

# TENNESSEE

Cigna Health and Life Insurance Company – Nashville, Memphis, Knoxville, Tri-Cities, Chattanooga and Jackson

New Consolidated, single service area!

**Open Enrollment 2022**

**Cigna**

**Individual & Family Plans (IFP)**



## Who We Are

We are a global health service company dedicated to providing whole person services and solutions

## Our Mission

To improve the health, well-being and peace of mind of those we serve

## Our Role

To be champions for our customers and our communities



# Cigna strategy



## affordable

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We build on our leading, differentiated position to lower the total cost of care.

## predictable

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We take surprise out of the system and help people make informed health care choices.

## simple

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We make it easier for the people we serve to get the care they need.



# Agenda

- Welcome Brokers!
- 2022 Market and Expansion Areas
- 2022 Product Portfolio
- Member Services
- Q & A



Offered by Cigna Health and Life Insurance Company, or its affiliates.

# Getting ready OE 2022

## 2022 IFP Market Footprint



Offered by Cigna Health and Life Insurance Company, or its affiliates.



# Sales area Tennessee

OE 2022 Plan availability for both **ON** and **OFF** the **Federal Facilitated Marketplace (FFM)**

CIGNA CONNECT TN

New for 2022 – **Now one single, consolidated service area!**

Chattanooga: Bledsoe, Bradley, Franklin, Grundy, Hamilton, Marion, McMinn, Meigs, Polk, Rhea, Sequatchie

Jackson: Benton, Carroll, Chester, Crockett, Decatur, Dyer, Gibson, Hardeman, Hardin, Henderson, Henry, Lake, Madison, McNairy, Obion, Weakley

Knoxville: Anderson, Blount, Campbell, Claiborne, Cocke, Grainger, Hamblen, Jefferson, Knox, Loudon, Monroe, Morgan, Roane, Scott, Sevier, Union

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



# Sales area Tennessee

Continuing to offer affordable options for customers in Tennessee.

- **5 new plans in 2022:** 2 bronze, 2 silver, 1 gold
- **15 total plans available**
  - 5 bronze (on/off)
  - 6 silver (on/off), 2 silver (off only)
  - 1 gold (on/off), 1 gold (off only)
- **Coverage to specifically address chronic health care conditions**
  - New Cigna Enhanced Asthma COPD Care Plans
  - Cigna Enhanced Diabetes Care Plans
- **New Cigna HSA Plan**
- **Affordable Rx copays on all tiers**
- **First dollar coverage on select silver and bronze plans**

OE 2022 Plan availability for both **ON** and **OFF** the Federal Facilitated Marketplace (FFM)

CIGNA CONNECT TN

New for 2022 – **Now one single, consolidated service area!**



CIGNA CONNECT TN [Single service area for all counties](#)

- Connect Plans Available
- No Plans Available

Note: Please see Plan Documents for detailed information.

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# Sales area Tennessee

## Network Partners<sup>1</sup>:

Knoxville: UT Medical Center/University Physicians' Association, Covenant Health

Chattanooga: Erlanger Health and Galen Medical Group

Nashville: Synergy, TriStar Health (HCA), Ascension Saint Thomas, and Vanderbilt Health

Tri-Cities: Mountain States Health Alliance, Holston Medical Group, State of Franklin Healthcare Associates, Johnson City Medical Center, and Indian Path Community Hospital

Memphis: Methodist Le Bonheur Healthcare, Health Choice PHO

Jackson: Jackson Clinic and West Tennessee Healthcare

OE 2022 Plan availability for both ON and OFF the Federal Facilitated Marketplace (FFM)

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# Sales area Tennessee

**PCP ENCOURAGED**

**REFERRAL ENCOURAGED NOT REQUIRED**

**Pediatric dental** (Off exchange) is bundled

**Virtual Care** \$0 copay<sup>1</sup> for wellness screenings and minor medical conditions

**National network for pharmacy, urgent care, and retail clinics** Cigna 90 Now<sup>SM</sup>

1. Cigna provides access to Dedicated virtual care through a national telehealth provider, MDLive located on myCigna, as part of the customer 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 the customer's 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.

