

# GETTING READY... 2018

Together, all the way.®



# Agenda

- **Welcome**
- **Cigna's Value**
- **Product Overview**
- **Plan Updates**
- **Enrollment & Renewal Communication**
- **Enrollment & Billing**
- **Q & A**
- **Appendix**



## Our Vision



**“In a world of many millions, we see each person defining a healthy life on his or her own terms. It’s our aim to be part of that journey, helping people achieve better health and peace of mind along the way.” — *David Cordani, CEO***



## **Our mission**

To help the people we serve improve their health, well-being and sense of security.

Offered by: Cigna Health and Life Insurance Company.



## Why Cigna?

Our Individual and Family insurance plans offer customers a range of coverage options, quality care and helpful, easy-to-use tools and services – at an affordable price.



- We offer customers:
  - Coverage options that provide choices, so customers can purchase a plan that meets their needs.
  - 100% coverage for eligible, in-network preventive care<sup>1</sup>, including annual check-ups, health screenings, and immunizations (though not for travel-required immunizations) to help your customers stay healthy and well.
  - Telehealth services available 24/7/365 for convenience and the cost of a consult is the same or less than your Primary Care visit.
  - A network of **quality** providers in customers' local area. Plus, access to Emergency Room Care both in and out-of-network<sup>2</sup>
  - 24/7 customer service to answer questions on your customers' health care needs, providers, or claims – speaking in plain, simple language.
  - Tools and services to help make it easy for customers to select plans and doctors and predict costs.

<sup>1</sup>Not all preventive services are covered like most immunizations for travel. See plan documents for more details or contact the Broker Call Center for a list of covered and non-covered preventive care services.

<sup>2</sup>Please see plan documents for the definition of an emergency medical condition.

<sup>3</sup> Data as of July, 2017



# 2018 TENNESSEE PRODUCT OVERVIEW

Cigna Health and Life Insurance Co. – Nashville, Memphis & Tri-Cities

Offered by: Cigna Health and Life Insurance Company.



# Service Areas

- All plans will be available through the Federal Facilitated Marketplace (FFM) – [www.Healthcare.gov](http://www.Healthcare.gov)
- Individual medical offered in the following counties:

### Memphis

- Fayette
- Haywood
- Lauderdale
- Shelby
- Tipton

### Nashville

- Cheatham
- Davidson
- Montgomery
- Robertson
- Rutherford
- Sumner
- Trousdale
- Williamson
- Wilson

### Tri-Cities

- Carter
- Greene
- Hancock
- Hawkins
- Johnson
- Sullivan
- Unicoi
- Washington



\*Except in the case of emergency services. Eligible out-of-network emergency services are covered at the in-network benefit level as defined in plan documents.

- Individual dental family + pediatric is available statewide.



## 2018 Tennessee

Things to note for **Connect EPO** Plans:

- The Cigna Connect EPO plans access the Connect Network.
- There are no out-of-network or away from home benefits on these plans.
- Referrals are required when accessing care from most specialists.
- Provider Directory access at [www.Cigna.com/ifp-providers](http://www.Cigna.com/ifp-providers)
- Prescription Drug List access at [www.Cigna.com/ifp-drug-list](http://www.Cigna.com/ifp-drug-list)

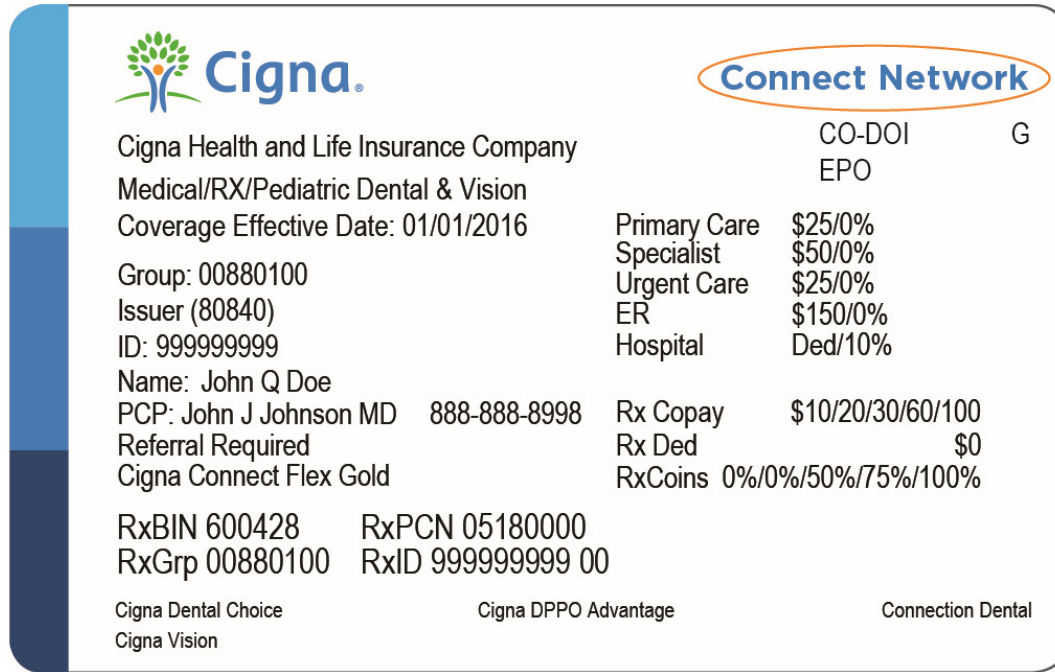
Includes eligible in-network preventive care services. Some preventive care services may not be covered, including most immunizations for travel. Reference plan documents for a list of covered and non-covered preventive care services.

Offered by: Cigna Health and Life Insurance Company.





