

Getting ready OE 2022

Tennessee Hospital Association

October 29th, 2021

Individual & Family Plans (IFP)



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



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

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

predictable

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

simple

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



Getting ready OE 2022

Cigna Member Value



myCigna

Your client's simplified digital experience

The screenshot shows the myCigna website for user Lou. The header includes the Cigna logo, navigation links (Home, Find Care & Costs, Coverage, Claims, Spending Accounts, Prescriptions, Wellness), and user information (ID Cards, HI, Lou). The main content area is titled "Welcome Lou" and features three primary sections: Medical Coverage Status, Spending Accounts, and Family Incentives.

Medical Coverage Status: Medical | Dental. In-Network Deductible Remaining: **\$1,000⁰⁰**. **You pay the deductible.** This is a family deductible. Costs for covered services paid by each family member contribute to this until it's met. Eligible in-network preventive care is covered 100% by your plan. [View coverage details](#)

Spending Accounts: Health Reimbursement Account (HRA). **\$5,915⁰⁰** as of 3/28/19. [View account details](#)

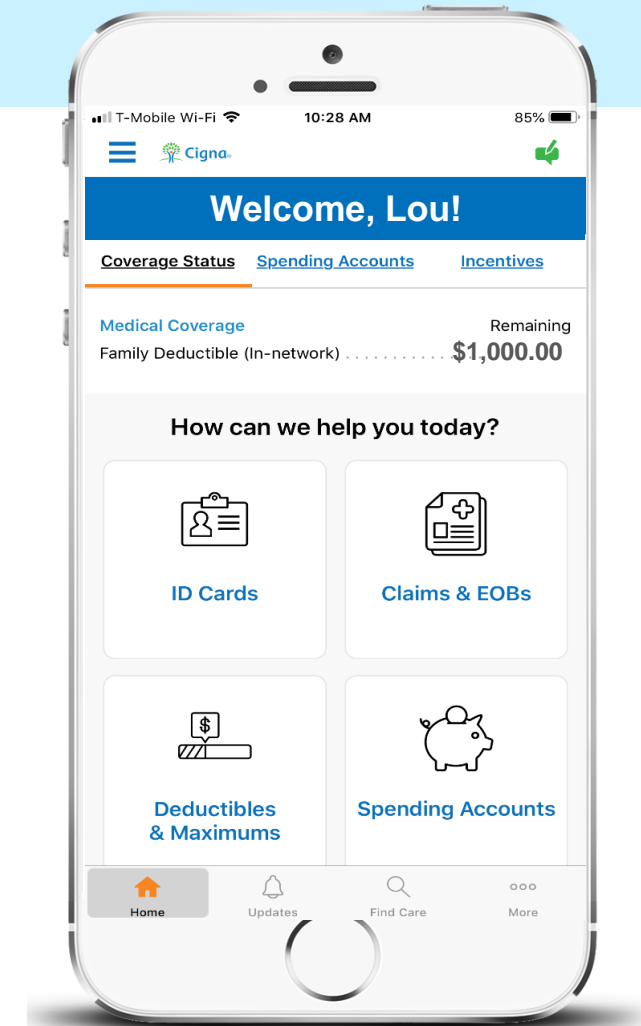
Family Incentives: HRA earned: **\$0⁰⁰** out of \$1,850. Gift Card earned: **\$0⁰⁰** out of \$225. You haven't earned any incentives yet. [Start earning](#)

Latest Updates: All (29) Savings Tips (18) Appointments Prescriptions (8) Claims Messages (3). Updates include: "Don't miss out on rewards. Earn up to \$25 for a simple health screening. See details", "Take your health assessment. Take control of your health. See details", "Urgent need? Try urgent care. Be prepared. See details", "Take action to prevent the flu. A message from your health plan | See details", and "Your ABILIFY TAB 10MG prescription is eligible for refill. See details".

My Health Team: My Primary Care Provider: David D. Renaud, MD (310) 899-9793. My Dentist: David J. Hayutin, DDS (303) 757-8844. [Manage My Health Team](#)

My Health: [Talk to a doctor or nurse 24/7](#) using your phone, tablet, or computer. [Connect now](#)

My Wellness Score: 81/100. Last taken Jul 2, 2019.



Cigna Virtual Care

Agent/Broker Use Only

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 medical¹

✓ **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.

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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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Cigna Virtual Care

Virtual Dermatology is covered at the **specialist cost share** and **Virtual Behavioral Health** is covered at same in-person **copay or coinsurance**.

Virtual Behavioral Health

- Addictions
- Bipolar disorders
- Child/adolescent issues
- Depression
- Eating disorders
- Panic disorders
- Postpartum depression
- Stress
- Trauma/PTSD
- Grief/loss

Virtual Dermatology

- Customers provide a photo of their condition and board certified dermatologist replies back within 24 hours or sooner.
- Follow-up questions are included in same visit.



