



# Cigna Plan Overview



January-December 2022 Plan Year



## What percent of individuals experience physical health issues due to stress?

- 10-25%
- 25-50%
- 50-75%
- 75% +

Keep this question in mind, we will revisit.



# SMART SUPPORT FOR THE STATE OF NEW MEXICO

January-December 2022 Plan Year



# A health plan that offers a large network of health care providers

## Open Access Plus In-network (OAPIN)

- You have the option of choosing a primary care provider (PCP) to guide your care (it is recommended but not required)
- You can see a specialist in the Cigna OAP network without a referral
- ***For your care to be covered you must use health care professionals and health care facilities in the Cigna OAP network***
- You have access to Cigna's national network of labs, x-ray and radiology centers – plus 70% potential savings through in-network national labs (LabCorp or Quest)\*
- Nationwide in-network coverage for emergency care
- You may pay an annual amount – a deductible – before your health plan begins to pay for covered health care costs.\*\* Only services covered by the health plan count toward the deductible
- Once you meet your deductible, you will pay a portion of covered health care costs and the plan pays the rest
- Once you meet an annual limit on your payments – out-of-pocket maximum – your plan pays 100% of covered costs



\*Savings based on average in-network national lab costs compared with out-of-network labs using internal Cigna national claims data: DOS January–December 2018. Savings will vary.

\*\*Plans may vary; see your employer's plan documents for details related to your specific medical plan.

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

## Open Access Plus (OAP)

- You have the option of choosing a primary care provider (PCP) to guide your care (it is recommended but not required)
- You can see a specialist without a referral
- Using doctors and health care facilities in the Cigna OAP network may keep your costs lower
- ***You can choose doctors or facilities not part of the Cigna OAP network, but your costs may be higher***
- You have access to Cigna's national network of labs, x-ray and radiology centers – plus 70% potential savings through in-network national labs (LabCorp or Quest)\*
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# Cigna Medical Plan Benefits

