from contracted providers

## Away from home? No worries.

- And if you're *away from home* and need care, you don't have to worry. Just look for a LocalPlus Network doctor in the area by visiting [www.Cigna.com/ifp-providers](http://www.Cigna.com/ifp-providers).
- Or if none are available in the area, you can see any doctor who participates in the Cigna Open Access Plus (OAP) network.

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# LOCALPLUS NETWORK

## Tips to help you save...

To get the most from your Cigna plan – and keep more money in your pocket – choose a doctor or hospital in the LocalPlus Network whenever you need care. At home and on the road. Stay in-network to get the most value from your plan.

### Considered In-Network:

- LocalPlus Network providers in the LocalPlus Network for this plan
- LocalPlus Network providers in other LocalPlus Network areas
- Cigna OAP Network providers in an area that is not part of the LocalPlus Network
- Any visit considered an emergency as defined by your policy

### Considered Out of Network:

- Any provider in your LocalPlus Network area that is not part of the LocalPlus Network
- Providers in other LocalPlus Network service areas that are not part of the LocalPlus Network
- Non-Cigna providers in any area

For more detailed information please visit [www.Cigna.com/ifp-providers](http://www.Cigna.com/ifp-providers) or call 1.800.Cigna15.

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## 2015 PORTFOLIO BY PLAN TYPE

	myCigna Health Savings	myCigna Health Flex
Customer value	<ul style="list-style-type: none"> <li>• Promotes financial health in addition to medical health allowing you to maximize your healthcare dollars for current and future needs</li> </ul>	<ul style="list-style-type: none"> <li>• Promotes choice to balance your needs between affordability and level of coverage</li> </ul>
Key features	<ul style="list-style-type: none"> <li>• Lower premiums</li> <li>• Tax saving advantages</li> </ul>	<ul style="list-style-type: none"> <li>• Wide range of deductible options</li> <li>• Varying levels of office visit coverage</li> <li>• Varying levels of drug coverage with access to \$4 generics on all plans</li> </ul>
Metal offering	Bronze and Silver	Bronze, Silver, and Gold
Deductible	\$3400 - \$6100	\$1250 - \$5500
Maximum out-of-pocket	\$6350	\$2500 - \$6350
Medical coinsurance	Plan pays: 100%	Plan pays: 60%, 70%, 80% or 100%
Preventive care	Plan pays: 100%	Plan pays: 100%
Office visits	Ded/coins (Qualified HDHP plan requirement)	Copay-based Some plan limit copays to first 2 office visits

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# Cigna Pharmacy

Cigna is offering our 5-Tier Pharmacy Plan:

Medications are divided into five tiers (categories)

**Tier 1:** Contains preferred generic medications. These medications are available at the lowest cost to you.

**Tier 2:** Contains non-preferred generic medications. These generic medications are available at a slightly higher cost to you.

**Tier 3:** Contains preferred brand medications. These are more cost-effective brand name medications.

**Tier 4:** Contains non-preferred brand medications. These are more costly brand name medications.

**Tier 5:** Contains high cost specialty medications used to treat complex chronic conditions.

# Cigna Home Delivery

Convenience and Quality You Can Trust

**Manage your medications online** at [myCigna.com](http://myCigna.com) and compare prices, track orders, see the number of refills you have left and much more.

**Delivery of prescription medications right to your door at no additional cost.**

You'll receive reminders so you don't forget to fill your prescription.

Licensed pharmacists are focused on serving you and are available 24/7 to answer medication questions.