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Cigna Virtual Care

Easy access via myCigna.com, the myCigna mobile app, allows customers to connect with board-certified **MDLIVE** doctors 24/7/365

✓ **Set up a Virtual Care Account**

- Set up a virtual care profile on myCigna.com

✓ **Connect with a provider**

- By phone, tablet, or computer
 - 888-525-7713
- Get care 24/7/365
- For Virtual Dermatology Customers provide a photo of their condition and board certified dermatologist replies back within 24 hours or sooner.

✓ **Post-visit**

- Have a prescription sent directly to the pharmacy, if appropriate

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The downloading and use of any mobile app is subject to the terms and conditions of the mobile app and the online store from which it is downloaded. Standard mobile phone carrier and data usage charges apply.

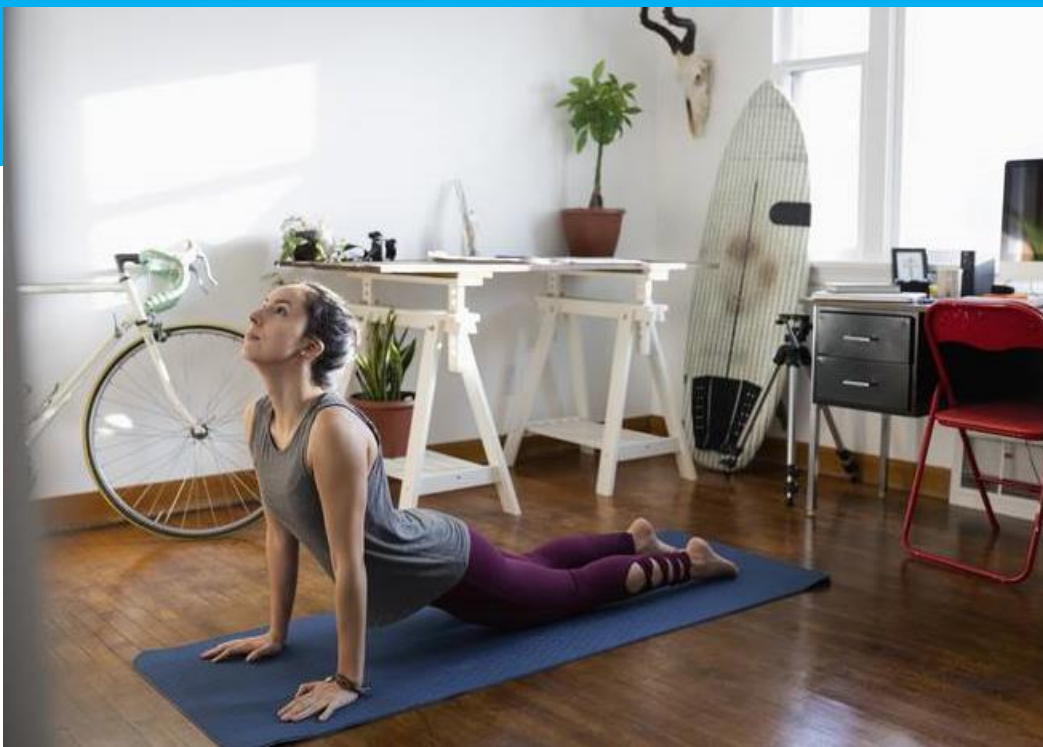
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Take Control Rewards program

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!



Note: The Cigna Take Control RewardsSM 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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- ✓ 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
 - Reloadable debit card
- ✓ Available to new and returning IFP medical policyholders over age 18.



Cigna One Guide[®]

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 – **800.244.6224** – 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**



2022 Cigna Pharmacy



- ✓ **Convenient home delivery** with Express Scripts® Pharmacy, Cigna's home delivery pharmacy
- ✓ **Cigna National Network** with access to more than **67,000** pharmacies and a **30-day supply** of a medication at any in-network **retail** pharmacy
- ✓ **Cigna 90 NowSM program** provides convenience to obtain a 90-day supply of medications with **90-day contracted retail pharmacies**
- ✓ **Affordability** for insulin and some non-insulin medications with the **Cigna Patient Assurance Program^{SM1}**
- ✓ **Affordable** Rx copays on all tiers²
- ✓ **Easily search formularies** on Cigna.com and myCigna.com
- ✓ **Continued value to customers** with programs such as Cigna Medication Coaching Program, Enhanced RxSavings Messenger/Prescription Cost Savings Program, and My Medications

