



## CHOOSE A PLAN WITH CONFIDENCE

Cigna One Guide service can help.

We understand how confusing and overwhelming it can be to review your health plan options. And we want to help by providing the resources you need to make a decision with confidence. That's why **Cigna One Guide® service is available to you now.**

Call a Cigna One Guide representative during preenrollment to get personalized, useful guidance.

Your personal guide will help you:

- › Easily understand the basics of health coverage
- › Identify the types of health plans available to you
- › Check 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

The best part is, during the enrollment period, your personal guide is just a call away.

### Don't wait until the last minute to enroll.

Call **888.806.5042** to speak with a Cigna One Guide representative today.

### After enrollment, the support continues for Cigna customers.

Cigna One Guide service will be there to guide you through the complexities of the health care system, and help you avoid costly missteps. Our goal is a simpler health care journey for you and your family.

### Cigna One Guide service provides personalized assistance to help you:

- › Resolve health care issues
- › Save time and money
- › Get the most out of your plan
- › Find hospitals and health care providers in your plan's network
- › Get cost estimates and avoid surprise expenses
- › Understand your bills

### Access Cigna One Guide – after enrollment – in the way that's most convenient for you:

myCigna.com or the myCigna® app

Live chat

Phone



**Together, all the way.®**



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

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. For costs and complete details of coverage, see your plan documents.

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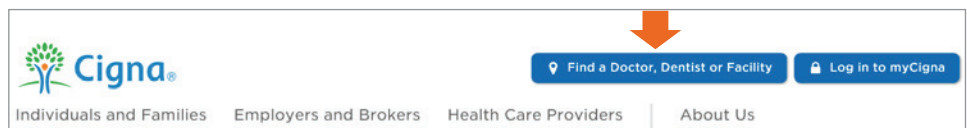
# FINDING A PROVIDER IN OUR ONLINE DIRECTORY

Southern California Select Network

Scripps Only plan (HMOS)

Search our directory to find providers using this step-by-step guide before you enroll.

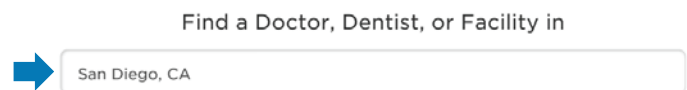
**STEP 1** - Go to [Cigna.com](https://www.cigna.com) and select **Find a Doctor, Dentist or Facility** at the top of the page.



**STEP 2** - Under How are you covered? Select **Employer or School**

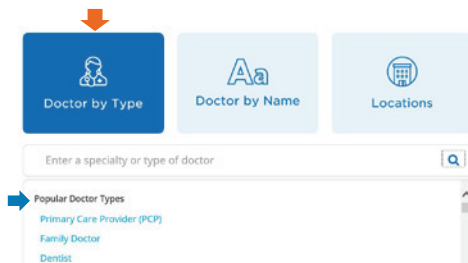


**STEP 3** - Enter the **Address, City or Zip** of the doctor, dentist or facility.



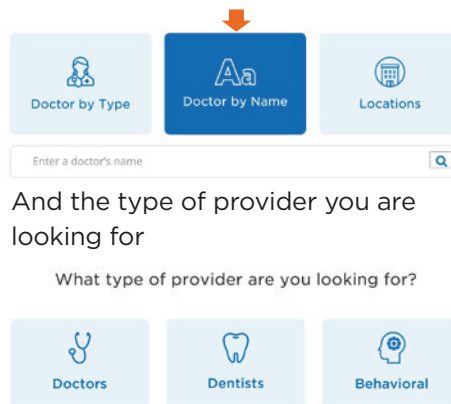
To search **Doctor by Type**

**STEP 4** - Select **Doctor by Type** and enter a specialty or type of doctor. (A drop-down of selections will appear for your convenience.)



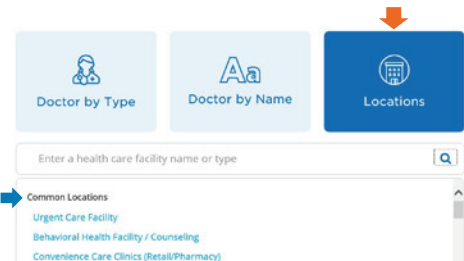
To search **Doctor by Name**

**STEP 4** - Select **Doctor by Name** and enter the doctor's name in the search field.



To search by **Location**

**STEP 4** - Select **Locations** and enter the health care facility name or type you are looking for i.e., Urgent care, behavioral health, chiropractor, lab. (A drop-down of selections will appear for your convenience.)