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# Tennessee – 2015 Bronze Medical Plans

2014 Plans		
	Bronze	Bronze
2014 Plan Name	myCigna Health Savings 6100	myCigna Health Flex 5500
2015 Plans		
2015 Plan Name	myCigna Health Savings 6100	myCigna Health Flex 5500 Bronze
<b>Deductible (2x for family)</b>	\$6,100	\$5,500
<b>OOP Max (2x for family)</b>	\$6,350	\$6,350
<b>Med Coinsurance</b>	100%	60%
<b>PCP/Spec</b>	Ded/Coins	\$30/\$60 Limited 2 each
<b>Office Services</b>	Ded/Coin	Ded/Coin
<b>ER</b>	Ded/Coins	Ded/Coins
<b>UC</b>	Ded/Coins	\$75
<b>Inpatient</b>	Ded/Coins	Ded/Coins
<b>OP Surgery - Facility</b>	Ded/Coins	Ded/Coins
<b>OP Surgery - Prof Fees</b>	Ded/Coins	Ded/Coins
<b>Advanced Radiology</b>	Ded/Coins	Ded/Coins
<b>Other Xray/Lab</b>	Ded/Coins	Ded/Coins
<b>Rx Tier 1 (Gen)</b>	Ded/Coins	\$4
<b>Rx Tier 2 (Gen)</b>	Ded/Coins	Ded/Coins
<b>Rx Tier 3 (Pref Brand)</b>	Ded/Coins	Ded/Coins
<b>Rx Tier 4 (Non-Pref)</b>	Ded/Coins 50%	Ded/Coins 50%
<b>Rx Tier 5 (Spec)</b>	Ded/Coins 100%	Ded/Coins 60%
<b>Mail Order Tier 1</b>	Ded/Coins	\$10
<b>Mail Order Tier 2</b>	Ded/Coins	Ded/Coins
<b>Mail Order Tier 3</b>	Ded/Coins	Ded/Coins
<b>Mail Order Tier 4</b>	Ded/Coins 50%	Ded/Coins 50%
<b>Mail Order Tier 5</b>	Ded/Coins 100%	Ded/Coins 70%

## Out-of-Network:

### Out-of-Network:

- 50% Coinsurance
- \$12,500 Deductible
- \$25,000 Out-of-Pocket

### OON Note:

- No OON coverage for Pharmacy, Transplant, Dialysis, DME
- 50% Coinsurance
- \$12,500 Deductible

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# Tennessee – 2015 Silver Medical Plans

2014 Plans			
	Silver	Silver	Silver
2014 Plan Name	myCigna Health Savings 3400	myCigna Health Flex 1500	myCigna Health Flex 5000
2015 Plans			
2015 Plan Name	myCigna Health Savings 3400	myCigna Health Flex 1500	myCigna Health Flex 5000
<b>Deductible (2x for family)</b>	\$3,400	\$1,500	\$5,000
<b>OOP Max (2x for family)</b>	\$6,350	\$6,350	\$5,000
<b>Med Coinsurance</b>	100%	70%	100%
<b>PCP/Spec</b>	Ded/Coins	\$30/\$60 Limited 2 each	\$30/\$60
<b>Office Services</b>	Ded/Coin	Ded/Coin	Ded/Coin
<b>ER</b>	Ded/Coins	Ded/Coins	Ded/Coins
<b>UC</b>	Ded/Coins	\$75	\$75
<b>Inpatient</b>	Ded/Coins	Ded/Coins	Ded/Coins
<b>OP Surgery - Facility</b>	Ded/Coins	Ded/Coins	Ded/Coins
<b>OP Surgery - Prof Fees</b>	Ded/Coins	Ded/Coins	Ded/Coins
<b>Advanced Radiology</b>	Ded/Coins	Ded/Coins	Ded/Coins
<b>Other Xray/Lab</b>	Ded/Coins	Ded/Coins	Ded/Coins
<b>Rx Tier 1 (Gen)</b>	Ded/Coins	\$4	\$4
<b>Rx Tier 2 (Gen)</b>	Ded/Coins	\$20	\$15
<b>Rx Tier 3 (Pref Brand)</b>	Ded/Coins	\$60	\$45
<b>Rx Tier 4 (Non-Pref)</b>	Ded/Coins 50%	Ded/Coins 50%	Ded/Coins 100%
<b>Rx Tier 5 (Spec)</b>	Ded/Coins 100%	Ded/Coins 60%	Ded/Coins 100%
<b>Mail Order Tier 1</b>	Ded/Coins	\$10	\$10
<b>Mail Order Tier 2</b>	Ded/Coins	\$50	\$37
<b>Mail Order Tier 3</b>	Ded/Coins	\$150	\$112
<b>Mail Order Tier 4</b>	Ded/Coins 50%	Ded/Coins 50%	Ded/Coins 100%
<b>Mail Order Tier 5</b>	Ded/Coins 100%	Ded/Coins 70%	Ded/Coins 100%