1. Tier 3 Preferred insulin only. Not available for customers on the Enhanced Diabetes Care Plan.

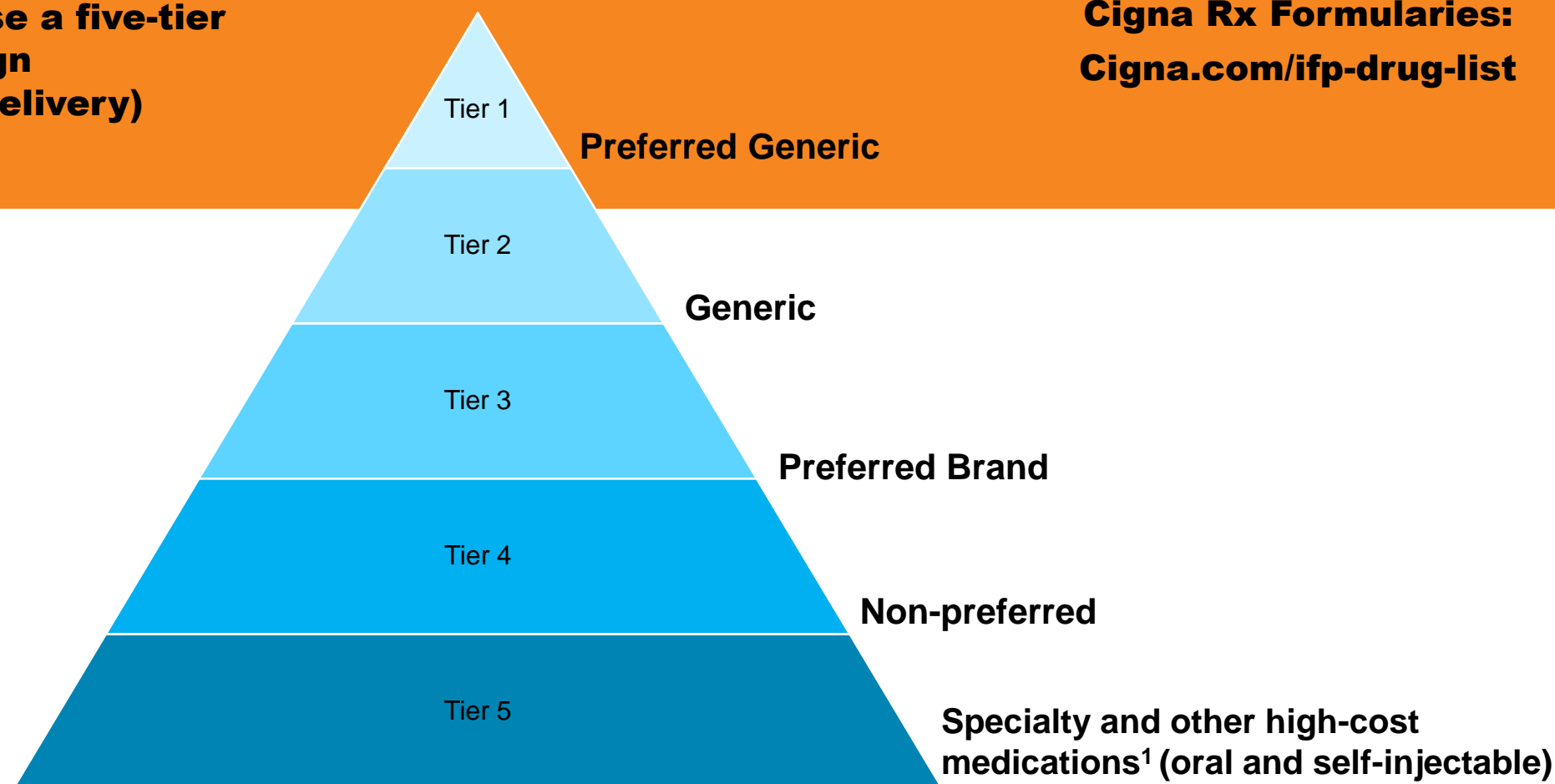
2. Please see Plan Documents for detailed information.



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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Patient Assurance ProgramSM

Customers with diabetes will save on their insulin and some non-insulin medications¹

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^{2,3}:
 - Insulins: Basaglar, Humalog, Humalog Mix, Humulin
 - Non-Insulins: Farxiga, Trulicity, Xigduo XR
- Deductible doesn't apply to these medications⁴.

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. **Included in all plans other than the Enhanced Diabetes Care plans**