2. Please see Plan Documents for detailed information.

**OE 2022 Plan availability for both ON and OFF the Federal Facilitated Marketplace (FFM)**

**CIGNA CONNECT TN**

**New for 2022 – Now one single, consolidated service area!**

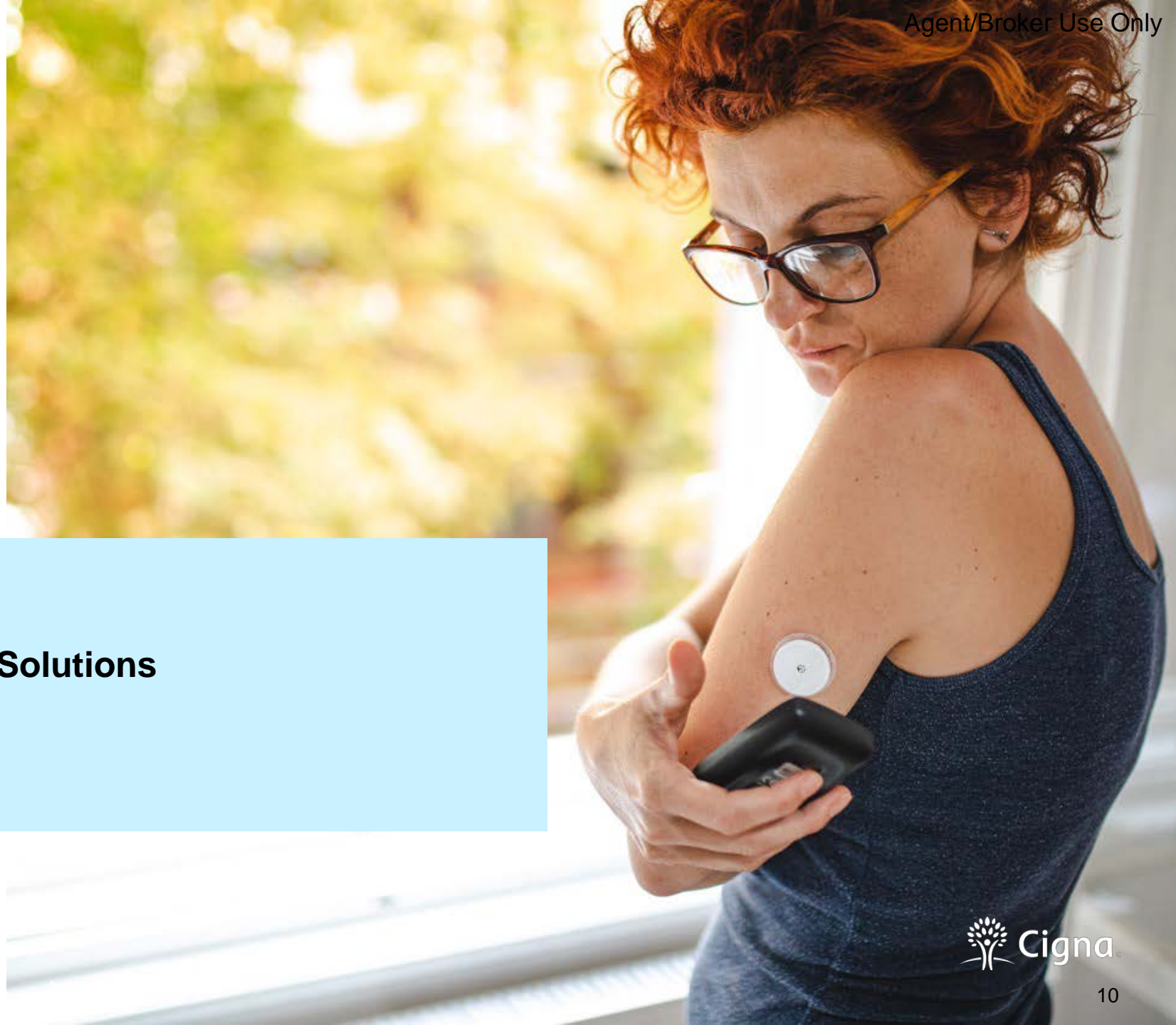
**CIGNA CONNECT TN:**

- **Premier** network partners
- **Simple and easy** to understand HSA plan options
- **Improved benefit structures** makes it easier for customers to understand their benefits
- **Take Control Rewards** customer loyalty program to help customers to maximize plan value
- **First dollar coverage** on select silver and bronze plans
- Off exchange only silver, and gold plans
  - **Affordable and robust** plan options (*silver*), and options that may appeal to customers that have funds provided through an **employer** (*gold*)
  - **Diabetes, Asthma, and COPD Care Solutions**
    - **Additional savings** on select services for customers managing chronic conditions<sup>2</sup>



# Condition Specific Plans

**Real Savings and Personalized Solutions  
to better manage your health**



Offered by Cigna Health and Life Insurance Company, or its affiliates.



# Patient Assurance Program<sup>SM</sup>

**Customers with diabetes will save on their insulin and some non-insulin medications<sup>1</sup>**

Reduce customer costs with our **Patient Assurance Program**:

- Pay no more than **\$25** for a 30-day supply, or **\$75** for a 90-day supply, of these insulin and diabetes medications<sup>2,3</sup>:
  - Insulins: Basaglar, Humalog, Humalog Mix, Humulin
  - Non-Insulins: Farxiga, Trulicity, Xigduo XR
- Deductible doesn't apply to these medications<sup>4</sup>.



1. Discounts available with the Cigna Patient Assurance Program. \$25 is the maximum out-of-pocket cost for a 30-day supply of covered, eligible insulin.
2. 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.
3. Some states limit Tier 5 medications to a 30-day supply. Log in to the myCigna App or website, or check your plan materials, to learn more about how your plan covers these medications.
4. A member will not be responsible for more than the capped amount.