## Out-of-Network:

- 50% Coinsurance
- \$12,500 Deductible
- \$25,000 Out-of-Pocket

## OON Note:

- No OON coverage for Pharmacy, Transplant, Dialysis, DME

## TN Note:

- There was an error made in 2014 and ABA therapy for autism was included when it should not have been
- We have honored those claims this year, but it will be removed for 2015 and will no longer be covered



# Tennessee – 2015 Silver CSR Medical Plans

<b>CSR 73% AV 200 - 250% FPL</b>  <b>Shorter name is the plan name followed by 200</b>	<b>Plan Name</b>	myCigna Health Savings 3400 (200-250% FPL)	myCigna Health Flex 1500 (200-250% FPL)	myCigna Health Flex 5000 (200-250% FPL)
	<b>Deductible</b>	\$2,600	\$1,500	\$4,250
	<b>OOP</b>	\$4,500	\$4,250	\$4,250
	<b>Inpatient</b>	Ded/Coin	Ded/Coin	Ded/Coins
	<b>OP Facility</b>	Ded/Coin	Ded/Coin	Ded/Coins
	<b>RX Tier 1 (Retail/Mail Order)</b>	Ded/Coin	\$4 / \$10	\$4 / \$10
	<b>RX Tier 2 (Retail/Mail Order)</b>	Ded/Coin	\$20 / \$50	\$15 / \$37
	<b>RX Tier 3 (Retail/Mail Order)</b>	Ded/Coin	\$60 / \$150	\$45 / \$112
<b>CSR 87% AV 150 - 200% FPL</b>  <b>Shorter name is the plan name followed by 150</b>	<b>Plan Name</b>	myCigna Health Savings 3400 (150-200% FPL)	myCigna Health Flex 1500 (150-200% FPL)	myCigna Health Flex 5000 (150-200% FPL)
	<b>Deductible</b>	\$1,000	\$725	\$1,450
	<b>OOP</b>	\$2,250	\$1,400	\$1,450
	<b>Inpatient</b>	Ded/Coin	Ded/Coin	Ded/Coins
	<b>OP Facility</b>	Ded/Coin	Ded/Coin	Ded/Coins
	<b>RX Tier 1 (Retail/Mail Order)</b>	Ded/Coin	\$4 / \$10	\$4 / \$10
	<b>RX Tier 2 (Retail/Mail Order)</b>	Ded/Coin	\$15 / \$37	\$15 / \$37
	<b>RX Tier 3 (Retail/Mail Order)</b>	Ded/Coin	\$45 / \$112	\$45 / \$112
<b>CSR 94% AV 100 - 150% FPL</b>  <b>Shorter name is the plan name followed by 100</b>	<b>Plan Name</b>	myCigna Health Savings 3400 (100-150% FPL)	myCigna Health Flex 1500 (100-150% FPL)	myCigna Health Flex 5000 (100-150% FPL)
	<b>Deductible</b>	\$350	\$200	\$600
	<b>OOP</b>	\$2,250	\$575	\$600
	<b>Inpatient</b>	Ded/Coin	Ded/Coin	Ded/Coin
	<b>OP Facility</b>	Ded/Coin	Ded/Coin	Ded/Coin
	<b>RX Tier 1 (Retail/Mail Order)</b>	Ded/Coin	\$4 / \$10	\$4 / \$10
	<b>RX Tier 2 (Retail/Mail Order)</b>	Ded/Coin	\$10 / \$25	\$10 / \$25
	<b>RX Tier 3 (Retail/Mail Order)</b>	Ded/Coin	\$20 / \$50	\$20 / \$50