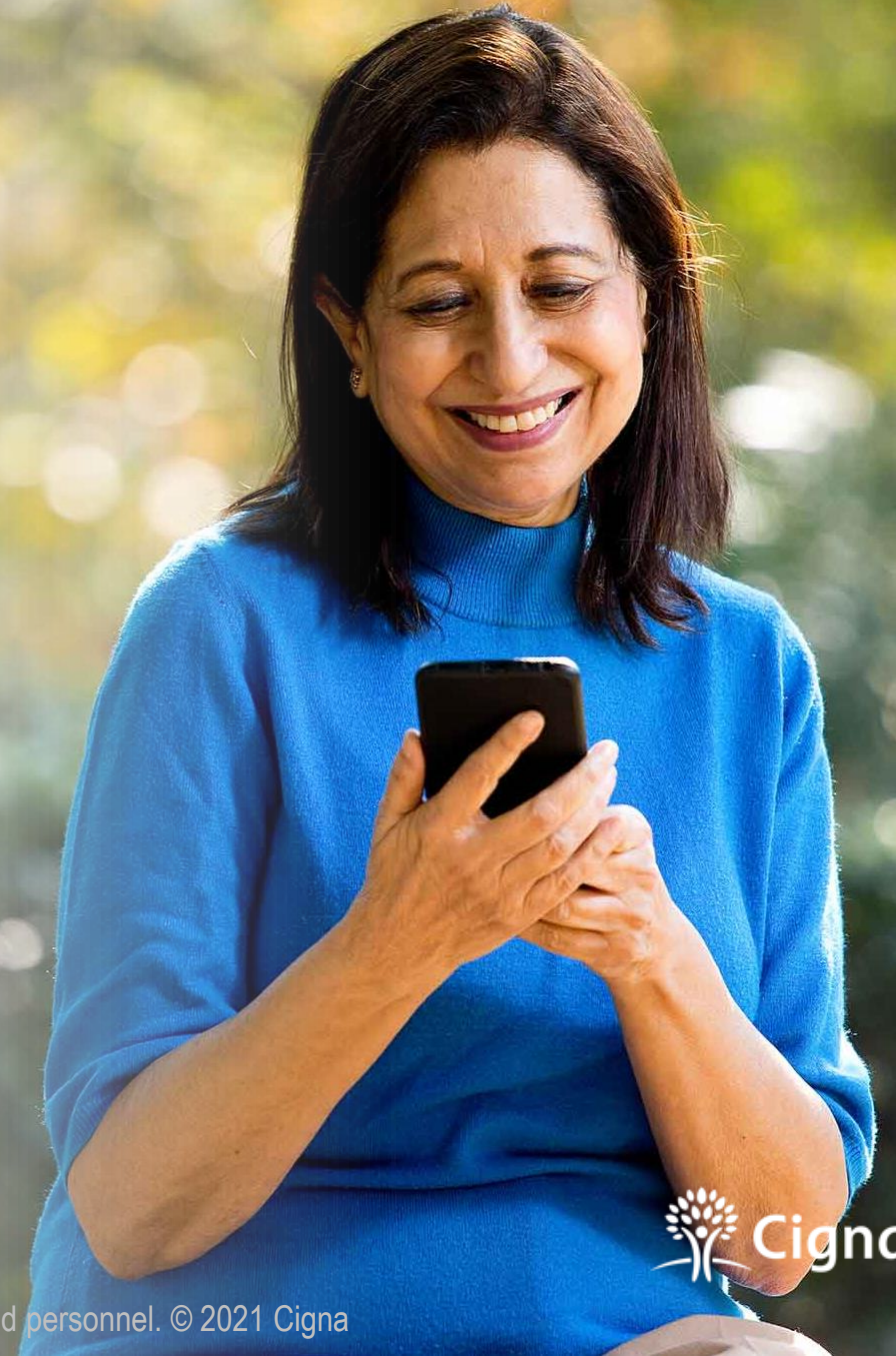
Cigna Summary of Benefits	OAP IN Plan	OAP Plan
<b>Calendar Year Deductible</b> Individual/Two Person/Family	\$500/\$1,000/\$1,500	\$750/\$1,500/\$2,250
<b>Calendar Year Out of Pocket Max</b> Individual/Two Person/Family	\$5,000/\$10,000/\$15,000	\$5,000/\$10,000/\$15,000
<b>Physician Services</b> Primary Care Physician Specialist Preventive Care	\$35 copay, and plan pays 100% \$50 copay, and plan pays 100% Plan pays 100%	\$40 copay, and plan pays 100% \$60 copay, and plan pays 100% Plan pays 100%
<b>Inpatient Hospital Facility Services</b>	\$700 per admission copay, and plan pays 100%	\$1,250 per admission copay, and plan pays 100%
<b>Outpatient Facility Services</b>	\$250 per facility visit copay, and plan pays 75%	\$500 per facility visit copay, and plan pays 75%
<b>Emergency Room</b> <b>Urgent Care</b> <b>Ambulance</b>	\$300 copay, and plan pays 100% \$60 copay, and plan pays 100% Plan pays 100%	\$325 copay, and plan pays 100% \$65 copay, and plan pays 100% Plan pays 80%
<b>Laboratory Services</b>	Plan pays 75%	Plan pays 70%
<b>Radiology Services</b>	Plan pays 75%	Plan pays 70%
<b>Advanced Radiological Imaging (ARI)</b> (MRI, MRA, CAT Scan, PET Scan, etc) Outpatient Facility Physician's Services/Office Visit	\$250 copay per type of scan per day, and plan pays 100%  \$250 copay per type of scan per day, then covered same as Physician Services – Office Visit coinsurance	\$300 copay per type of scan per day, and plan pays 100%  \$300 copay per type of scan per day, then covered same as Physician Services – Office Visit coinsurance

# CIGNA ONE GUIDE®

Cigna One Guide helps you make informed choices and get the most from your plan, offering personalized support to help you stay healthy and save money.