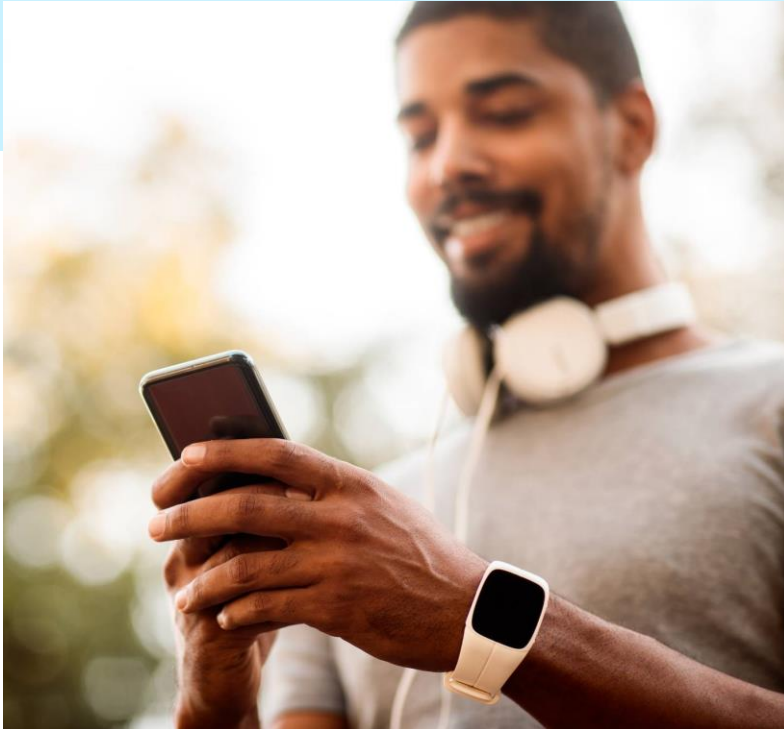
2. Health benefit plans vary, but in general to be eligible for coverage a drug must be approved by the Food and Drug Administration (FDA), prescribed by a health care professional, purchased from a licensed pharmacy and medically necessary.

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 education¹
- **\$0** for certain labs and exams, such as:¹
 - A1C test
 - Retinal eye exam
 - Nephropathy screening
- **\$0** for covered diabetic supplies on the Cigna Prescription Drug List, such as:¹
 - 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.

Getting ready OE 2022

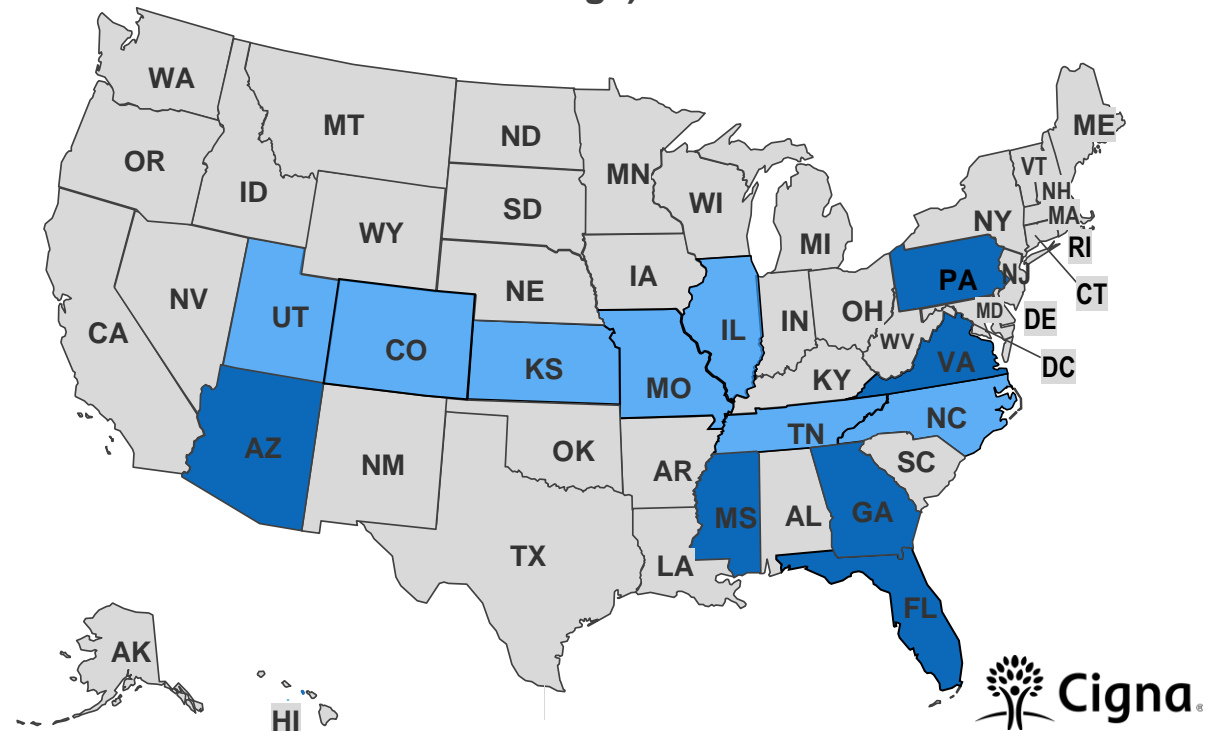
2022 IFP Market and Expansion Areas



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

Returning: CIGNA CONNECT, CIGNA PLUS, CIGNA CONNECT BROAD

■ On & Off Exchange in 2022
■ New & Expansion states in 2022 (On & Off Exchange)



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)