# Sample Connect Network ID Card\*



The image shows a sample Cigna ID card for the Connect Network. The card features the Cigna logo at the top left and the text 'Connect Network' in a blue oval at the top right. The card contains the following information:

**Cigna.**  
 Cigna Health and Life Insurance Company  
 Medical/RX/Pediatric Dental & Vision  
 Coverage Effective Date: 01/01/2016  
 Group: 00880100  
 Issuer (80840)  
 ID: 999999999  
 Name: John Q Doe  
 PCP: John J Johnson MD 888-888-8998  
 Referral Required  
 Cigna Connect Flex Gold

**Connect Network**  
 CO-DOI G  
 EPO  
 Primary Care \$25/0%  
 Specialist \$50/0%  
 Urgent Care \$25/0%  
 ER \$150/0%  
 Hospital Ded/10%

Rx Copay \$10/20/30/60/100  
 Rx Ded \$0  
 RxCoins 0%/0%/50%/75%/100%

RxBIN 600428 RxPCN 05180000  
 RxGrp 00880100 RxID 999999999 00

Cigna Dental Choice Cigna DPPO Advantage Connection Dental  
 Cigna Vision

- 2018 ID cards will be released at the end of December.
- Auto-assigned PCP will appear on the ID card unless one is selected by mid-December.

\*Please note this is an illustrative sample of a Marketplace Cigna ID card and is not meant to be an exact representation.



# Health Care Professional Directory – [www.Cigna.com](http://www.Cigna.com)

- We offer different kinds of directories for different kinds of customers.
- Individuals who purchase their insurance through the marketplace want to go here.

**Cigna** Login to myCigna Find a Doctor Search

Home » Choose a Directory

## SELECT A DIRECTORY

**IF YOU ALREADY HAVE A CIGNA PLAN**  
LOG IN OR REGISTER FOR MYCIGNA

**FOR PLANS OFFERED THROUGH WORK OR SCHOOL**  
FIND A DOCTOR OR DENTIST USING THIS DIRECTORY

**FOR PLANS THAT YOU BUY ON YOUR OWN OR THROUGH A STATE OR FEDERAL INSURANCE MARKETPLACE**  
VIEW PLANS AVAILABLE IN YOUR STATE

### SELECT ENROLLMENT YEAR

**ALREADY A CIGNA CUSTOMER?**

Be certain you are searching in your network and using participating network doctors to receive the highest level of coverage (includes finding 2018 doctors and dentists). [Log in now to your myCigna account](#) (recommended)

Want to continue searching the public site? If so, select your enrollment year to get started.

I have a Cigna plan that will be effective in 2018

I have a current year Cigna plan

### CONSIDERING CIGNA?

Select an enrollment year so we can show you the available plans.

Looking to enroll in a 2018 plan

Looking to enroll in a 2017 plan due to a 2017 qualified life event (divorce, marriage, loss of coverage, birth, etc.)

**CONTINUE**

**CANCEL**



# PLAN UPDATES

Accessing care

Offered by: Cigna Health and Life Insurance Company.



## 2018 Plan Updates

2018 Additions or Modifications	2018 Discontinuations
<b>Memphis:</b> <ul style="list-style-type: none"> <li>Bronze: Cigna Connect 7000</li> <li>Silver: Cigna Connect 4750, Cigna Connect 2000</li> </ul>	<ul style="list-style-type: none"> <li>Bronze: Cigna US-TN Connect 6650, Cigna Connect HSA 5000, Cigna Connect 6400</li> <li>Silver: Cigna Connect 2500, Cigna US-TN Connect 3500</li> </ul>
<b>Nashville:</b> <ul style="list-style-type: none"> <li>Bronze: Cigna Connect 7000</li> <li>Silver: Cigna Connect 4750</li> </ul>	<ul style="list-style-type: none"> <li>Bronze: Cigna US-TN Connect 6650, Cigna Connect HSA 5000, Cigna Connect 6400</li> <li>Silver: Cigna Connect 2500, Cigna US-TN Connect 3500, Cigna Connect 3000</li> </ul>
<b>Tri-Cities:</b> <ul style="list-style-type: none"> <li>Bronze: Cigna Connect 7000, Cigna Connect 5250</li> <li>Silver: Cigna Connect 4750, Cigna Connect 4500</li> </ul>	<ul style="list-style-type: none"> <li>Bronze: Cigna US-TN Connect 6650, Cigna Connect HSA 5000, Cigna Connect 6400</li> <li>Silver: Cigna Connect 2500, Cigna US-TN Connect 3500</li> </ul>

- Portfolio was streamlined in each area to focus on affordability
  - CMS Simple Choice plans are discontinued
  - Most discontinued plans are mapped to the least expensive plan at the same metal level
- Plans were modified to accommodate actuarial value changes
- Gold: Cigna Connect 1200 (modification of Cigna Connect 1500) is also available

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## 2018 Plan Updates

### New 2018 Features:

- **Emergency Room:** One Silver plan modified to have copay after deductible rather than coinsurance to simplify plan cost sharing
- **Lower Urgent care copays (\$25-50)** to encourage choosing lower cost setting for non-emergency care (vs ER)
- **PCP office visits, TriCities** – New Bronze plan (5250) with the first 2 visits at a copay, with additional visits covered with coinsurance after the deductible is met. The copay encourages visiting your PCP before your deductible is met, while the limit on the number visits at copay helps lower the premium.