## During enrollment, we're just a call away to help:

- Answer questions about the basics of coverage for Cigna medical plans and products
- Identify the types of Cigna health plans available to you to help you choose the one that best meets your needs
- Find out if your doctors are in network to help you avoid unnecessary costs
- Get answers to any other questions you may have about the plans or provider networks available to you



# CIGNA ONE GUIDE®

## After enrollment, personalized support helps you:

- Resolve health care questions and issues
- Save time and money
- Get the most out of your Cigna plan
- Find in-network providers, hospitals and labs
- Get cost estimates
- Understand your bills
- Navigate the health care system

## After you've enrolled, access Cigna One Guide the way that's most convenient to you.



myCigna® website or app<sup>1</sup>



Live chat



Phone

1. App/online store terms and mobile phone carrier/data charges apply.



# MYCIGNA.COM<sup>®</sup>



Download the **myCigna<sup>®</sup> app**  
and access your account.<sup>3</sup>

## Your online home for assessment tools, plan management, medical updates and much more:

- Find in-network doctors, dentists and medical services
- View ID card information
- Review your coverage
- Manage and track claims, account balances and deductibles
- Compare cost and quality information for doctors and hospitals
- Access a variety of health and wellness tools and resources
- Receive alerts when new plan documents are available

For illustrative purposes only.

1. Prices shown on myCigna<sup>®</sup> are not guaranteed and coverage is subject to your plan terms and conditions. Visit myCigna<sup>®</sup> for more information.
2. App/online store terms and mobile phone carrier/data charges apply. Actual myCigna<sup>®</sup> features may vary depending on your plan and individual security profile.



# 24/7 CUSTOMER ASSISTANCE



Reach us 24 hours a day,  
seven days a week  
800-Cigna24 (244-6224)



Get answers to your  
health, claims and  
benefit questions



Ask for a Spanish-speaking  
service representative, or  
someone who can translate  
one of 200 languages



Order an ID card,  
update insurance  
information, check claim  
status and more

The answers you need are just a phone call away. Anytime you need us,  
feel free to call the toll-free number on your Cigna ID card.



# HEALTH INFORMATION LINE



**Call the number on your  
Cigna ID card 800-Cigna24 (244-  
6224), 24/7/365**

- Offers access to a trained clinician<sup>1</sup> to help you determine when and where to get treatment for immediate health care needs
- Provides guidance and education about both specific health concerns and general health topics