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

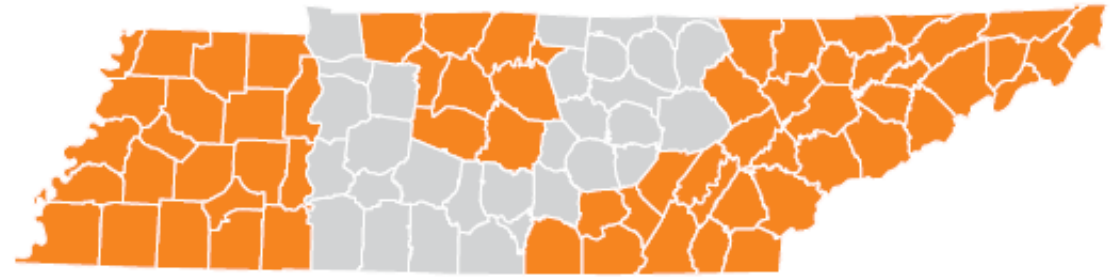
Continuing to offer value to customers in Tennessee.

- **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.



Sales area Tennessee

Network Partners¹:

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

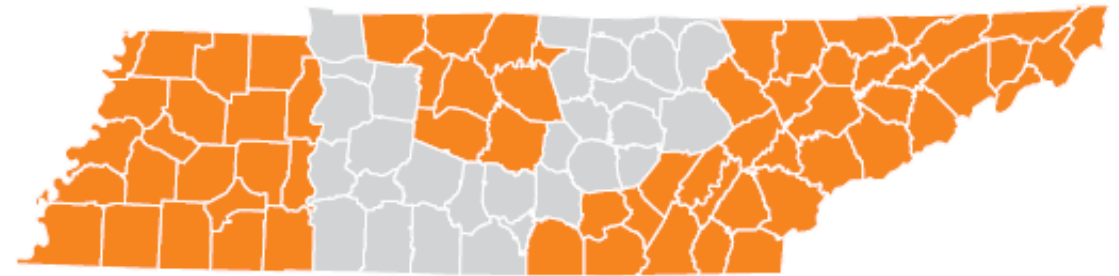
Memphis: Methodist Le Bonheur Healthcare, Health Choice PHO

Jackson: Jackson Clinic and West Tennessee Healthcare

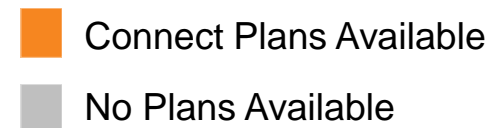
OE 2022 Plan availability for both ON and OFF the Federal Facilitated Marketplace (FFM)

CIGNA CONNECT TN

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



CIGNA CONNECT TN **Single service area for all counties**



Sales area Tennessee

PCP ENCOURAGED

REFERRAL ENCOURAGED NOT REQUIRED

Pediatric dental (Off exchange) is bundled

Virtual Care \$0 copay¹ for wellness screenings and minor medical conditions

Cigna National Network for pharmacy, urgent care, retail clinics; **Express Scripts® Pharmacy** home delivery and **Cigna 90 NowSM**

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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!

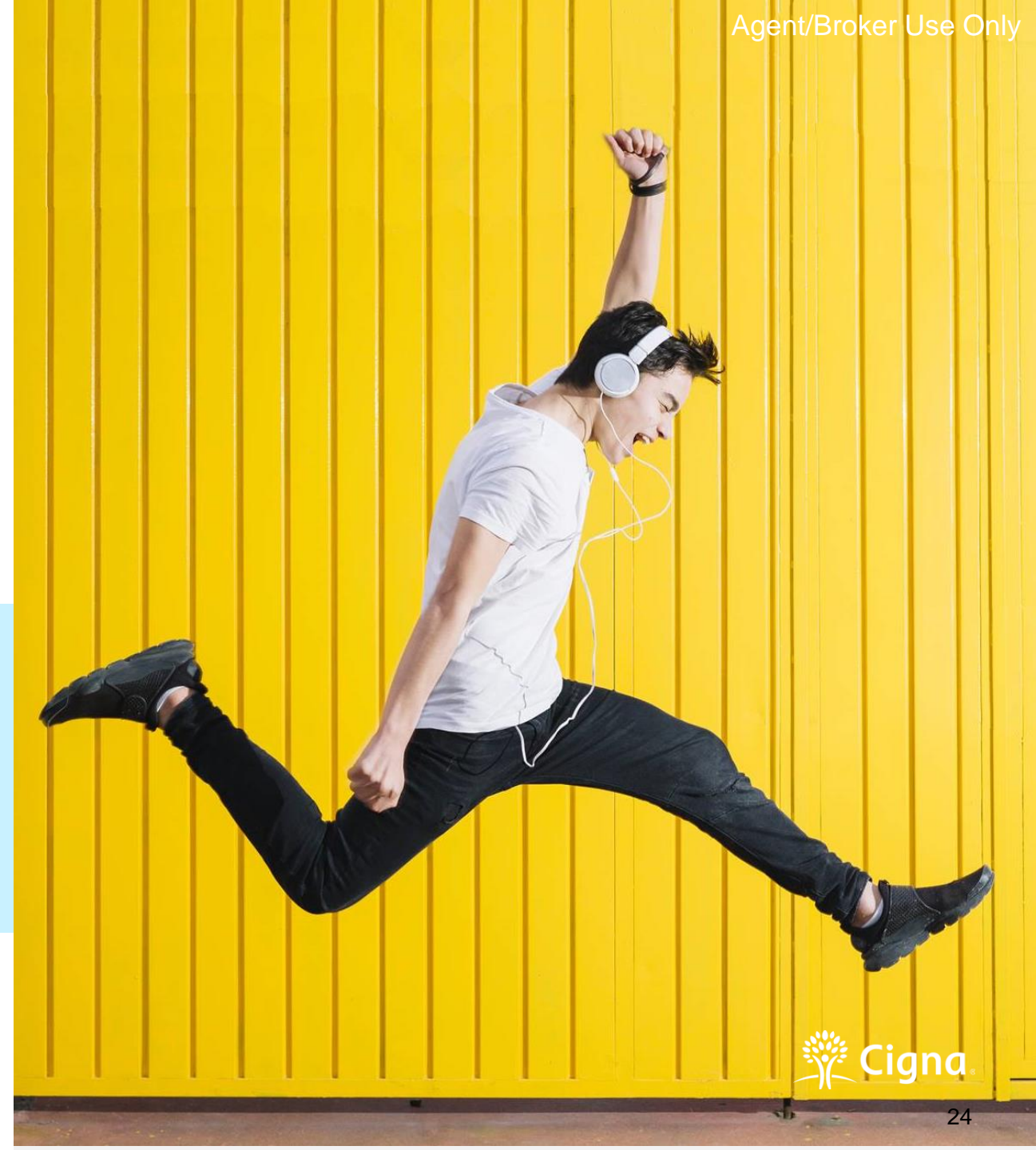
CIGNA CONNECT TN:

- **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 conditions²



Getting ready OE 2022

2022 Product Portfolio and Plans



Cigna Enhanced Diabetes Care Plans

Designed¹ 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



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

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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



BRONZE

	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
MEDICAL	In-Network	In-Network	In-Network
Annual Deductible ¹ (individual/family)	\$8,700/\$17,400	\$7,800/\$15,600	\$6,800/\$13,600
Coinsurance ²	You pay 0% after deductible	You pay 50% after deductible	You pay 40% after deductible
Annual Out-Of-Pocket Max ³ (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 ⁴	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 ⁵	You pay \$0, deductible waived	You pay \$0, deductible waived	You pay \$0, deductible waived
RX DRUGS - Tier 1, 2, 3 and 4: Up to a 30-day supply at participating pharmacy or up to a 90-day supply at 90-day retail pharmacy. Tier 5: 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

	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

	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

	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



Getting ready OE 2022

2021 – 2022 Stand Alone Dental



DPPO Advantage Network

Access and Convenience

- ✓ **92,700+ credentialed** dentists and specialists across **309,000+** locations nationwide
- ✓ No need to submit claims if using a participating dentist
- ✓ No balance billing for services when seeing a Cigna DPPO Advantage provider
- ✓ No primary dentist selection required



On Demand, Digital Support

- ✓ One-stop plan access at **myCigna.com** or on the **myCigna®** App¹
- ✓ Help choosing the right dentist with the **Brighter Score®²** feature
- ✓ 24/7/365 customer service
- ✓ Cigna Healthy Rewards® for access to exclusive discounts on health and wellness programs and services.

⚡ Things to remember:

- It is usually **more cost effective** to visit a Cigna DPPO Advantage provider than it will be to visit an out-of-network provider.
- Customers should always confirm that their dentist participates in the DPPO Advantage Network.

1. Download and use of the myCigna® mobile app is subject to app terms and conditions and the online store from which it is downloaded. Standard mobile phone carrier and data usage charges apply.

2. Brighter features may vary by dentist. These and other dentist directory features are for educational purposes only and should not be the sole basis for decision-making. They are not a guarantee of the quality of care that will be provided to individual patients, and you should consider all relevant factors when selecting a dentist.



Cigna Dental Plans Offered

Cigna offers 3 Stand Alone Dental plans.

Cigna Dental Preventive

Covers Class I **preventive and diagnostic services at 100%** with a \$0 deductible, when visiting a Cigna DPPO Advantage provider. This plan has a national average premium of **\$19¹**.

Cigna Dental 1000

Covers eligible Class I, II & III services up to **\$1,000**, after deductible and applicable waiting periods² are met, when visiting a Cigna DPPO Advantage provider. This plan has a national average premium of **\$33¹**.

Cigna Dental 1500

Covers eligible Class I, II & III services up to **\$1,500**, after deductible and applicable waiting periods² are met, when visiting a Cigna DPPO Advantage provider. Includes a **\$1,000 lifetime orthodontia** benefit. This plan has a national average premium of **\$39¹**.

