

State of Tennessee

A photograph of a woman and a young girl lying in bed, laughing joyfully. The woman is on top, and the girl is on the bottom, both wearing pajamas. The scene is intimate and happy.

**YOUR CIGNA MEDICAL PLAN  
INFORMATION**

Plan Year : 2021

Offered by: Cigna Health and Life Insurance Company, Connecticut General Life Insurance Company, or their affiliates.

**Together, all the way.®**

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- Virtual Health
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# A health plan that gives you the right mix of health benefits – at the right price.



LocalPlus®

- You have a network\* that is limited to doctors, specialists and hospitals in your local area who understand the needs of your community.
- You don't need a referral to see a specialist
- How you can save:
  - In your local area, or when in any LocalPlus Network area, you must receive care from a health care professional or facility in this network to receive in-network coverage.
  - If you're away from home and need care, just look for a participating LocalPlus doctor in the area or if outside the LocalPlus service area, you can use doctors or hospitals in our Away From Home Care feature.
  - If you choose to go outside the LocalPlus Network when one is available (or outside the Away From Home Care feature when LocalPlus isn't available), you will *receive out-of-network coverage*.
- **Note : Network Change for LocalPlus effective 6-1-20 HCA-Tristar facilities and physicians no longer in-network. Ascension St Thomas facilities and physician are now in-network**

LocalPlus Flyer  
Available



## A health plan that lets you choose which doctors to see and when

Open  
Access Plus  
(OAP)

Statewide Option

- Statewide Option – OAP Network
- Larger Network in Tennessee than Local Plus
- Nationwide Network
- You can see a specialist without a referral
- Using doctors and health care facilities in the Cigna network may keep your costs lower
- You can choose doctors or facilities not part of the Cigna network, but your costs may be higher
- **HCA Tristar facilities and physicians are in the Open Access Plus ( OAP) network**
- **Ascension St Thomas facilities and physicians are in the Open Access Plus (OAP) network**

Open Access Plus  
(OAP) flyer  
available



# WE'RE HERE FOR YOU

Tools, resources, and programs



# We're here 24/7/365



TOOLS &  
RESOURCES



## By phone – 1.800.997.1617

- Call anytime day or night for live customer service

## Cigna has set up a State of TN url.

Go to [www.cigna.com/sites/stateoftn/](http://www.cigna.com/sites/stateoftn/)

- Medical Plan information ( LP & Statewide OAP)
- State of TN Directory PDF ( 2020 posted / 2021 coming soon)
- State of TN LP & OAP Searchable Directory Links

## Once enrolled you can also visit

### myCigna – online or through the mobile app

- Directory of doctors, hospitals, facilities with cost and quality information
- Useful tools to help you:
  - Check your coverage and EOBs
  - Manage and track claims
  - Track account balances and deductibles, and sign-up for email notifications
  - Find quality of care information for common procedures and treatments
  - Get Claims and Balances statements on demand to view claim history and account transactions

**Download the  
myCigna Mobile  
App\*\* for easy  
access on the go!**

\*Available for Cigna Choice Fund® Health Reimbursement Account (HRA) and Flexible Spending Account (FSA) plans only.

\*\*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.



# myCigna.com / Mobile App Available

Click with a site that clicks with you!

- **Choose** your doctor and create a personalized list of nearby doctors, hospitals, treatment facilities and more.
- **View** the status of claims.
- **Create** a Personal Health Record
- **Order** a new ID card or print a temporary one.
- **Learn** about your plan's details.
- **Find** information on health conditions, first aid and much more
- **Verify** plan details such as coverage, copays and deductibles.



**MAKE MYCIGNA YOUR PERSONAL HEALTH PLACE**

Enjoy a simple way to personalize, organize and access your important plan information.

Register on myCigna.  
Once you do, you can log in anytime, anywhere to:

- > Manage and track claims
- > View ID card information
- > Find doctors and compare cost and quality ratings
- > Review your coverage
- > Track your account balances and deductibles
- > Refill your prescription drugs online and check order status with Cigna Home Delivery Pharmacy<sup>SM</sup>

Register today! Visit [myCigna.com](http://myCigna.com) or download the myCigna Mobile App\*.

Go to [myCigna.com](http://myCigna.com) to go paperless!  
After you register, you can set up paperless communications. Just log in to [myCigna.com](http://myCigna.com) and select "Go Paperless".



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# 24-Hour Health Information Line

- Access to experienced Registered Nurses 24/7, across all U.S. time zones.
- Available in English, Spanish and for the Hearing Impaired.
- Access to Podcasts and Audio Health Information Library for information on topics including aging, women's health, nutrition & surgery.



**MAKE  
THE  
CALL**

**The health information line is here for you 24/7**  
It can be a fever in the middle of the night or a question about a popular medication. Whether you're looking for general information or have a specific health concern, the health information line is open 24 hours a day, seven days a week.