**Chat via myCigna.com<sup>®</sup> website or app  
Mon-Fri 9:00 am – 8:00 pm EST<sup>2</sup>**

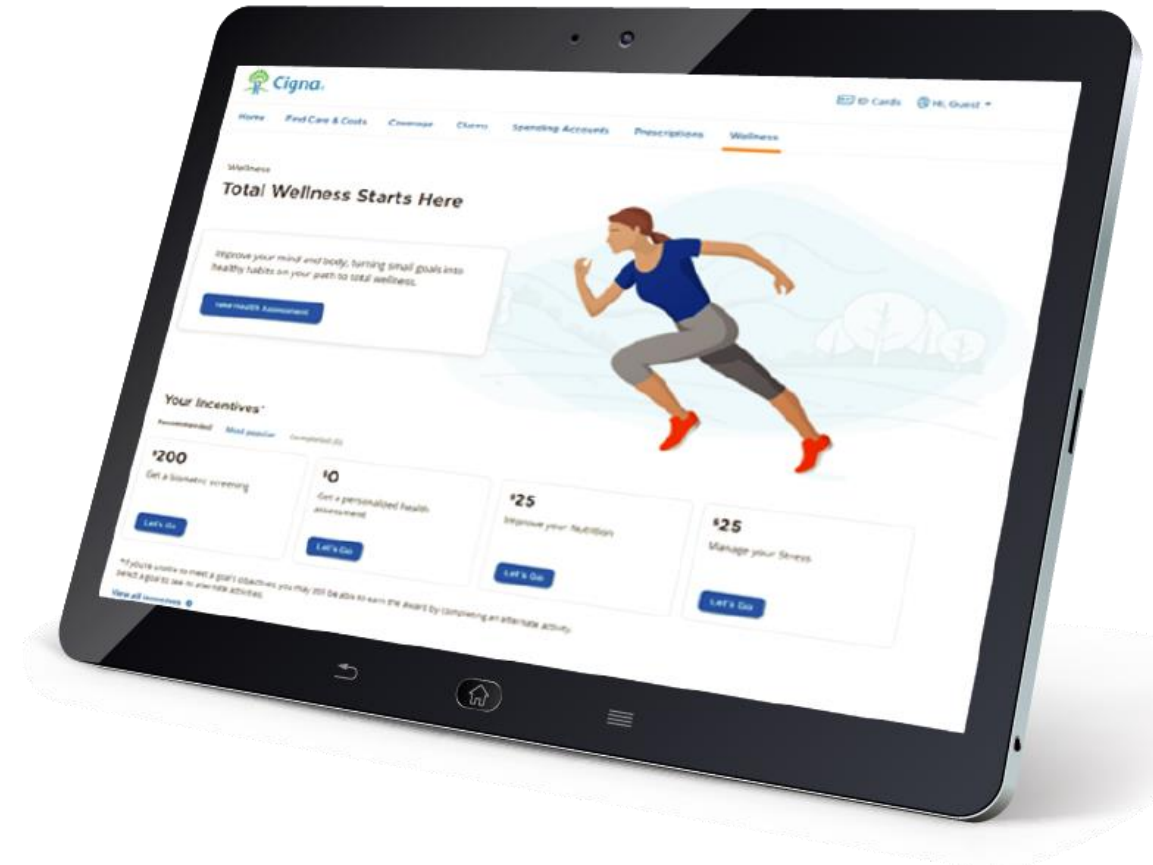
- Provides suggestions for online tools or local resources to help support your physical and mental health needs
- Delivers access to audio health library (both in English and Spanish), as well as podcasts

1. These health advocates hold current nursing licensure in a minimum of one state but are not practicing nursing or providing medical advice in any capacity as a health advocate.

2. Excluding holidays.

# HEALTH ASSESSMENT

1. First, complete your quick and easy online health assessment.
2. Then, get a wellness score, as well as recommendations to start on a path to better health.
3. Share your report with your doctor at your next visit.



For illustrative purposes only.





# LIFE CAN BE BUSY AND COMPLICATED

As part of your employer's plan offered through Cigna, we give you a variety of programs and services to help make your life easier – and healthier.



# We want to help you stay healthy

Learn more about your health and how to improve it



- Cigna Healthy Rewards® to save money on health and wellness products and services\*
- Tips for healthy pain management available on **Cigna.com/helpwithpain** or by sending a text to 25792\*\*
- Free Veteran Support Line available 24/7/365 to all veterans by calling **855.244.6211**
- Coverage for preventive care, including immunizations and screenings\*\*\*
- Simple, online health assessment designed to help you live a healthier life
- Online coaching programs help you maintain a healthy lifestyle
- Programs to help you better manage stress, quit tobacco or lose weight

\*Healthy Rewards is a discount program and is separate from your medical benefits. If your plan includes coverage for any of the services offered through Healthy Rewards, this program is in addition to, not instead of, your plan benefits. Some Healthy Rewards programs are not available in all states and may be discontinued at any time. A discount program is NOT insurance, and you must pay the entire discounted charge. \*\*Message and data rates may apply. To view our privacy policy, please visit Cigna.com/privacy. This service is for educational purposes only. Medical advice is not provided. \*\*\*Some preventive services may not be covered under your plan. For example, immunizations for travel are generally not covered. Other non-covered preventive services/supplies may include any service or device that is not medically necessary or services/supplies that are unproven (experimental or investigational). All plans have exclusions and limitations. See your Benefit Summary and enrollment materials for details about the services covered under your plan. [\*\*\*\*Incentives may be subject to taxes. Contact your personal tax advisor if you have questions.]