# 2018 Cigna Pharmacy Network

## Cigna 90 Now Pharmacy Network

- Use Cigna's online directory to find a local participating pharmacy ([www.Cigna.com](http://www.Cigna.com) or [www.myCigna.com](http://www.myCigna.com) (for active members)).
- Customers can obtain a 30 day supply of a medication at any in network pharmacy
- 90 day supply can be obtained from pharmacy contracted to dispense a 90 day supply or Cigna's Home Delivery Pharmacy – 90 day availability noted on online directory
- Specialty (Tier 5) medications are limited to a 30 day supply at Retail & Home Delivery

## Benefit Plans

- All plans use a 5-tier benefit design
  - Tier 1: Preferred Generic
  - Tier 2: Non-Preferred Generic
  - Tier 3: Preferred Brand
  - Tier 4: Non-Preferred Brand
  - Tier 5: Specialty(oral & self-injectable)



# 2018 Cigna Pharmacy Formulary

## Prescription Drug Formularies — [www.Cigna.com/ifp-drug-list](http://www.Cigna.com/ifp-drug-list)

- Designed to meet Essential Health Benefits (EHB) and state benchmark drug count requirements
- These are closed formularies; if drug is not on the list, it is not covered
- Multi-source brands where a Generic is available are typically not covered

## 2018 Updates

- Exclusion of drugs to treat non-EHB conditions including sexual dysfunction, weight loss & infertility
- Removal of Brand HIV/Aids medications when a Generic is available



# 2018 ENROLLMENT AND RENEWAL COMMUNICATION

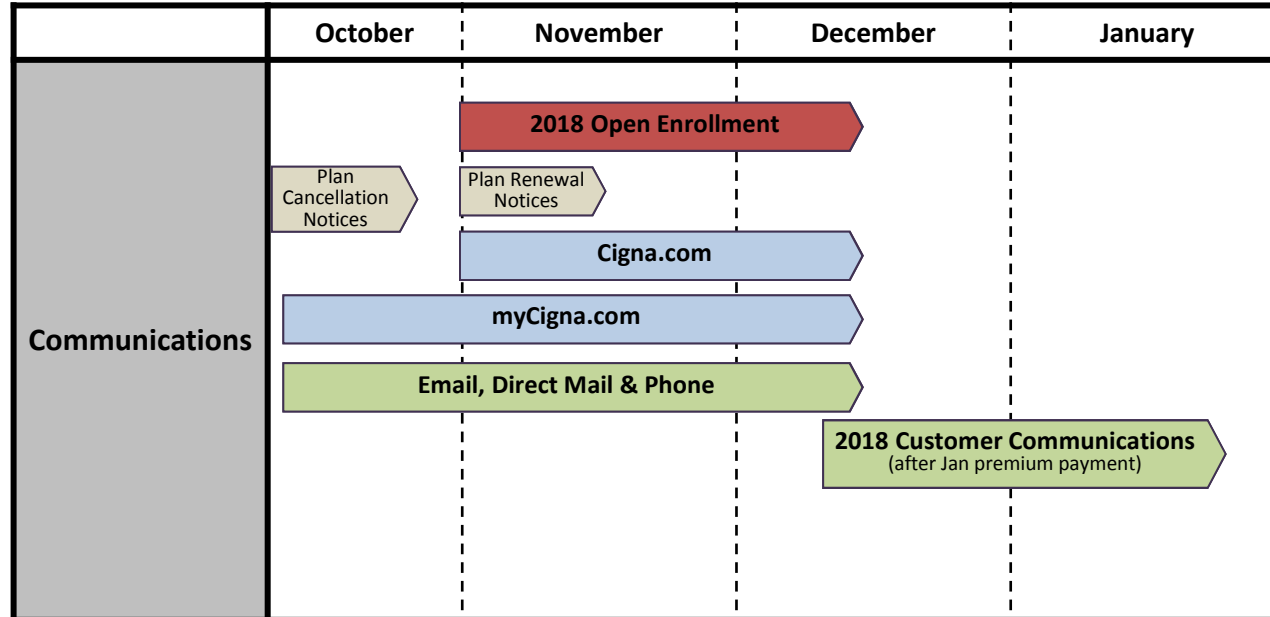
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## 2018 Open Enrollment Communications

- All subscribers receive direct mail communications mandated by state and/or federal regulations including:
  - Notice of plan cancellation or renewal
  - Notice of premium change
  - Open Enrollment dates/deadlines & how to shop
- Subscribers may receive additional communications about Open Enrollment dates/deadlines and 2018 Cigna plans through the following channels:
  - Direct mail
  - Online (Cigna.com & myCigna.com)
  - Video
  - Email
  - Phone



## 2018 Renewal Communication

- Renewal letters – 3 types:
  - **Plan available in 2018**
    - Mailed by 11/1
    - No action required if they want to stay in the same plan except pay the bill. Changes require action.
  - **Discontinued/termed w/ no mapping**
    - Letters will be mailed to those who have medical/pediatric dental bundled prior to 10/1. Those who do not have it bundled were mailed letters previously advising them.
      - Customers will need to select a new plan with another carrier.
      - Directed to HealthCare.gov or state based exchange
  - **Discontinued w/ mapping**
    - Mailed by 10/1
    - 2017 plan isn't being offered in 2018
    - Mapped to a new plan for 2018
    - If they like the new plan then they don't have to take action except pay the bill
    - If they do not like the new plan then they will actively need to choose a new one
- Letters directed those who want to choose a different plan to call or go to HealthCare.gov or the state based Exchange to explore their options.
  - If the customer is a FFM or state based exchange customer they have to go to the FFM or Exchange to change plans for 2018.
- If a medical and dental policy are bundled together and the medical policy is cancelled, the dental policy will also be cancelled since they are bundled together.



# ENROLLMENT & BILLING

Updates for 2018

Offered by: Cigna Health and Life Insurance Company.



# 2018 Enrollment Billing Options

## Initial payment “binder”

- On Marketplace – Due date for the initial payment is the day before the coverage period begins (example: 12/31 for 1/1 effective date)
- Off Marketplace – Initial payment is required with the submission of the application

## Ongoing monthly payments

- On/Off Marketplace - Due date for all ongoing payments is the day before the coverage period begins (example: 1/31 for February coverage month)

## Reoccurring bank drafts

- Off Marketplace – EFT drafts occur on the 5<sup>th</sup> of the month for the current coverage month (example: 2/5 for February coverage month)
- On Marketplace – EFT drafts occur the day before the due date (example: 1/31 for February coverage month)

## Initial payment options

- Credit card (MC or Visa)
- Electronic Fund Transfer - EFT
- Check (with Paper Applications)
- Pre-Paid Debit Card (On Marketplace only)

## Non Sufficient Funds fee (NSF)

- There is a \$45 fee for any payments returned as a result of nonsufficient funds

## Ongoing monthly billing options

- Electronic Funds Transfer – EFT
- eBill (Electronic bill that is emailed)
- Monthly paper bill
- Pre-paid debit card (On Marketplace only)
- ***Credit Card is NOT an ongoing payment method***



# Q & A

Thank you for your time today!