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# Tennessee – 2015 Gold Medical Plans

2014 Plans		
	Gold	Gold
2014 Plan Name	myCigna Health-Flex 1960	myCigna Health-Flex 1250
2015 Plans		
2015 Plan Name	myCigna Health Flex 1250	
Deductible (2x for family)	\$1,250	
OOP Max (2x for family)	\$2,500	
Med Coinsurance	80%	
PCP/Spec	\$20/\$40	
Office Services	Ded/Coin	
ER	Ded/Coins	
UC	\$75	
Inpatient	Ded/Coins	
OP Surgery - Facility	Ded/Coins	
OP Surgery - Prof Fees	Ded/Coins	
Advanced Radiology	Ded/Coins	
Other Xray/Lab	Ded/Coins	
Rx Tier 1 (Gen)	\$4	
Rx Tier 2 (Gen)	\$15	
Rx Tier 3 (Pref Brand)	\$45	
Rx Tier 4 (Non-Pref)	Ded/Coins 50%	
Rx Tier 5 (Spec)	Ded/Coins 60%	
Mail Order Tier 1	\$10	
Mail Order Tier 2	\$37	
Mail Order Tier 3	\$112	
Mail Order Tier 4	Ded/Coins 50%	
Mail Order Tier 5	Ded/Coins 70%	

## Out-of-Network:

- 50% Coinsurance
- \$12,500 Deductible
- \$25,000 Out-of-Pocket

## OON Note:

- No OON coverage for Pharmacy, Transplant, Dialysis, DME

## TN Note:

- There was an error made in 2014 and ABA therapy for autism was included when it should not have been
- We have honored those claims this year, but it will be removed for 2015 and will no longer be covered

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# ID Card Samples

**TPV LOGO**

Cigna Health and Life Insurance Co.  
 Coverage Effective Date: MM/DD/CCYY  
 Group: 4700164  
 Issuer (80840)  
 ID: U23456789 01  
 Name: John Public  
 PCP: James Smith  
 PCP Phone: 860-555-1212  
 RxBIN 017010 RxPCN 02150000

**LocalPlus**

No Referral Required  
 PCP Visit 0%  
 Specialist 0%  
 Hospital ER 0%  
 Urgent Care 0%  
 Rx Yes  
 Network Coinsurance:  
 In 100%/0%  
 Out 50%/50%

Med/Rx Deductible Applies

myCigna.com

## SAMPLE CARD

### MyCigna Health Savings 3400

WWW.CIGNA.COM

may be asked to present this card when you receive care. The card does not guarantee coverage. Just comply with all terms and conditions of the plan. Willful misuse of this card is considered fraud.

#### INPATIENT ADMISSION AND OUTPATIENT PROCEDURES:

Your Network provider must call the toll-free number listed below to pre-certify the above services. Refer to your plan documents for your pre-certification requirements. Failure to do so may affect benefits. In an emergency, seek care immediately, then call your primary care doctor as soon as possible for further assistance and directions on follow-up care within 48 hours.

For Benefit and Claim Questions please call: 1-800-244-6224  
 For Premium, Billing and Enrollment Questions please call: 1-877-900-1237

Send Claims to:  
 Cigna Vision: P.O. Box 997561, Sacramento, CA 95899-7561  
 In-Network: TPV Name, PO Box 1, Anytown, CT 12345  
 All Other: P.O. Box 182223, Chattanooga, TN 37422-7223

Open Access Plus  
 AWAY FROM HOME CARE

We encourage you to use a PCP as a valuable resource and personal health advocate.



## ADD A DENTAL PLAN AND A SMILE...

For 45 years, Cigna has been offering Group dental products that are designed to meet the needs of our individual customers.