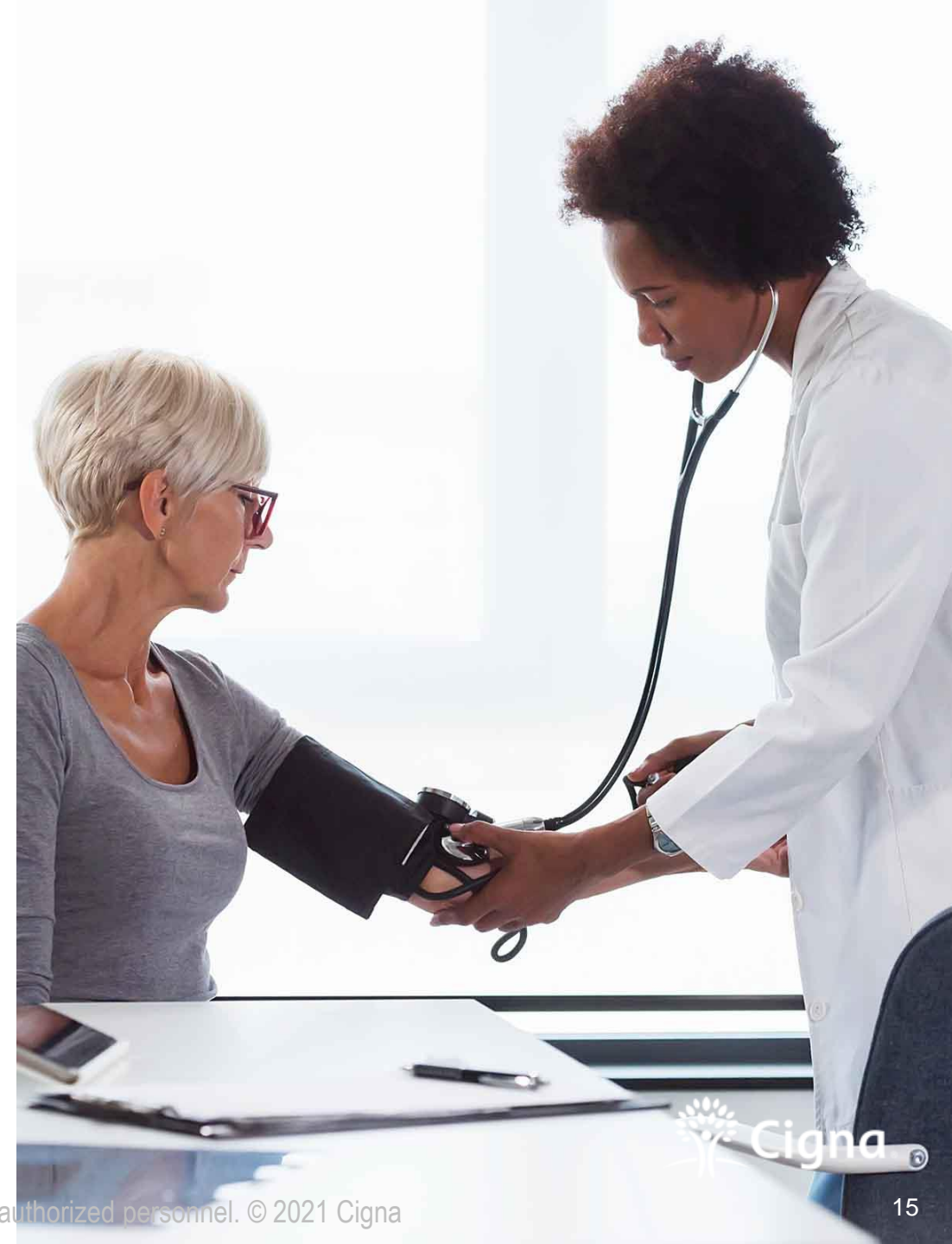
# PREVENTIVE CARE

Many preventive services from in-network providers are covered 100% by your health plan.<sup>1</sup> That means you won't pay anything out of your own pocket.