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# APPENDIX

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# CIGNA INFORMATION

Resources for Customers

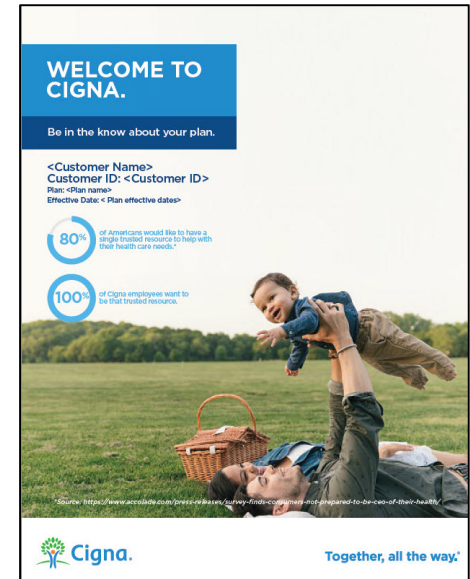
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# Welcome Handbook

The **Welcome Handbook** is a personalized booklet containing information on how to find an in-network provider, tips to stay in the network, where to access care, and more.

- The Welcome Handbook is available on myCigna.com and contains information on the following:
  - Network
  - Finding a doctor
  - Preventive care and access to care
  - Pharmacy
  - myCigna
- If we have a valid email address for a member, we will e-deliver their handbook
  - This means, that they will receive an email, in the email they will click on a link to login or register to myCigna.com and then navigate to the Coverage Documents page where they will view their Welcome Handbook.
- If we do not have a valid email address for a member, we will mail their handbook via US Mail.
  - This means, that they will receive a printed version of their Welcome Handbook, which will also be available on myCigna
- Emails and hardcopy books will be sent after the plan effective date





# Locating the Welcome Handbook on myCigna.com

The screenshot shows the myCigna.com user interface. At the top left is the Cigna logo with the tagline "healthy life it's what you manage". To the right, there is a user profile for "Hi Nancie" with links for Profile, Contact, Forms, Español, and Log Out. A search bar is also present. Below the navigation bar, there are several menu items: REVIEW MY COVERAGE, MANAGE CLAIMS & BALANCES, FIND A DOCTOR OR SERVICE, ESTIMATE HEALTH CARE COSTS, and MANAGE MY HEALTH. The "REVIEW MY COVERAGE" menu is expanded, showing "Understanding My Coverage" highlighted with a red box. A red arrow points from this box to a larger screenshot of the "Understanding My Coverage" page. In this second screenshot, the breadcrumb trail is "Home >> Review My Coverage >> Understanding My Coverage". The page title is "Understanding My Coverage". Below the title are tabs for MEDICAL, DENTAL, PHARMACY, VISION, MENTAL HEALTH, SUBSTANCE ABUSE, and HSA. The main content area is titled "Medical Open Access Plus (OAP)" and includes sections for Features and How Your Plan Works. On the right side, there is a "RELATED LINKS" section with a red box around the "Coverage Documents" link. A red arrow points from this link to a text box at the bottom of the page.

From the home page, hover over Review My Coverage and click on Understanding My Coverage from the drop down box. From the Understanding My Coverage page, click on the link Coverage Documents under Related Links.



# Why Telehealth?

## Potential health care challenges



- Lengthy wait for appointments
- Need to miss work for appointments
- Hours spent in crowded waiting rooms
- Difficulty finding cost-effective care off-hours

## Telehealth solutions



- Cost efficiency
  - The cost of a phone or online visit is the same or less than with your primary care provider
- Greater access (24/7/365) with appointments usually in less than an hour
- Convenience – no need to leave the house or work
- Integration of care\*

\*With patient permission, consult information is shared with primary care physician following visit with Amwell or MDLIVE.



# Conditions Treated by Telehealth Doctors

## Medical telehealth

---



### General health

- Acne
  - Allergies
  - Asthma
  - Bronchitis
  - Colds and flu
  - Diarrhea
  - Earaches
  - Fevers
  - Headaches
  - Infections
  - Insect bites
  - Joint aches
  - Nausea
  - Pinkeye
  - Rashes
  - Respiratory infections
  - Sinus infections
  - Skin infections
  - Sore throats
  - Urinary tract infections
- 



### Pediatric care

- Colds and flu
  - Constipation
  - Earaches
  - Nausea
  - Pinkeye
- 

In general, to be covered by your plan, services must be medically necessary and used for the diagnosis or treatment of a covered condition. 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.



# Cigna Telehealth Connection- How it works

## Medical Telehealth Through Amwell & MDLIVE

### REGISTER WITH ONE OR BOTH VENDORS



#### Register online

Patient registers online with one or both vendors so they are ready to use service when needed

### BY PHONE



#### Step 1: Call toll-free

Patient calls toll-free hotline available 24/7/365 including holidays. MDLIVE 888-726-3171. American Well 855-667-9722



#### Step 2: Speak with a coordinator

A consultation coordinator locates the next available doctor and prepares patient for the consultation.



#### Step 3: Speak with the doctor

Once an available doctor is located, the system automatically calls and connects the doctor to the patient.

### POST VISIT



#### Email communication

Patient can elect for consultation history to be sent to personal doctor.

### BY VIDEO CONFERENCE



#### Step 1: Visit website

Patient visits the American Well or MDLIVE website or can download each mobile app and logs in with username and password.



#### Step 2: Find a doctor

System helps the patient search for a doctor by a criteria, such as specialty, language, gender, location, or simply finds the next available doctor.