### Why over 12 million customers choose a Cigna dental plan:

- > Extensive network of more than 129,000 providers (Total Cigna DPPO Network)
- > 363,000 locations across the United States
- > Flexibility to visit in network and out-of-network providers
- > In-network routine checkups, cleanings and x-rays covered at 100%
- > 45 years of experience offering Group Dental Products
- > No referral needed to see a specialist
- > Customer service available 24/7/365

### To see if your DENTIST is in the Cigna network:

Visit [www.Cigna.com/ifp-providers](http://www.Cigna.com/ifp-providers) or Call 1.800.Cigna24.

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# TENNESSEE PEDIATRIC DENTAL PLAN - ON & OFF MARKETPLACE

myCigna Dental Pediatric		
	In-Network	Out-of-Network
Calendar Year Maximum:	None	
Lifetime Maximum:	None	
Calendar Year Deductible: Class I, II, III & IV	\$50 per person	
	\$150 per family	
Separate Lifetime Deductible:	None	
Out of Pocket Maximum: Class I, II, III & IV	\$700 per person	
	\$1,400 per family	
Benefit	Plan Pays	
Class I – Preventive/Diagnostic	100% after Deductible	100% after Deductible
	No Waiting Period	
Class II – Basic Restorative	50% after Deductible	50% after Deductible
	No Waiting Period	
Class III – Major Restorative	50% after Deductible	50% after Deductible
	No Waiting Period	
Class IV – Medically Necessary Orthodontia	50% after Deductible	50% after Deductible
	24 month Waiting Period	



# TENNESSEE DENTAL FAMILY + PEDIATRIC PLAN - ON MARKETPLACE

myCigna Dental Family + Pediatric		
	In-Network	Out-of-Network
Calendar Year Maximum:	None (up to age 19) \$1000 per person (age 19 and above)	
Lifetime Maximum:	None	
Calendar Year Deductible: See Grid	\$50 per person (up to age 19 – Class I, II, III & IV) \$50 per person (age 19 and above – Class II & III Only)	
	\$150 per person (up to age 19 – Class I, II, III & IV) \$150 per family (age 19 and above – Class II & III Only)	
Separate Lifetime Deductible:	None	
Out of Pocket Maximum: Class I, II, III & IV	\$700 per person (up to age 19) None (age 19 and above)	
	\$1,400 per family (up to age 19) None (age 19 and above)	
Benefit	Plan Pays	
Class I – Preventive/Diagnostic	100% after Deductible (up to age 19) 100% after Deductible (age 19 and above)	100% after Deductible (up to age 19) 100% after Deductible (age 19 and above)
	No Waiting Period	
Class II – Basic Restorative	50% after Deductible (up to age 19) 80% after Deductible (age 19 and above)	50% after Deductible (up to age 19) 80% after Deductible (age 19 and above)
	No Waiting Period (up to age 19) 6 Month Waiting Period (age 19 and above)	
Class III – Major Restorative	50% after Deductible (up to age 19) 50% after Deductible (age 19 and above)	50% after Deductible (up to age 19) 50% after Deductible (age 19 and above)
	No Waiting Period (up to age 19) 12 Month Waiting Period (age 19 and above)	
Class IV – Medically Necessary Orthodontia	50% after Deductible (up to age 19) 0% Discounts May Apply (age 19 and above)	50% after Deductible (up to age 19) Not Covered (age 19 and above)
	24 Month Waiting Period (up to age 19) Waiting Period Not Applicable (age 19 and above)	

**For Additional Assistance:**

**For Cigna Customers**

**Benefit and Claim Questions and to Request a New ID Card:**

1.800.Cigna24 (1.800.244.6224)

**Order prescriptions through Cigna Home Delivery Pharmacy**

1.800.285.4812

**Billing/Payments**

1.877.484.5967

8:00 am - 8:00 pm (EST), Monday through Friday

**Federally Facilitated Marketplace (FFM)**

[www.Healthcare.gov](http://www.Healthcare.gov)

1--800-318-2596

**Cigna**

**For Additional Assistance:**

**For Those Assisting Consumers:**

**Federally Facilitated Marketplace (FFM)**

[www.Healthcare.gov](http://www.Healthcare.gov)