## Covered preventive care services can include, but are not limited to:<sup>1</sup>

- Screenings for blood pressure, cholesterol and diabetes
- Screenings for colon/rectal cancer
- Mammograms and Pap tests
- PSA blood tests

1. 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 service.



# Preventive care that's easier than ever.

## Virtual wellness screenings through MDLIVE.\*



### One stop

Go to an in-network lab\*\* for blood work and biometrics.  
The rest is online.



### Convenient

Connect with board-certified MDLIVE providers from your phone, tablet or computer.



### Flexible

Schedule appointments anytime – days, nights, weekends – through **myCigna.com**



### Efficient

Lab work and biometrics shared with provider beforehand.



### Secure

Visits are confidential and HIPAA compliant.



### Affordable

Covered at no cost through your health plan.\*\*\*

\*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. 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. \*\*Limited to labs contracted with MDLIVE for virtual wellness screenings. \*\*\*Not applicable to grandfathered/exempt plans with cost share. See your plan documents for details.





# 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 as well as licensed counselors and psychiatrists.

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

Behavioral health: schedule an appointment.

**How:** Phone or video.



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# Medical virtual care

Board certified doctors and pediatricians can diagnose, treat and prescribe most medications for minor medical conditions, such as:

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

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# Behavioral/mental health virtual care

Licensed counselors and psychiatrists can diagnose, treat and prescribe most medications for nonemergency behavioral/mental health conditions, such as:

- Addictions
- Bipolar disorders
- Child/adolescent issues
- Depression
- Eating issues
- Grief/loss
- Life changes
- Men's issues
- Panic disorders
- Parenting issues
- Postpartum depression
- Relationship and marriage issues
- Stress
- Trauma/PTSD
- Women's issues

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# Cigna Healthy Babies

Available at no additional cost to you, the Cigna Healthy Babies program supports you in managing your pregnancy and can help keep you and your baby healthy.



## You will receive:

- A workbook to help you learn about pregnancy and babies, including topics like prenatal care, exercise stress, and depression.
- 24/7 telephone access to a maternity specialist.
- Access to a wealth of information on the myCigna® website from trusted sources like WebMD and Healthwise.
- You'll also get support from a case manager if you're hospitalized during pregnancy or your baby is in the NICU.

## You will learn how to:

- Make a plan for a healthy pregnancy
- Monitor your pregnancy week by week
- Prepare for labor and delivery
- Care for your baby

Call the number on your Cigna ID card to receive more information.

800-Cigna24 (244-6224)





# YOUR PERSONAL HEALTH TEAM



**When it comes to feeling better about your health, everyone has different needs. That's why Cigna provides a designated personal team of health advocates to listen and help you find solutions.**

- Address chronic conditions like diabetes, back pain, depression, arthritis, asthma or cardiac issues
- Partner one-on-one with a health advocate and take a more active role in your health
- Find help managing your care and get information about a variety of treatment options
- Get 24/7 support when you need help with things like your child's high fever or finding late-night medical treatment
- Know what to expect if you need to spend time in the hospital or require surgery
- Get answers to questions about your health plan





# CIGNA LIFESTYLE MANAGEMENT PROGRAMS

The support you need to change your life.

- If weight, tobacco or stress is affecting your health or your ability to live an active life, it may be time to make some changes.
- Learn to manage your weight using a non-diet approach that helps you build confidence, change habits, eat healthier and become more active.
- Develop a personal quit plan to become and remain tobacco-free.
- Understand the sources of your stress, and learn to use coping techniques to better manage stress both on and off the job.

To learn more about our Lifestyle Management programs please call us 800-Cigna24 (244-6224).