#### Step 3: See the doctor online

Once an available doctor is located, the system automatically connects the doctor to the patient.



#### Prescription services

Amwell and MDLIVE doctors may prescribe medication when appropriate and send the prescription directly to your pharmacy\*.

Health care services are delivered by American Well and MDLIVE participating doctors and not by Cigna.

\*American Well and MDLIVE does not guarantee that a prescription will be written. Not all prescriptions are available.

American Well consultations can occur via phone or video, however prescriptions can only be dispensed via video consultation.



# Cigna Telehealth Connection- MyCigna.com Landing Page

## Cigna Telehealth Connection


Take control of your health when, where and how it best works for you--day or night, from home, work or on-the-go. Whether you're sick or don't have time to wait for a doctor's appointment, get access to care for non-life-threatening conditions. All this, with a click or tap of a button. Explore your virtual care options...

If you have a life-threatening medical condition, call 911 immediately.

### Guidance

**Talk to a Nurse**

Unsure whether virtual care is right for your medical problem? Get guidance, at no extra cost to you, 24 hours a day, 365 days a year.




Talk to a Nurse

Call 866-494-2111



Explore our library of podcasts for instant information on dozens of health topics.

### Medical Care

Talk to a board-certified doctor. Fast, convenient and less expensive than an ER, Urgent Care and in some cases less than your PCP.\*




amwell for Cigna\*





Video Talk to a doctor

**GET STARTED**

Translation services available by phone.  
Not available in Arkansas or Texas



MDLIVE for Cigna\*



Video Talk to a doctor

**GET STARTED**

Translation services available by phone. Spanish web and mobile available. TTY/TDD Service: Call 711 then enter 800-770-5531.  
Not available in Arkansas. Service limited to video in Idaho and phone in Texas.

### Behavioral Health Counseling

Cigna Behavioral Health provides access to video-based counseling and medication management for issues like anxiety, depression, grief, stress, family and relationship issues, etc.

#### To get started:

- Search the Cigna behavioral provider directory and select "Telehealth" from the specialty dropdown.
- Or call the number on the back of your Cigna ID card and speak with a personal health advocate.

\*Costs vary depending on your plan. Check your plan documents for cost details.

AMERICAN WELL AND MDLIVE are independent companies/entities and are not affiliated with Cigna. These services and websites are provided exclusively by AMERICAN WELL AND MDLIVE and not by Cigna. 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. Telehealth services from these providers are not available for Medicare Primary Beneficiaries. Services are separate from your health plan's provider network. See your plan materials for the details of your specific health plan, including other telehealth/telemedicine benefits that may be available to you.

Note: These services are not intended to replace your Primary Care Provider or current medical specialist. It's important that you continue to see your regular doctors.



**NEED HELP**

- Email Customer Service
- For help finding something on the site please call 1.800.853.2713
- For help with plan and coverage information please call 1.866.494.2111

**MDLIVE branded site with Cigna Telehealth logo shown**

**URL: MDLIVEforCigna.com  
Toll free number: 888-726-3171**

Each vendor will have a mobile app that customers can download & access Telehealth services through



**American Well branded site with Cigna Telehealth logo shown**

**URL: AmwellforCigna.com  
Toll free number: 855-667-9722**

**www.cignabehavioral.com**

**Customers seeking a behavioral health provider will be able to search on the provider directory on www.cignabehavioral.com using Telehealth specialty**

Telehealth providers participating in the Cigna Telehealth Connection program are independent contractors and separate from Plan network providers. Not all providers have video chat capabilities. Video chat is not available in all areas. PCP referral is not required. Refer to plan documents for a complete description of covered services, including other telehealth/telemedicine benefits. Program availability may vary by location and plan type. See vendor sites for details.



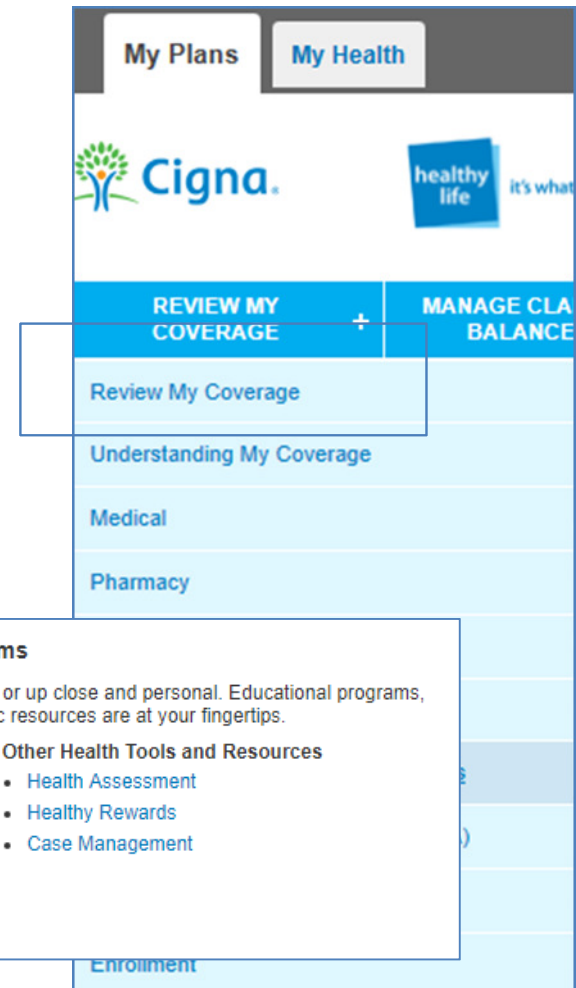
Offered by: Cigna Health and Life Insurance Company.

# HEALTHY REWARDS\* - BIG discounts on healthy things!

**Cigna customers can take advantage of discounts on a wide range of health and wellness programs and services**

- Alternative medicine
- Fitness
- Mind/body
- Vision and hearing care
- Weight management and nutrition
- Healthy lifestyle

No claim forms or referrals needed to participate!