1--800-318-2596

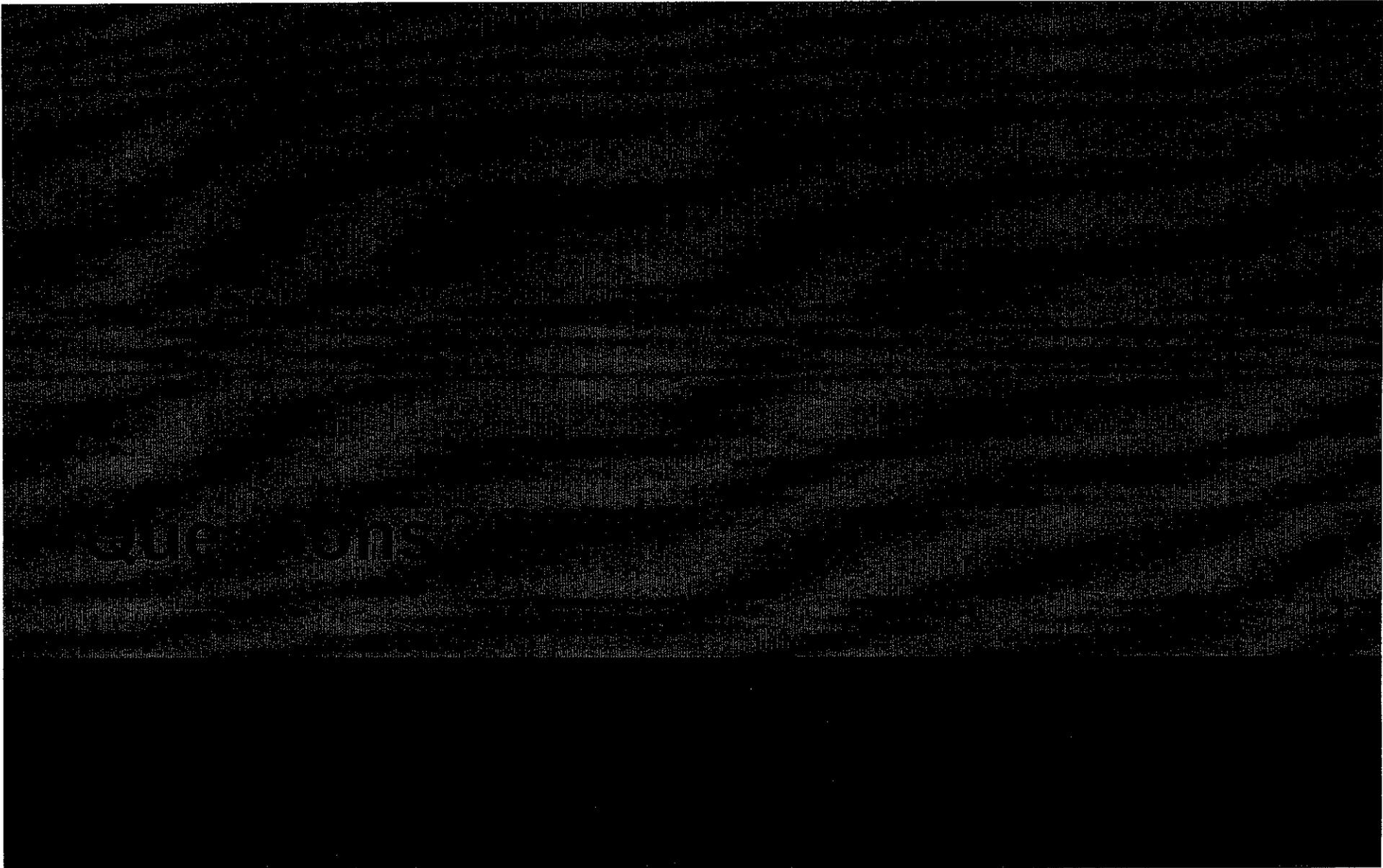
**Cigna Marketplace Subject Matter Expert (not for consumers)**

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