# Diabetes care solutions for all Cigna members

Making diabetes care simple and affordable for customers



**All Cigna health plans offer select diabetic supplies, labs and exams at no extra cost to the customer.**

**All Cigna health plans include:**

- **\$0** for diabetes management education<sup>1</sup>
- **\$0** for certain labs and exams, such as:<sup>1</sup>
  - A1C test
  - Retinal eye exam
  - Nephropathy screening
- **\$0** for covered diabetic supplies on the Cigna Prescription Drug List, such as:<sup>1</sup>
  - Test strips for blood glucose monitors
  - Visual reading and urine test strips
  - Various OneTouch® testing preparation items including lancing devices, lancets and test strips

1. If you participate in HSA plan, you'll need to meet your HSA-plan deductible before your cost-share is \$0 for diabetes care benefits.

Notice for North Carolina residents: Customer 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. Product availability may vary by location and plan type and is subject to change.

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# Cigna Enhanced Diabetes Care Plans

Designed<sup>1</sup> for individuals with a more advanced form of diabetes

This plan includes the same diabetes benefits included in all Cigna health plans, plus it adds **even greater savings** on insulin, supplies, and other diabetes-related equipment



- **\$0 for preferred insulins and other diabetes medications:**

- Insulins: Basaglar, Humalog, Humalog Mix, Humulin
- Non-Insulins: Farxiga, Trulicity, Xigduo XR

- **\$0 for diabetic supplies, such as:**

- Infusion pump maintenance
- Infusion sets
- Skin preparation supplies

- **\$0 for additional plan benefits:**

- Nutritional Counseling
- Routine Diabetic Foot Care

- **\$0 for diabetes-related equipment:**

- Dexcom G6 Receiver and Dexcom G6 Sensor
- Dexcom G6 Transmitter
- FreeStyle Libre 10 Day Reader and Libre 10 Day Sensor
- FreeStyle Libre 14 Day Reader and FreeStyle Libre 14 Day Sensor
- FreeStyle Libre 2 Reader and FreeStyle Libre 2 Sensor
- OneTouch Ultra2 Glucose Meter
- OneTouch Ultramini Meter
- OneTouch Verio Flex Meter
- OneTouch Verio IQ Meter
- OneTouch Verio Meter
- OneTouch Verio Reflect Meter



1. Not available in CO.

# Cigna Enhanced Asthma COPD Care Plans

- ✓ Offers lower cost sharing on select Asthma or COPD medications and \$0 copay for select respiratory care benefits



## Deductible Waived for Below Benefits:

- \$0 for Pulmonary Rehabilitation services
- \$0 for select Pulmonary Function Tests
- \$0 for Supplemental Oxygen

- Pay no more than a **\$10 copay**, with deductible waived for **Generic** prescriptions, such as:
  - Albuterol Sulfate HFA Inhaler
  - Albuterol Sulfate Inhalant Solution
  - Albuterol Sulfate Syrup
  - Albuterol Sulfate Tablets
  - Fluticasone-Salmeterol Inhaler
  - Ipratropium Inhalant Solution
  - Ipratropium-Albuterol Sulfate Inhalation Solution
  - Levalbuterol HFA Inhaler
  - Levalbuterol Inhalant Solution
  - Levalbuterol Inhalant Solution Concentrate
  - Terbutaline Sulfate Tablets
  - Wixela Inhub
- Pay no more than a **\$20 copay**, with deductible waived for **Preferred Brand** prescriptions, such as:
  - Anoro Ellipta
  - Arnuity Ellipta
  - Breo Ellipta
  - Flovent Diskus
  - Flovent HFA
  - Incruse Ellipta
  - Serevent Diskus

Notice for North Carolina residents: Customer 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. Product availability may vary by location and plan type and is subject to change. Plans contain exclusions and limitations and are not available in all areas. For costs and details of coverage, review plan documents.

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# 2022 Product Portfolio



Offered by Cigna Health and Life Insurance Company, or its affiliates.