\*Healthy Rewards programs are separate from any insurance benefits. **A discount program is NOT insurance, and the customer must pay the entire discounted charge.** Some Healthy Rewards programs are not available in all states and programs may be discontinued at any time. Participating providers are independent contractors who are solely responsible for any care or services provided.



Offered by: Cigna Health and Life Insurance Company.

## Cigna Pharmacy Reminders

Cigna offers a variety of programs to help customers find the most affordable options for their medications, and helpful support to help them take as prescribed:

- **Step Therapy**
  - **First Fill Allowed**, with a letter sent to customer & physician. Second “refill” not covered (unless approved as medically necessary)
- **Narcotic Therapy Management**
- **Rxsavings Messenger** in all states to notify a customer of lower cost drug alternatives
- **Theracare** program in all states to assist customers taking specialty medications
- **Pharmacy Coaches** — Personalized support to help customers take their medications as prescribed, including access to online tools, educational materials and a team of pharmacists that can help them to:
  - Set up automatic text or email refill reminders
  - Arrange for convenient home delivery of medications
  - Understand medication options
  - Learn about drug side effects and ways to cope
  - Identify and prevent possible drug interactions
- **Outpatient Utilization Management Program**
  - Specialty drugs generally used to treat the cause rather than symptoms. Usually infused or injected
  - Retrospective to prospective approach (site of administration is being added to prior authorization process)
  - Potentially reduce customer out of pocket costs while ensuring clinically appropriate settings



## Effective dates

- For the 2018 Open Enrollment Period, the first effective date for a medical plan is January 1, 2018

For enrollment between:	2018 effective date:
11/1/17 - 12/15/17	1/1/2018
12/16/17 and after	Based on Qualifying Life Event

- Applications received after 12/15/17 will be accepted under the Special Enrollment Period (SEP) if the applicant has a qualifying life event.

\*This excludes those customers who receive discontinuation notices as deemed by CMS. They have until 12/31/17 to submit for a 1/1/18 effective date.





## Enrollment and billing updates for 2018

- Dates to be aware of:
  - Renewals:
    - 12/15/17 for plan changes
    - 1/1/18 to pay for January 2018 premium
- Child only – must have 1 application and payment for each child. Can no longer submit combined payments or combined applications.
- Renewals – if the customer's current plan does NOT require a PCP, when they renew one will be auto assigned and the customer can change it on myCigna.com.
- Marketplace customers will be able to renew online via the Marketplace and the Cigna Member portal (via Cigna.com).
- ID cards – send end of December. Temp ID cards available on myCigna.com.
- Summary of Benefits (SBCs) can be found on myCigna



# PLAN DESIGNS

Memphis, Nashville Tricities

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## 2018 Memphis, Nashville and Tri-cities, Tennessee - Connect Bronze Plans

2018 Plan Name	Cigna Connect 7000	Cigna Connect 5250 (Tri-Cities ONLY)
2017 Plan Name	<b>N/A</b>	<b>N/A</b>
Deductible (2x for family)	\$7,000	\$5,250
OOP Max (2x for family)	\$7,350	\$7,350
Med Coinsurance	50%/50%	60%/40%
PCP/Specialist	PCP Visits: \$25 after ded Specialist: 50% after ded	PCP Visits 1-2: \$40 PCP Visits 3+: 40% after ded Specialist: 50% after ded
Office Services	50% after ded	40% after ded
ER	50% after ded	40% after ded
UC	50% after ded	\$50
Inpatient	50% after ded	40% after ded
TeleHealth	50% after ded	\$40
OP Surgery - Facility	50% after ded	40% after ded
OP Surgery - Prof Fees	50% after ded	40% after ded
Advanced Radiology	50% after ded	40% after ded
Other Xray/Lab	50% after ded	40% after ded
Rx Tier 1 (Preferred Generic)	\$15 after ded	\$10
Rx Tier 2 (Non-Preferred Generic)	50% after ded	\$35
Rx Tier 3 (Preferred Brand)	50% after ded	40% after ded
Rx Tier 4 (Non-Preferred Bran)	50% after ded	50% after ded
Rx Tier 5 (Specialty)	50% after ded	40%
Mail Order Tier 1	\$45 after ded	\$30
Mail Order Tier 2	50% after ded	\$105
Mail Order Tier 3	50% after ded	40% after ded
Mail Order Tier 4	50% after ded	50% after ded
Mail Order Tier 5 (30 Day)	40% after ded	30%

Offered by: Cigna Health and Life Insurance Company.

## 2018 Memphis, Tennessee - Connect Silver Plans

2018 Plan Name	Cigna Connect 4750	Cigna Connect 2000
2017 Plan Name	Cigna Connect 4000	N/A
Deductible (2x for family)	<b>\$4,750</b>	\$2,000
OOP Max (2x for family)	<b>\$7,350</b>	\$7,350
Med Coinsurance	<b>60/40%</b>	50/50%
PCP/Specialist	PCP: <b>\$35</b> Specialist: 40% after ded	PCP: \$25 Specialist: \$60
Office Services	40% after ded	50% after ded
ER	<b>\$1,000 per visit after ded</b>	50% after ded
UC	<b>\$50</b>	\$50
Inpatient	40% after ded	50% after ded
TeleHealth	\$35	\$25
OP Surgery - Facility	40% after ded	50% after ded
OP Surgery - Prof Fees	40% after ded	50% after ded
Advanced Radiology	40% after ded	50% after ded
Other Xray/Lab	40% after ded	50% after ded
Rx Tier 1 (Pref Gen)	\$10	\$8
Rx Tier 2 (Non-Pref Gen)	\$25	\$20
Rx Tier 3 (Pref Brand)	\$60	\$55
Rx Tier 4 (Non-Pref Brand)	50% after ded	50% after ded
Rx Tier 5 (Specialty)	40% after ded	40%
Mail Order Tier 1	<b>\$30</b>	\$24
Mail Order Tier 2	<b>\$75</b>	\$60
Mail Order Tier 3	\$180	\$165
Mail Order Tier 4	50% after ded	50% after ded
Mail Order Tier 5 (30 Day)	<b>30% after ded</b>	30%

Offered by: Cigna Health and Life Insurance Company.