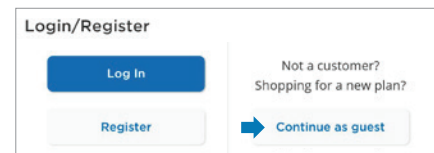


Together, all the way.®

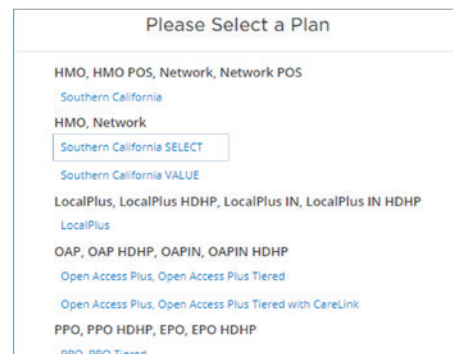


Offered by Cigna Health Care of California, Inc.

**STEP 5 – Continue as guest** (Be sure not to select “Continue without a plan,” if prompted, since different plans might have different in-network providers). Your search results will appear.



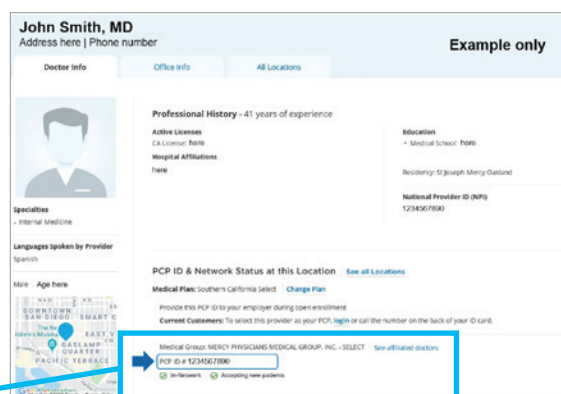
**STEP 6 – Choose Southern California Select** under HMO, Network. Your search results will appear.



With the Southern California Select plan, you and each member on the plan have the option to choose a primary care physician (PCP) from any one of the provider groups in the Southern California Select Network.\* Your PCP selection determines the provider group with which you are aligned. Each covered plan member can select a different PCP with any of the provider groups. Once a PCP is selected, you should receive care from the provider group with which your PCP is aligned. Generally, your PCP will refer you to providers within the physician network that they are aligned to.\*\* When needed, your PCP may refer you to other in-network specialists or facilities at another physician network within the larger network. If you choose to see a physician or facility outside of the network, your care will be considered out-of-network and will not be covered except in the case of emergency or urgent care services.\*\*\*

**STEP 7 – Select a provider** from the list displayed. Here, you will also find the Medical Group associated with the provider and you can select **See affiliated doctors**.

**If you're enrolling for the first time**, take note of the **PCP ID#** (including any zeros); you will want to identify this when you enroll. For some plans, a PCP selection is required. If you do not identify a PCP while enrolling, one will be auto-assigned to you. You can change your PCP at any time by calling Cigna customer service 24/7/365 at **800.244.6224**. See additional details below.



**Scroll down to find the PCP ID**



You can select **change plan** to search by a different plan type.



**PCP change criteria** – Your PCP change will take effect as outlined below. Example provided with a plan start date of 1/1/2022.

If you call: <b>Before</b> your plan start date	Any time before your plan start date	Your PCP change will take effect by your plan start date.
	Example: Call 10/15/21–12/31/21	The change takes effect 1/1/2021
If you call: <b>After</b> your plan start date	Before the 15th of the month	Your PCP change will take effect the first day of the following month.
	Example: Call 1/1/21–1/14/21	The change takes effect 2/1/2021
	On or after the 15th of the month	Your PCP change will take effect the first day of the second month.
	Example: Call 1/15/21–1/31/21	The change takes effect 3/1/2021

**Questions?** Call Cigna customer service at **800.244.6224**.



\*Plans may be limited geographically. Providers are located throughout the majority of the counties. Not all providers may be in the Southern California Select Network. Please access the Cigna provider directory on Cigna.com or call 800.244.6224. \*\*Specific providers such as OB/GYNs and behavioral providers can be seen without a referral. See your plan documents for details or call 800.244.6224. \*\*\*Eligible out-of-network emergency and urgent care services (as defined in the plan documents) are covered at the in-network benefit level.