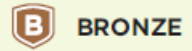
# 2022 Product Portfolio

Cigna HealthCare of Tennessee, Inc.  
 CignaforBrokers.com – Documents and Forms

Individual and Family Plans  
 Cigna Health and Life Insurance Company

## 2022 Cigna Health Plans

**CIGNA CONNECT PLANS - Tennessee**  
 Chattanooga, Jackson, Knoxville, Memphis, Nashville, Tri-Cities



	Cigna Connect 8700 and Cigna Connect 8700-1	Cigna Connect 7800 and Cigna Connect 7800-1	Cigna Connect 6800 Enhanced Diabetes Care and Cigna Connect 6800-1 Enhanced Diabetes Care
	In-Network	In-Network	In-Network
<b>MEDICAL</b>			
Annual Deductible <sup>1</sup> (individual/family)	\$8,700/\$17,400	\$7,800/\$15,600	\$6,800/\$13,600
Coinsurance <sup>2</sup>	You pay 0% after deductible	You pay 50% after deductible	You pay 40% after deductible
Annual Out-Of-Pocket Max <sup>3</sup> (individual/family)	\$8,700/\$17,400	\$8,700/\$17,400	\$8,700/\$17,400
Physician Services (primary care/specialist)	You pay 0% after deductible	You pay \$40, deductible waived/You pay \$85, deductible waived	You pay \$45, deductible waived/You pay \$90, deductible waived
Preventive Care <sup>4</sup>	You pay 0%, deductible waived	You pay 0%, deductible waived	You pay 0%, deductible waived
Inpatient Services (facility/physician)	You pay 0% after deductible	You pay 50% after deductible	You pay 40% after deductible
Lab, X-ray and Ultrasound	You pay 0% after deductible	You pay 50% after deductible	You pay 40% after deductible
Emergency Room Services	You pay 0% after deductible	You pay 50% after deductible	You pay 40% after deductible
Urgent Care	You pay 0% after deductible	You pay \$55, deductible waived	You pay \$75, deductible waived
Virtual Care <sup>5</sup>	You pay \$0, deductible waived	You pay \$0, deductible waived	You pay \$0, deductible waived
<b>RX DRUGS - Tier 1, 2, 3 and 4:</b> Up to a 30-day supply at participating pharmacy or up to a 90-day supply at 90-day retail pharmacy. <b>Tier 5:</b> Up to a 30-day supply at any participating pharmacy or up to a 30-day supply at a 90-day retail pharmacy.			
Tier 1 - Retail Preferred Generic	You pay 0% after deductible	You pay \$3, deductible waived	You pay \$3, deductible waived
Tier 2 - Retail Non-Preferred Generic	You pay 0% after deductible	You pay 50% after deductible	You pay 40% after deductible
Tier 3 - Retail Preferred Brands	You pay 0% after deductible	You pay 50% after deductible	You pay 40% after deductible
Tier 4 - Retail Non-Preferred Brands	You pay 0% after deductible	You pay 50% after deductible	You pay 50% after deductible
Tier 5 - Retail Specialty	You pay 0% after deductible	You pay 50% after deductible	You pay 50% after deductible
Formulary Diabetic Supplies	You pay 0%, deductible waived	You pay 0%, deductible waived	You pay 0%, deductible waived
Metformin (non-insulin)	You pay 0%, deductible waived	You pay 0%, deductible waived	You pay 0%, deductible waived
Preferred Insulin	You pay \$25	You pay \$25	You pay \$0, deductible waived





# Plan Highlights

This is subject to regulatory approval for 2022

	Bronze CC 8700	Bronze CC 5900	Bronze CC 6800 Enhanced Diabetes Care	Silver 3500 Enhanced Diabetes Care	Silver 4200 Enhanced Asthma COPD Care
Annual Deductible	\$8,700 / \$17,400	\$5,900 / \$11,800	\$6,800 / \$13,600	\$3,500 / \$7,000	\$4,200 / \$8,400
Annual out-of-pocket Max	\$8,700 / \$17,400	\$8,700 / \$17,400	\$8,700 / \$17,400	\$8,700 / \$17,400	\$8,700 / \$17,400
Primary Care	You pay 0% after deductible	You pay \$60 deductible waived	You pay \$45 deductible waived	You pay \$10 deductible waived	You pay \$15 deductible waived
Specialist Care	You pay 0% after deductible	You pay 50% after deductible	You pay \$90 deductible waived	You pay \$80 after deductible	You pay \$65 deductible waived
Lab, X-Ray, and Ultrasound	You pay 0% after deductible	You pay 50% after deductible	You pay 40% after deductible	You pay 40% after deductible	You pay 40% after deductible
Emergency Room	You pay 0% after deductible	You pay 50% after deductible	You pay 40% after deductible	You pay 50% after deductible	You pay 40% after deductible
Urgent Care	You pay 0% after deductible	You pay \$75, deductible waived	You pay \$75 deductible waived	You pay \$35 deductible waived	You pay \$35 deductible waived
Tier 1 / Tier 2	You pay 0% after deductible	\$3 / You pay 50% after deductible	\$3/ You pay 40% after deductible	\$3 / \$20 deductible waived	\$3 / \$20 deductible waived
Tier 3 / Tier 4	You pay 0% after deductible	You pay 50% after deductible	40%/ You pay 50% after deductible	\$70 ded. waived / 50% after ded.	\$70 ded. waived / 50% after ded.
Preferred Insulin	You pay no more than \$25	You pay no more than \$25	You pay no more than \$25	You pay no more than \$25	You pay no more than \$25



# Plan Highlights

This is subject to regulatory approval for 2022

	Silver CC 0 Non-Subsidized	Silver CC 0-4B 100-150% FPL	Silver 4750 Non-Subsidized	Silver 4750 100-150% FPL
Annual Deductible	\$0	\$0	\$4,750 / \$9,500	\$0
Annual out-of-pocket Max	\$8,700 / \$17,400	\$800 / \$1,600	\$8,700 / \$17,400	\$1,700 / \$3,400
Primary Care	You pay \$45 deductible waived	You pay \$0	You pay \$35 deductible waived	You pay \$0 deductible waived
Specialist Care	You pay \$95 deductible waived	You pay \$5	You pay \$80 deductible waived	You pay \$10 deductible waived
Lab, X-Ray, and Ultrasound	You pay 50%	You pay 20%	You pay 40% after deductible	You pay 15%
Emergency Room	You pay 50%	You pay 20%	You pay 40% after deductible	You pay 15%
Urgent Care	You pay \$60	You pay \$5	You pay \$45 deductible waived	You pay \$20
Tier 1 / Tier 2	\$5 / \$30 deductible waived	\$0 / \$10 deductible waived	\$0 / \$25 deductible waived	You Pay \$0 / \$10
Tier 3 / Tier 4	You pay 50%	35%/ you pay 50%	You Pay 40%/ 50% after deductible	You pay 15%/ 50%
Preferred Insulin	You pay no more than \$25	You pay no more than \$25	You pay no more than \$25	You pay no more than \$25