Each Cigna Stand Alone Dental Plan includes a 15% discount for each additional eligible dependent.³

1. Premiums vary by geographic area. Sample rates shown reflect single coverage. Cigna internal data as of July 2021.
2. Waiting periods are waived for those with 12 months of qualified continuous prior insurance coverage.
3. For each subsequent member added to a primary policy, a 15% discount is applied to the standard rate. Discount is automatically applied in the quote tool.



Getting ready OE 2022

Renewals, Billing & Enrollment



OE 2022 Effective Dates

**For the 2022 Open Enrollment Period, the first effective date for a medical plan is
January 1, 2022**

For enrollment between:	2022 effective date:
11/1/2021 – 12/15/2021	1/1/2022
12/16/2021 – 1/15/2022	2/1/2022 (OE Extension)
1/16/2022 and after	Based on qualifying life event

- Applications signed after 1/16/22 will be accepted under the Special Enrollment Period (SEP) if the applicant has a qualifying life event.
- Colorado and Pennsylvania:
 - CO and PA Enrollment Period is 12/16/2021 to 1/15/2022 for a **2/1/2022** effective date
- SEP rules still apply for 2022 if shopping for a plan during the 2022 SEP period.



Renewals Timing and Action

Two Types of Renewal Letters

✓ **Plan available in 2022**

- Mailed by 11/1 with the exception of VA, which will mail by 10/15
- No action required if they want to stay in the same plan – **except to pay the bill** (Changes require action by customer)

✓ **Discontinued with mapping**

- To be mailed by 10/01/2021
- 2021 plan isn't being offered in 2022
- Mapped to a new plan for 2022
- If they like the new plan, they don't have to take action – **except to pay the bill**
- If they do not like the new plan, then they will actively need to **choose a new one**

- ✓ Letters are mailed to those who want to choose a different plan with instructions on how to explore their options.

- ✓ If a medical and dental policy are bundled together and the medical policy is cancelled, the dental policy will also be cancelled.

OE 2022 renewal information

✓ **Dates/deadlines to be aware of – Renewals:**

- 12/15/2021 for plan changes
- 2/1/2022 to pay for January 2022 premium

✓ **Renewals – On Exchange:**

- Brokers or agents renewing their on-exchange customers can renew via the exchange or cignaforbrokers.com
- Colorado clients can be renewed via Connect for Health Colorado
- Make sure to sure update any changes to their application, such as income changes

✓ **Renewals – Off Exchange:**

- Off exchange customers will be able to renew or change plans by speaking to a retention representative and online at the below links
- Cigna.com/renew (for all states except AZ)
- Cigna.com/renewAZ
- ✓ Brokers or agents renewing their off-exchange customers can renew or change plans via **CignaforBrokers.com**

OE 2022 payment information

✓ Initial “binder” payment:

- **On Exchange** – Until the effective date or up to 30 calendar days after the application date
- **Off Exchange** – Initial payment is required with the submission of the application

✓ Renewals:

- **On/Off Exchange** – Due date for the renewal payment is 2/1/2022

✓ Ongoing monthly payments:

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

✓ Recurring bank drafts:

- **Off Exchange** – EFT drafts occur on the fifth of the month for the current coverage month (example: 2/5 for February coverage month)
- **On Exchange** – EFT drafts occur the day before the due date (example: 1/31 for February coverage month)

Note: Enrollees have the right to terminate coverage under the Free Look Period. Unless otherwise mandated by state, requests must be made within 10 calendar days from the date the Cigna Plan Notice Handbook is generated.

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OE 2022 payment information

✓ Initial “binder” payment options:

- Credit card (MC or Visa)
- Electronic funds transfer – EFT
- Check (with paper applications only)
- Pre-paid debit card

✓ Ongoing monthly billing options:

- Electronic funds transfer – EFT
- eBill (Electronic bill that is emailed)
- Monthly paper bill
- Pre-paid debit card
- **Credit card is NOT an ongoing payment method** (except in IL)

✓ Payment Options:

- **Cignaindividual.com/payment**
 - Can take credit card for first payment or can set up auto-pay with banking information
- **IFP Billing & Enrollment: 877.484.5967**
- **Check or money order to:**
 - P.O. BOX 30028, Tampa, Florida 33630
- **myCigna.com -> Pay My Bill**
- Five business days after the first payment is processed, the member will be able to register for **mycigna.com**.
- Once registered for mycigna.com the customer can make all subsequent payments from mycigna.com, using **myBill** (click on Pay My Bill)

Note: Enrollees have the right to terminate coverage under the Free Look Period. Unless otherwise mandated by state, requests must be made within 10 calendar days from the date the Cigna Plan Notice Handbook is generated.