Dial **800.Cigna24** and you'll be connected with a nurse who is ready to help answer your health questions.

**And there's more**  
You can also listen to hundreds of podcasts in English and Spanish on almost any health topic to be better informed about your health. To listen:

- › Select a topic and download podcasts to your mobile device\* or listen via live-stream on your computer
- › Call the health information line, follow the voice prompts, enter a code for the audio library and you'll be listening in seconds

\*Standard mobile phone carrier and data usage charges apply.

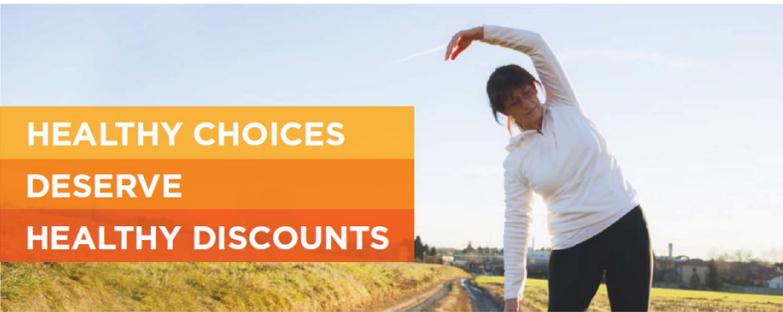
For more information, visit [myCigna.com](http://myCigna.com) or call **800.Cigna24**



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# Healthy Rewards – Discount Program



**HEALTHY CHOICES  
DESERVE  
HEALTHY DISCOUNTS**

**Start saving today with Cigna Healthy Rewards\*\***  
Just use your medical insurance ID card when you pay and let the savings begin.  
Get discounts on the health products and programs you use every day for:

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

**Real brands. Real discounts. Real awesomeness.**

\*\*Healthy Rewards is a discount program. Some Healthy Rewards programs are not available in all states and programs may be discontinued at any time. If your health plan includes coverage for any of these services, this program is in addition to, not instead of, your plan benefits. Healthy Rewards programs are separate from your plan benefits. **A discount program is NOT insurance, and you must pay the entire discounted charge.** All goods, services and discounts offered through Healthy Rewards are provided by third parties who are solely responsible for their products, services and discounts.



To start saving today, visit [myCigna.com](http://myCigna.com) or call 800.870.3470.



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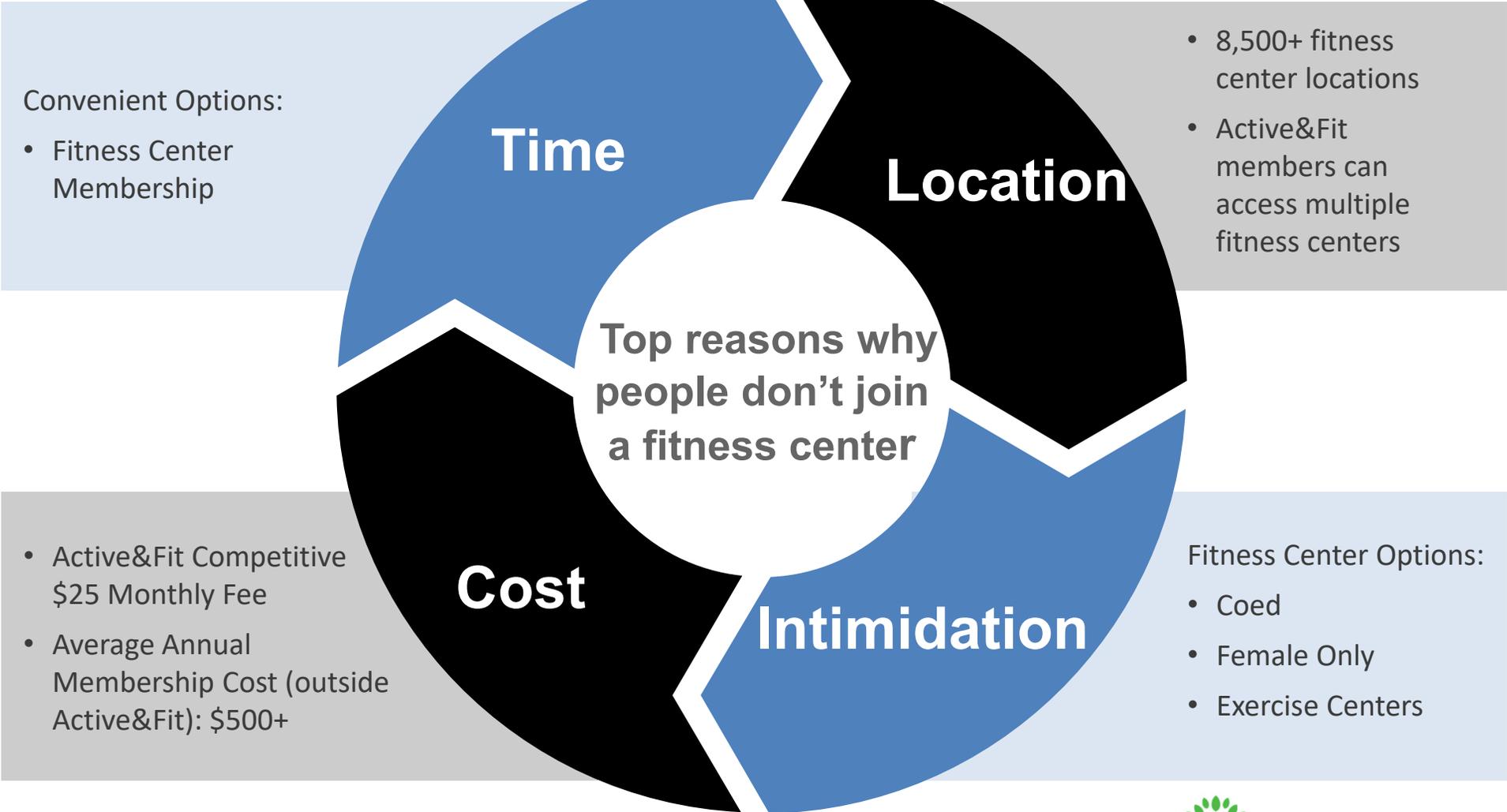
## Provides discounts when you use Healthy Rewards providers