# Plan Highlights

This is subject to regulatory approval for 2022

	Silver CC 1500 Off Marketplace	Gold Cigna Connect 1000	Gold Cigna Connect 900 Off Marketplace
Annual Deductible	\$1,500 / \$3,000	\$1,000/\$2,000	\$900 / \$1,800
Annual out-of-pocket Max	\$8,700 / \$17,400	\$6,500 / \$13,000	\$7,800/\$15,600
Primary Care	You pay \$25 deductible waived	You pay \$15 deductible waived	You pay \$20 deductible waived
Specialist Care	You pay \$55 deductible waived	You pay \$60 deductible waive	You pay \$60 deductible waived
Lab, X-Ray, and Ultrasound	You pay 50% after deductible	You pay 30% after deductible	You pay 20% after deductible
Emergency Room	You pay 50% after deductible	You pay 30% after deductible	You pay 20% after deductible
Urgent Care	You pay \$40 deductible waived	You pay \$50 deductible waived	You pay \$40 deductible waived
Tier 1 / Tier 2	\$0 / \$25 deductible waived	\$0 / \$15 deductible waived	\$0 / \$10 deductible waived
Tier 3 / Tier 4	\$75 / you pay 50% after deductible	\$50/ you pay 50% after deductible	\$50 / 50% after deductible
Preferred Insulin	You pay no more than \$25	You pay no more than \$25	You pay no more than \$25



# myCigna

## your client's simplified digital experience

The desktop interface shows a user named Lou. At the top, there's a navigation bar with links for Home, Find Care & Costs, Coverage, Claims, Spending Accounts, Prescriptions, and Wellness. The main content area is titled 'Welcome Lou' and features four key metrics:

- Medical Coverage Status:** In-Network Deductible Remaining is **\$1,000<sup>00</sup>**. A note states 'You pay the deductible' and explains that costs for covered services are paid by each family member until the deductible is met. Eligible in-network preventive care is covered 100%.
- Spending Accounts:** Health Reimbursement Account (HRA) balance is **\$5,915<sup>00</sup>** as of 3/28/19.
- Family Incentives:** HRA earned is **\$0<sup>00</sup>** out of \$1,850. Gift Card earned is **\$0<sup>00</sup>** out of \$225. A note says 'You haven't earned any incentives yet.'

Below these are sections for 'Latest Updates' (with filters for All (29), Savings Tips (18), Appointments, Prescriptions (8), Claims, Messages (3)), 'My Health Team' (listing My Primary Care Provider David D. Renaud, MD and My Dentist David J. Hayutin, DDS), and 'My Health' (showing a Wellness Score of 81/100, last taken Jul 2, 2019).

The mobile app interface shows a 'Welcome, Lou!' banner. Below it are tabs for Coverage Status, Spending Accounts, and Incentives. The 'Coverage Status' tab is active, showing 'Medical Coverage' with a 'Remaining Family Deductible (In-network)' of **\$1,000.00**. A 'How can we help you today?' section offers quick access to ID Cards, Claims & EOBs, Deductibles & Maximums, and Spending Accounts. The bottom navigation bar includes Home, Updates, Find Care, and More.



# Cigna Virtual Care

**Care for** minor medical conditions, wellness screenings, dermatology **and** behavioral health **needs.**

## ✓ QUALITY

- Board-certified health care providers

## ✓ COST EFFECTIVE

- Affordable options

## ✓ CONVENIENT

- Customer can take appointment from their phone, tablet, or computer
- Prescriptions can be sent directly to a local pharmacy
- Adult and pediatric care for medical<sup>1</sup>

## ✓ EASY

- 24/7/365 for medical (holidays and weekends)
- Access from home, work, on the go or when traveling in the US
- Connect via phone or secure video-chat



Easy and convenient **access to virtual care for the customer.**

1. For Virtual Wellness screenings, available to Cigna members who are aged 18+. For Virtual Dermatology, Cigna customers of all ages can use. For Virtual Behavioral, MDLIVE providers will only see patients age 10 and over with parent or guardian attestation to treatment at the beginning of treatment. They do not need to attend the entire session unless the provider recommends it.

Note: 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.