## 2018 Memphis, Tennessee - Connect Silver CSR Plans

2018 Plan Name	CSR Cigna Connect 2500	CSR Cigna Connect 800	CSR Cigna Connect 125	CSR Cigna Connect 2000	CSR Cigna Connect 550	CSR Cigna Connect 50
2017 Plan Name	Cigna Connect 2800	Cigna Connect 300	Cigna Connect 100	N/A	N/A	N/A
Deductible (2x for family)	\$2,500	\$800	\$125	\$2,000	\$550	\$50
OOP Max (2x for family)	\$5,850	\$2,450	\$1,250	\$5,850	\$2,450	\$1,250
Med Coinsurance	80/20%	90%/10%	95%/5%	50/50%	85%/15%	90%/10%
PCP/Specialist	PCP: \$25 Specialist: 20% after ded	PCP: \$15 Specialist: 10% after ded	PCP: \$5 Specialist: 5% after ded	PCP: \$25 Specialist: \$60	PCP: \$10 Specialist: \$30	PCP: \$5 Specialist: \$25
Office Services	20% after ded	10% after ded	5% after ded	50% after ded	15% after ded	10% after ded
ER	\$500 per visit after ded	\$250 per visit after ded	\$150 per visit after ded	50% after ded	15% after ded	10% after ded
UC	\$50	\$35	\$25	\$50	\$50	\$25
Inpatient	20% after ded	10% after ded	5% after ded	50% after ded	15% after ded	10% after ded
TeleHealth	\$25	\$15	\$5	\$25	\$10	\$5
OP Surgery - Facility	20% after ded	10% after ded	5% after ded	50% after ded	15% after ded	10% after ded
OP Surgery - Prof Fees	20% after ded	10% after ded	5% after ded	50% after ded	15% after ded	10% after ded
Advanced Radiology	20% after ded	10% after ded	5% after ded	50% after ded	15% after ded	10% after ded
Other Xray/Lab	20% after ded	10% after ded	5% after ded	50% after ded	15% after ded	10% after ded
Rx Tier 1 (Pref Gen)	\$10	\$5	\$5	\$8	\$8	\$5
Rx Tier 2 (Non-Pref Gen)	\$25	\$10	\$10	\$20	\$20	\$10
Rx Tier 3 (Pref Brand)	\$60	\$30	\$20	\$55	\$55	\$25
Rx Tier 4 (Non-Pref Brand)	50% after ded	50% after ded	50% after ded	50% after ded	50% after ded	50% after ded
Rx Tier 5 (Specialty)	40% after ded	30% after ded	20% after ded	40%	40%	30%
Mail Order Tier 1	\$30	\$15	\$15	\$24	\$24	\$15
Mail Order Tier 2	\$75	\$30	\$30	\$60	\$60	\$30
Mail Order Tier 3	\$180	\$90	\$60	\$165	\$110	\$75
Mail Order Tier 4	50% after ded	50% after ded	50% after ded	50% after ded	50% after ded	50% after ded
Mail Order Tier 5 (30 Day)	30% after ded	20% after ded	20% after ded	30%	30%	20%

Offered by: Cigna Health and Life Insurance Company.

## 2018 Tri-Cities, Tennessee - Connect Silver Plans

2018 Plan Name	Cigna Connect 4750	Cigna Connect 4500
2017 Plan Name	Cigna Connect 4000	N/A
Deductible (2x for family)	<b>\$4,750</b>	\$4,500
OOP Max (2x for family)	<b>\$7,350</b>	\$7,350
Med Coinsurance	<b>60/40%</b>	80/20%
PCP/Specialist	PCP: <b>\$35</b> Specialist: 40% after ded	PCP: \$25 Specialist: \$75
Office Services	40% after ded	20% after ded
ER	<b>\$1,000 per visit after ded</b>	\$400 per visit after plan ded
UC	<b>\$50</b>	\$50
Inpatient	20% after ded	20% after ded
TeleHealth	\$35	\$25
OP Surgery - Facility	40% after ded	20% after ded
OP Surgery - Prof Fees	40% after ded	20% after ded
Advanced Radiology	40% after ded	20% after ded
Other Xray/Lab	40% after ded	20% after ded
Rx Tier 1 (Pref Gen)	\$10	\$10
Rx Tier 2 (Non-Pref Gen)	\$25	\$25
Rx Tier 3 (Pref Brand)	\$60	\$60
Rx Tier 4 (Non-Pref Brand)	50% after ded	50% after ded
Rx Tier 5 (Specialty)	40% after ded	30% after ded
Mail Order Tier 1	<b>\$30</b>	\$30
Mail Order Tier 2	<b>\$75</b>	\$75
Mail Order Tier 3	\$180	\$180
Mail Order Tier 4	50% after ded	50% after ded
Mail Order Tier 5 (30 Day)	<b>30% after ded</b>	20% after ded

Offered by: Cigna Health and Life Insurance Company.