- Fitness
- Gym Membership – Active & Fit
- Weight Management & Nutrition
- Tobacco Cessation
- Mind/Body
- Vision & Hearing
- Vitamins, Health & Wellness Products
- Alternative Medicine
- Dental Discounts
- Healthy Lifestyle





# Gym Membership – Active & Fit



CONFIDENTIAL



# The Cigna Diabetes Prevention Program in collaboration with Omada

A digital behavior change solution that takes diabetes prevention to a new level



Digital platform expands reach, accessibility and measurability



Lifestyle and behavior change program for up to two years



Centers for Disease Control and Prevention fully recognized\*



Advanced analytics identify coverage- and clinically eligible, high-opportunity employees

\*Adam Brickman, "Digital Therapeutics Pioneer Becomes Largest Diabetes Prevention Program Provider to Achieve Milestone", May 30, 2018. <https://www.omadahealth.com/press/press-release-omada-health-achieves-full-cdc-approval--may>  
The Cigna Diabetes Prevention Program is offered through Omada Health, Inc., an independent company/entity.  
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# Use virtual care 24/7

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

**Who:** Board-certified doctors and pediatricians.

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

**How:** Phone or video.



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.



# SURGICAL AND TREATMENT SUPPORT

SIMPLE. PREDICTABLE. AFFORDABLE.

Enhanced benefit  
\$0 cost for surgery = no bills, no surprise costs\*

Access to a select group of quality, in-network providers\*\*

Concierge service with guidance and support at every step

Quality care close to home with travel benefits when needed\*\*\*

Peace of mind



\*Admission through discharge. For non-HSA plans, the employer's plan pays 100% of eligible expenses. For HSA plans, the employer's plan pays 100% after deductible is met. \*\*Providers identified as having top results based on Cigna's quality and cost-efficiency measures. \*\*\*Travel by car.

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# STSP Program - Eligible Procedures

- Low Back Disk Surgery
- Hip Replacement
- Knee Replacement
- Laminectomy
- Spinal Fusion

## STSP - Travel Benefit

The program includes a travel benefit to help pay for eligible transportation and lodging expenses for you and one companion / caregiver when you must travel 60+ miles to reach a program provider.

- Travel for a eligible surgical procedure to a participating facility
- Travel for eligible follow-up care
- Travel amount will vary based on treatment plan, location, duration of facility stay
- Not to exceed \$600 per qualified procedure
- Bank of America Visa Travel Card
- May use toward gas, bus, parking, taxi, vehicle rental, hotel/motel (see travel benefit flyer)
- Travel must be directly related to your surgery



# Contacts

## Packets / Materials

Celeste Sims  
615.595.3134  
Celeste.Sims@Cigna.com

## Enrollment Meetings / Benefit Fairs

### Middle, TN

Cindy Sexton  
615.595.3389  
Cynthia.Sexton@Cigna.com

### West, TN

Cato Johnson III  
901.748.4130  
Cato.Johnson@Cigna.com

### East, TN

Deb Williams  
860.902.2815  
Deborah.Williams@Cigna.com





# Q&A

What you want to know