# Cigna Virtual Care

Virtual wellness screenings **and the associated labs for the visit, and** minor medical care, **is covered at no cost to the customer.**

## Minor medical care

- Acne
- Allergies
- Asthma
- Bronchitis
- Cold and flu
- Constipation
- Diarrhea
- Earaches
- Fever
- Headaches
- Infections
- Insect bites
- Joint aches
- Nausea
- Pink eye
- Rashes
- Respiratory infections
- Shingles
- Sinus infections
- Skin infections
- Sore throats
- Urinary tract infections

## Wellness screenings – New for 2022!

- Preventive Labs & Vitals
- Health Risk Assessment/Health Profile followed by a scheduled Consult with an MDLive doctor
- Visit results sent to PCP (requires customer opt-in)
- Referrals as needed

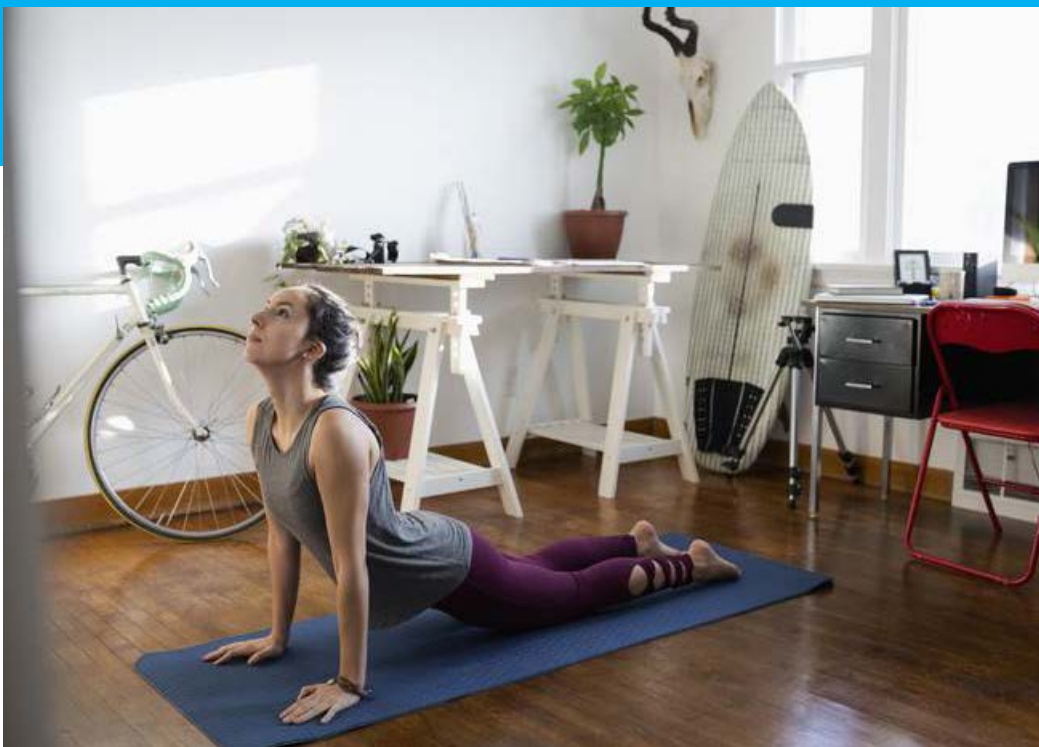
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# Take Control Rewards program

Available in *all* IFP Medical service areas for Open Enrollment 2022!

Customers can complete actions and earn rewards through Cigna's Take Control Rewards loyalty program!



- ✓ The customer can earn up to **\$275** in points for completing actions such as:
  - Create a myCigna account
  - Complete a wellness exam
  - Learn about their benefits
- ✓ Points can be exchanged for experiences, merchandise, sporting goods, entertainment options, and awards like:
  - Fitbit®
  - Roku®
  - Costco Membership
  - Visa® reloadable debit card
- ✓ Available to new and returning IFP medical policyholders over age 18.

Note: 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. Customer should contact personal tax advisor for details. Program participation along with redeeming rewards is dependent on qualifying premiums being current and fully paid.

Program will be available in all IFP Medical Service areas beginning in mid-January.

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# Cigna One Guide<sup>®</sup>

**Combining digital technology with personalized service to help customers take control of their health.**



✓ **Customers can reach a personal guide by calling the Cigna Customer Service number – 866.244.6224 – found on their Cigna Medical ID card.**

- ✓ When it matters most
  - Finding quality care
  - Avoiding unexpected bills
  - Understanding how to get the most from the plan
  - Getting treatment decision support
  - Managing life-changing diagnoses
- ✓ Applying expertise to understand the customer's needs
  - Providing customers with an empathetic, proactive, and personal experience
  - Connecting with the right providers at the right time
  - Innovating with a test and learn approach





# My Personal Champion

Delivering personal attention

## My Personal Champion Program

- ✓ A team dedicated to providing specialized support to customers **experiencing complex medical and administrative needs** relating to their health care
- ✓ This referral program is available to eligible customers at **no additional out-of-pocket cost**