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OE 2022 Pay My Bill


Navigation view from myCigna.com

Mar 1 | [Claim summary](#)

 Get your discounted Fitbit to help you stay active, healthy and mindful
A message from your health plan | [See details](#)

 NATHAN's claim on 2/25/2021 for a visit to BRIAN K PETERSON is **PROCESSED**.
Feb 25 | [Claim summary](#)

[Show more](#)



My Wellness Score

A healthier you awaits. Complete your health assessment to [unlock your score](#).

[Take your health assessment](#)

Contact Us

Help with benefits & coverage:
1 (866) 494-2111

Help using this website:
1 (800) 853-2713

Need additional help? [Get in touch with us now](#)





Popular Links

- [Get an ID Card](#)
- [Find Care & Costs](#)
- [View My Claims and EOBs](#)
- [Find a Form](#)
- [Pay My Bill](#)

Other Cigna Websites

- [Cigna.com](#)
- [Cigna Medicare](#)
- [Cigna International](#)

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Check out Your Cigna Plan Notices



View myBill

The screenshot displays the Cigna myBill portal. At the top, there are links for 'Limited English Proficiency' and 'Nondiscrimination Notice'. Below these are links for 'Click here to open live chat', 'FAQ', and 'Glossary & Acronyms'. A navigation bar includes 'Manage My Policies', 'My Dashboard', 'Account Vault', 'Transactions', 'E-Delivery', and a 'LOGOUT' button. The 'Billing Dashboard' section provides a snapshot of recent billing and payment information, including a 'Latest Online Bill' for 03/01/2021. It shows a 'Past Due Balance' of \$0.00, a 'Total Amount Due' of \$0.00, and a 'Due Date' of 02/28/2021. A 'PAY MY BILL' button is circled in red. To the right, a 'What would you like to do?' menu lists options: 'Pay my Bill', 'Enroll in Automated Billing', 'Complete Billing History', 'Account Vault', and 'Review Payment History'. Below this is a 'SCHEDULED PAYMENTS' section with a table showing no data found. A 'TOTAL SCHEDULED PAYMENTS' of \$0.00 is displayed. A 'PAYMENT HISTORY' button and a 'SCHEDULE A PAYMENT' button (circled in red) are also visible. The 'Billing Summary' section shows a 'Bill Period Begin Date' of 03/01/2021 and a 'TOTAL AMOUNT DUE' of \$3,121.54. A 'BILLING HISTORY' button is at the bottom left. On the right, a 'Billing Preference' section shows 'E-Bill' as the selected option and a 'Billing Due Date' of 'Bill past due 5 days'. A 'Choose one of the available actions about your bill:' menu lists 'Pay my Bill', 'Account Vault', and 'Payment History', with 'Pay my Bill' circled in red. A link to 'Billing FAQ' is also present.

✓ The customer has options to:

- Process a Payment
- Change the Billing Preference
- Access Payment History
- Make and Schedule online payments
- Modify/cancel a recently scheduled payment

OE 2022 Important Information

✓ **ID cards:**

- Mailed to customers end of December
- Temporary ID cards available on myCigna.com:
 - The customer can register for myCigna.com once they complete the binder payment
 - The temporary ID card will be available after the customer enrolls, completes the binder payment, and after the policy becomes effective

✓ **Child only:**

- Must have one application and one payment for each child
- Combined payments or combined applications may not be submitted (CO is an exception)

✓ **Attestations:**

- **AZ** new enrollments and renewals must attest if they want to opt out of pediatric dental
- **KS, UT, MS, GA, PA** new enrollments and renewals do not have pediatric dental bundled. Customers must attest that they are purchasing a separate pediatric dental policy

✓ **PCP:**

- PCP selection will not be required, but is encouraged (except in **IL**, it is required)

✓ **Referrals:**

- Referrals will not be required, but are encouraged (except in **IL**, they are required)



Welcome to Cigna

Open Enrollment 2022

- Your client receives their **initial welcome email** generally within a few days of enrolling
- After 3-5 days of submitting their binder payment, your client can activate their **myCigna.com** account!
 - Limited information is available on their myCigna.com account prior to 1/1
 - After 1/1/22 and after policy is effectuated, your client will be able to use all areas of their myCigna.com account
- From January to February, the customer will be emailed information like the **Quick Start Guide**, and **How to Use Your Plan**
- Your clients can choose to **go paperless** on communication preferences page and sign up for EFT billing by visiting the Billing Dashboard

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. 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

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IFP Contacts

Billing and enrollment:

Phone: 877.244.6215, Fax: 877.484.5968

Appointments:

Not appointed with Cigna yet?

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

Already Appointed, adding a new state?

Email: 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)

[Cigna.com/individual.com/payment](https://www.Cigna.com/individual.com/payment)

Broker Portal:

CignaforBrokers.com

Broker Support:

8 am – 8 pm EST, M-F

877.Cigna15 (877.244.6215)

Email: DASH@Cigna-IFP.com

Broker Manager

Patrick Costello

Patrick.Costello@Cigna.com

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

Thank you,
Tennessee Hospital Association