**2018 Tri-Cities, Tennessee - Connect Silver CSR Plans**

2018 Plan Name	CSR Cigna Connect 2500	CSR Cigna Connect 800	CSR Cigna Connect 125	CSR Cigna Connect 3000	CSR Cigna Connect 500	CSR Cigna Connect 200
2017 Plan Name	N/A	N/A	N/A	Cigna Connect 2800	Cigna Connect 300	Cigna Connect 100
Deductible (2x for family)	\$2,500	\$800	\$125	\$3,000	\$500	\$200
OOP Max (2x for family)	\$5,850	\$2,450	\$1,250	\$5,850	\$2,450	\$1,250
Med Coinsurance	80/20%	90%/10%	95%/5%	80/20%	85%/15%	95%/5%
PCP/Specialist	PCP: \$25 Specialist: 20% after ded	PCP: \$15 Specialist: 10% after ded	PCP: \$5 Specialist: 5% after ded	PCP: \$25 Specialist: \$75	PCP: \$10 Specialist: \$25	PCP: \$5 Specialist: \$20
Office Services	20% after ded	10% after ded	5% after ded	20% after ded	15% after ded	5% after ded
ER	\$500 per visit after ded	\$250 per visit after ded	\$150 per visit after ded	20% after ded	15% after ded	5% after ded
UC	\$50	\$35	\$25	\$50	\$50	\$25
Inpatient	20% after ded	10% after ded	5% after ded	20% after ded	15% after ded	5% after ded
TeleHealth	\$25	\$15	\$5	\$25	\$10	\$5
OP Surgery - Facility	20% after ded	10% after ded	5% after ded	20% after ded	15% after ded	5% after ded
OP Surgery - Prof Fees	20% after ded	10% after ded	5% after ded	20% after ded	15% after ded	5% after ded
Advanced Radiology	20% after ded	10% after ded	5% after ded	20% after ded	15% after ded	5% after ded
Other Xray/Lab	20% after ded	10% after ded	5% after ded	20% after ded	15% after ded	5% after ded
Rx Tier 1 (Pref Gen)	\$10	\$5	\$5	\$10	\$10	\$5
Rx Tier 2 (Non-Pref Gen)	\$25	\$10	\$10	\$25	\$20	\$10
Rx Tier 3 (Pref Brand)	\$60	\$30	\$20	\$60	\$50	\$20
Rx Tier 4 (Non-Pref Brand)	50% after ded	50% after ded	50% after ded	50% after ded	50% after ded	50% after ded
Rx Tier 5 (Specialty)	40% after ded	30% after ded	20% after ded	30% after ded	30% after ded	20% after ded
Mail Order Tier 1	\$30	\$15	\$15	\$30	\$30	\$15
Mail Order Tier 2	\$75	\$30	\$30	\$75	\$60	\$30
Mail Order Tier 3	\$180	\$90	\$60	\$180	\$150	\$60
Mail Order Tier 4	50% after ded	50% after ded	50% after ded	50% after ded	50% after ded	50% after ded
Mail Order Tier 5 (30 Day)	30% after ded	20% after ded	20% after ded	20% after ded	20% after ded	20% after ded

Offered by: Cigna Health and Life Insurance Company.

## 2018 Nashville , Tennessee - Connect Silver and CSR Plans

2018 Plan Name	Cigna Connect 4750	CSR Cigna Connect 2500	CSR Cigna Connect 800	CSR Cigna Connect 125
2017 Plan Name	Cigna Connect 4000	N/A	N/A	N/A
Deductible (2x for family)	<b>\$4,750</b>	\$2,500	\$800	\$125
OOP Max (2x for family)	<b>\$7,350</b>	\$5,850	\$2,450	\$1,250
Med Coinsurance	<b>60/40%</b>	80/20%	90%/10%	95%/5%
PCP/Specialist	PCP: <b>\$35</b> Specialist: 40% after ded	PCP: \$25 Specialist: 20% after ded	PCP: \$15 Specialist: 10% after ded	PCP: \$5 Specialist: 5% after ded
Office Services	40% after ded	20% after ded	10% after ded	5% after ded
ER	<b>\$1,000 per visit after ded</b>	\$500 per visit after ded	\$250 per visit after ded	\$150 per visit after ded
UC	<b>\$50</b>	\$50	\$35	\$25
Inpatient	40% after ded	20% after ded	10% after ded	5% after ded
TeleHealth	\$35	\$25	\$15	\$5
OP Surgery - Facility	40% after ded	20% after ded	10% after ded	5% after ded
OP Surgery - Prof Fees	40% after ded	20% after ded	10% after ded	5% after ded
Advanced Radiology	40% after ded	20% after ded	10% after ded	5% after ded
Other Xray/Lab	40% after ded	20% after ded	10% after ded	5% after ded
Rx Tier 1 (Pref Gen)	\$10	\$10	\$5	\$5
Rx Tier 2 (Non-Pref Gen)	\$25	\$25	\$10	\$10
Rx Tier 3 (Pref Brand)	\$60	\$60	\$30	\$20
Rx Tier 4 (Non-Pref Brand)	50% after ded	50% after ded	50% after ded	50% after ded
Rx Tier 5 (Specialty)	40% after ded	40% after ded	30% after ded	20% after ded
Mail Order Tier 1	<b>\$30</b>	\$30	\$15	\$15
Mail Order Tier 2	<b>\$75</b>	\$75	\$30	\$30
Mail Order Tier 3	\$180	\$180	\$90	\$60
Mail Order Tier 4	50% after ded	50% after ded	50% after ded	50% after ded
Mail Order Tier 5 (30 Day)	<b>30% after ded</b>	30% after ded	20% after ded	20% after ded

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**2018 Memphis, Nashville and Tri-cities, Tennessee - Connect Gold Plan**

2018 Plan Name	Cigna Connect 1200
2017 Plan Name	Cigna Connect Flex Gold 1500
Deductible (2x for family)	\$1,200
OOP Max (2x for family)	\$7,000
Med Coinsurance	80%/20%
PCP/Spec	PCP: \$15 Specialist: \$60
ER	20% after ded
Inpatient Hospital	20% after ded
TeleHealth	\$15
Urgent Care	\$35
Rx Tier 1 (Pref Gen)	\$8
Rx Tier 2 (Non-Pref Gen)	\$15
Rx Tier 3 (Pref Brand)	\$35
Rx Tier 4 (Non-Pref Brand)	50% after ded
Rx Tier 5 (Specialty)	40%, ded waived
Mail Order Tier 1	\$24
Mail Order Tier 2	\$45
Mail Order Tier 3	\$105
Mail Order Tier 4	50% after ded
Mail Order Tier 5 (30 Day)	30%, ded waived

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