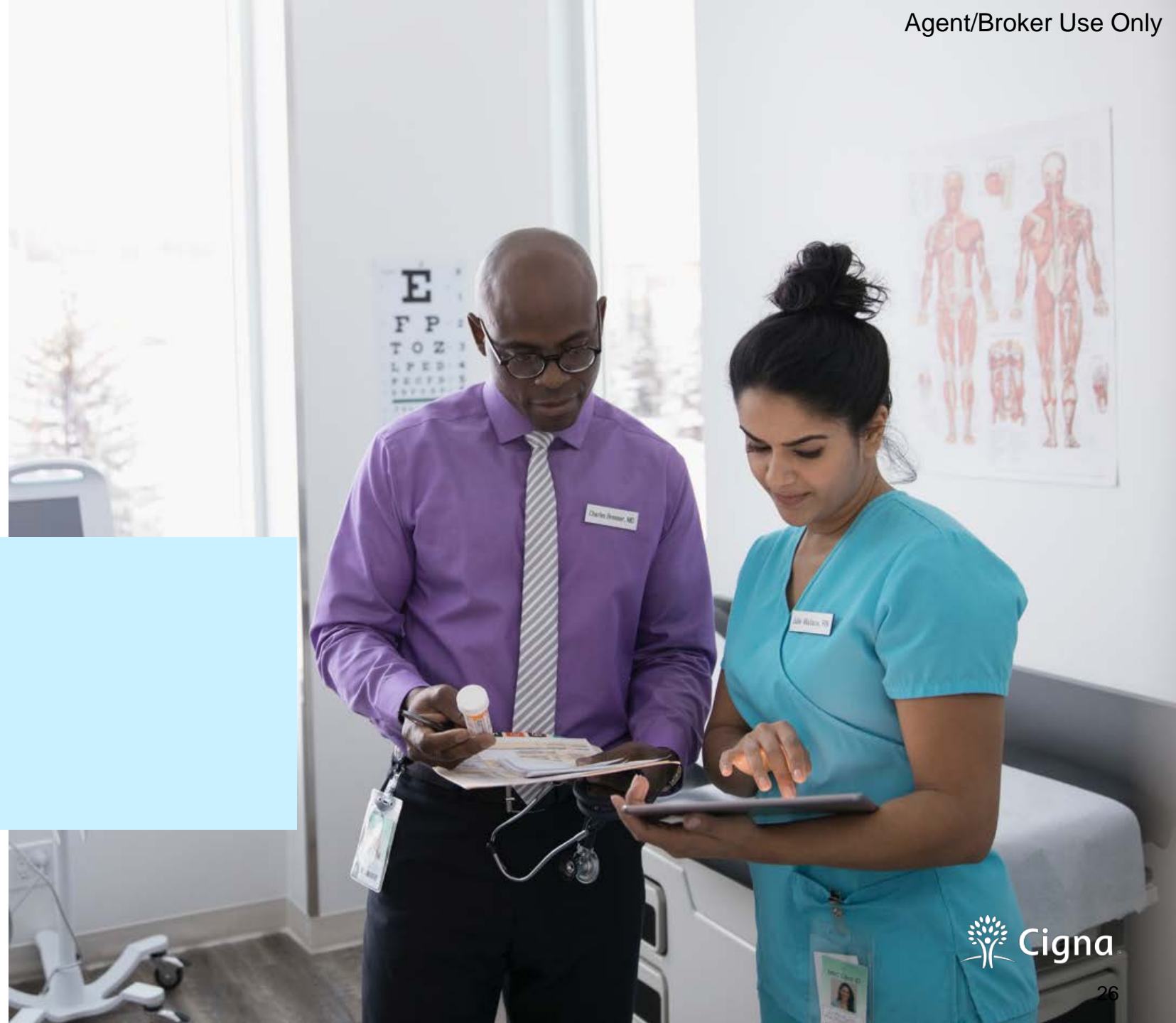
- Customized service
- Coordinated help
- Additional resources to support specific needs

# Getting ready OE 2022

**IFP**  
**Cigna Pharmacy**



Offered by Cigna Health and Life Insurance Company, or its affiliates.





- ✓ **Convenient home delivery** with Express Scripts® Pharmacy, Cigna's home delivery pharmacy
- ✓ **Cigna 90 Now<sup>SM</sup>** tells your clients that this pharmacy can provide a 90 day supply for approved medications
- ✓ **Affordable Rx copays** on all tiers<sup>1</sup>
- ✓ **Easily search formulary** at, [Cigna.com/ifp-drug-list](https://www.cigna.com/ifp-drug-list)
- ✓ **Continued value to customers** with programs such as Cigna Medication Coaching Program, Enhanced RxSavings Messenger/Prescription Cost Savings Program, and My Medications
- ✓ Access to **condition-specific medication management** with Accredo, a Cigna specialty pharmacy