# CIGNA HEALTHY REWARDS® PROGRAM<sup>1</sup>

Get discounts on the health products and programs you use every day, including:



Weight management and nutrition



Alternative medicine



Vision and hearing care

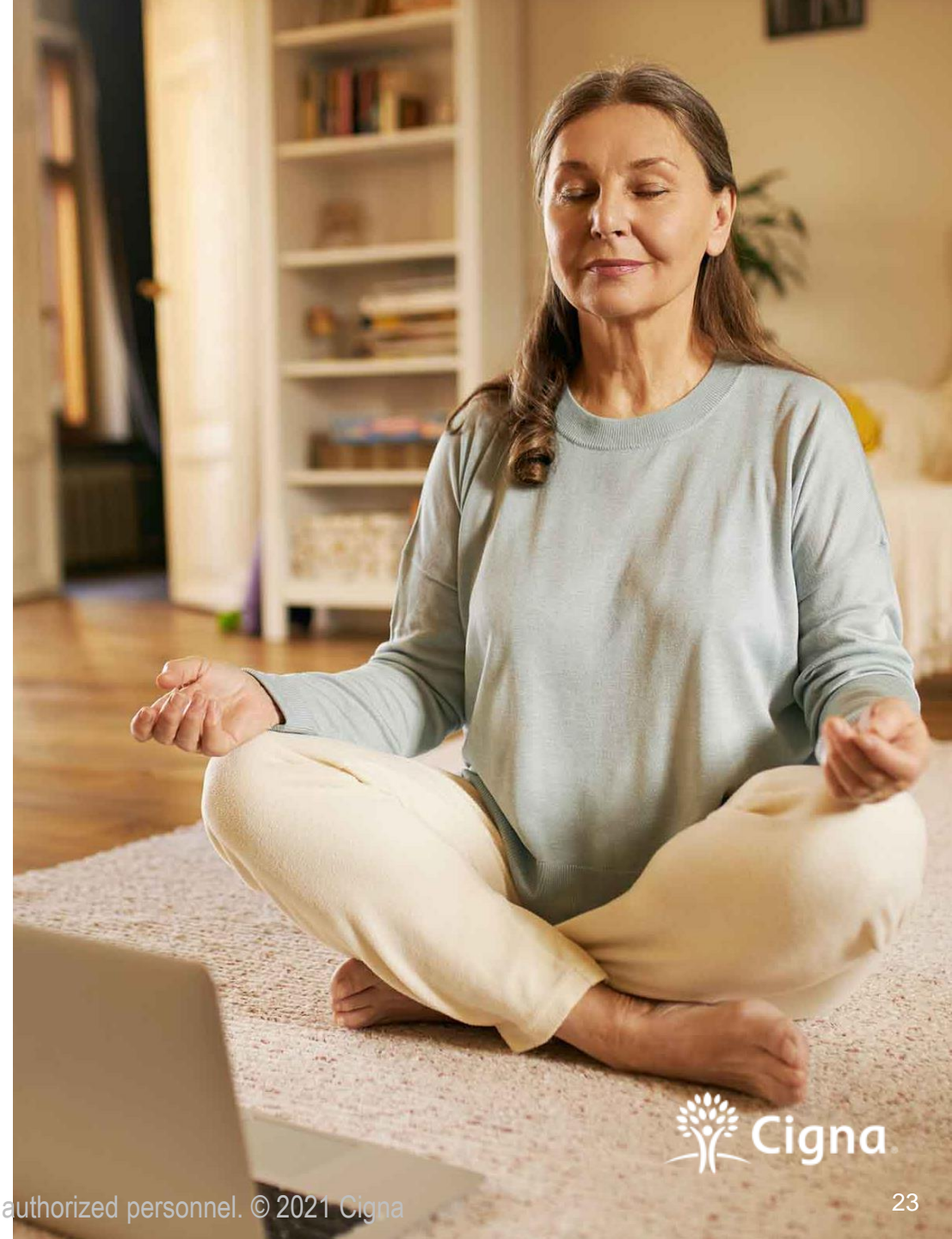


Fitness memberships and devices



Yoga products and virtual workouts

1. Healthy Rewards programs are NOT insurance. Rather, these programs give a discount on the cost of certain goods and services. The customer must pay the entire discounted cost. Some Healthy Rewards programs are not available in all states and programs may be discontinued at any time. Participating providers are solely responsible for their goods and services.





# Quiz Answer

- Please put your answer in the chat
- First correct answer will be added to a drawing







# Q&A

What you want to know