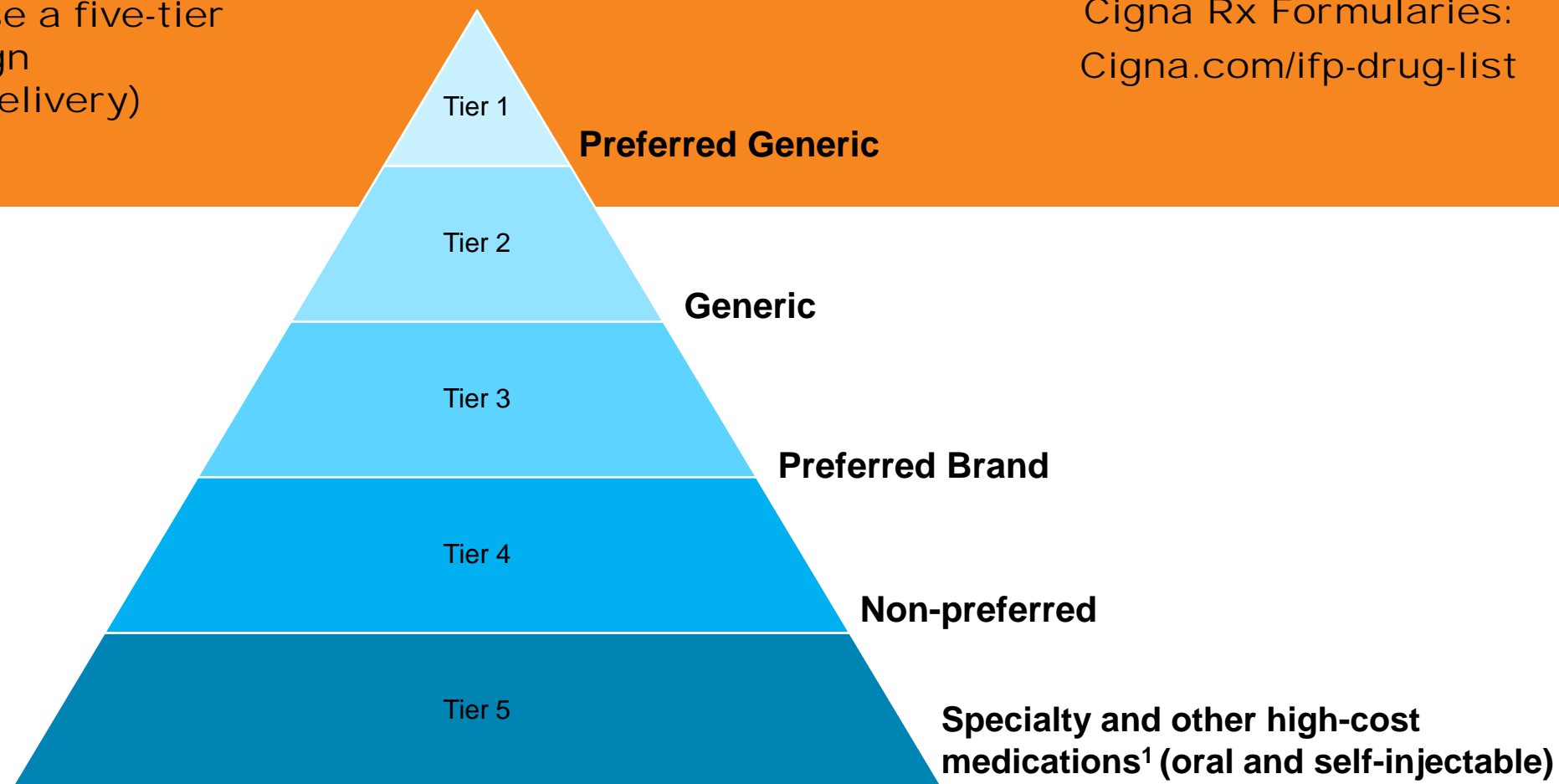


1. Please see Plan Documents for detailed information.

# Cigna pharmacy benefit design

All states and plans use a five-tier benefit design (retail and home delivery)

Cigna Rx Formularies:  
[Cigna.com/ifp-drug-list](https://www.cigna.com/ifp-drug-list)



Note: Member Pay Difference continues in all states for 2022. Member Pay Difference is when a customer requests a brand-name drug that has a generic equivalent. The customer will be financially responsible for the amount by which the cost of the brand-name drug exceeds the cost of the generic drug, plus the generic copay or coinsurance shown in the Benefit Schedule.

1. Tier 5 has a maximum days' supply of 30 days, except in IL and NC, it is maximum of 90 days.

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# IFP Contacts

## Billing and enrollment:

Phone: 877.244.6215, Fax: 877.484.5968

## Broker Portal:

**CignaforBrokers.com**

## Not appointed with Cigna yet?

<https://www.Cigna.com/IFPbrokers>

## Already Appointed, adding a new state?

Email: [DASH@Cigna-IFP.com](mailto:DASH@Cigna-IFP.com)

## Broker Support:

8 am – 8 pm EST, M-F

**877.Cigna15 (877.244.6215)**

Email: [DASH@Cigna-IFP.com](mailto:DASH@Cigna-IFP.com)

## Quick Links:

[Cigna.com/ifp-drug-list](https://www.Cigna.com/ifp-drug-list)

[Cigna.com/ifp-providers](https://www.Cigna.com/ifp-providers)

[Cignaindividual.com/payment](https://www.Cignaindividual.com/payment)

## Broker Manager

Patrick Costello

[Patrick.Costello@Cigna.com](mailto:Patrick.Costello@Cigna.com)



A man in a red and black plaid shirt is kneeling on a dirt path in a forest with golden autumn foliage. He is holding a young child in a yellow vest and a checkered shirt. Both are looking through binoculars. A black dog is standing next to them, looking at the child. The scene is warm and scenic.

**Thank you,  
Tennessee Broker Partners**