The providers and facilities that participate in the Cigna network are independent practitioners solely responsible for the treatment provided to their patients. They are not agents of Cigna. 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. For costs and details of coverage, review your plan documents or contact a Cigna representative.

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## 3 easy steps to connect to care

Virtual care visits are convenient and easy.  
To schedule an appointment:



Access MDLIVE by logging into [myCigna.com](https://myCigna.com) and clicking on “Talk to a doctor.” You can also call MDLIVE at 888.726.3171. (No phone calls for virtual dermatology.)

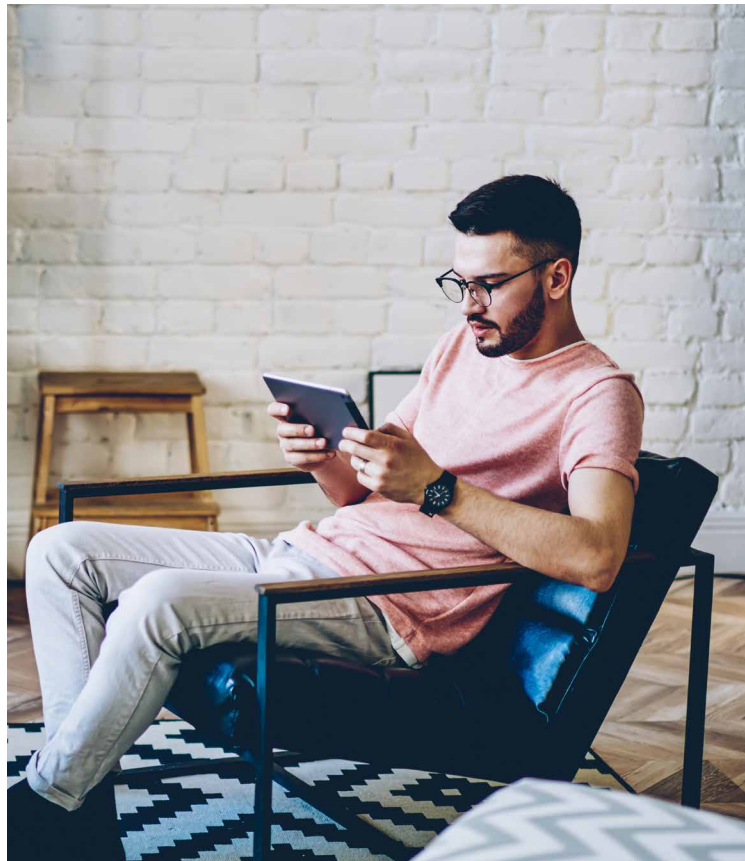


Select the type of care you need: medical care or counseling; cost will be displayed on both [myCigna.com](https://myCigna.com) and MDLIVE



Follow the prompts for an on-demand urgent care visit, to make an appointment for primary or behavioral care, or to upload photos for dermatology care

Appointments are available via video or phone, whenever it's most convenient for you. Virtual dermatology does not require an appointment.



Visit [myCigna.com](https://myCigna.com) to make an appointment for virtual care today.

## Together, all the way.®



1. Cigna provides access to virtual care through national telehealth providers as part of your plan. This service is separate from your health plan's network and may not be available in all areas or under all plans. Referrals are not required. Video may not be available in all areas or with all providers. Refer to plan documents for complete description of virtual care services and costs. Virtual primary care through MDLIVE is only available for Cigna medical members aged 18 and older.
2. For customers who have a non-zero preventive care benefit, MDLIVE virtual wellness screenings will not cost \$0 and will follow their preventive benefit.
3. Limited to labs contracted with MDLIVE for virtual wellness screenings.
4. Virtual dermatological visits through MDLIVE are completed via asynchronous messaging. Diagnoses requiring testing cannot be confirmed. Customers will be referred to seek in-person care. Treatment plans will be completed within a maximum of 3 business days, but usually within 24 hours.

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# COMING TOGETHER TO OFFER YOU MORE

## The Southern California Select HMO Plan

The Southern California Select HMO plan is a local network solution designed to make health care more affordable, predictable and simple for the clients and customers we serve. By choosing the Southern California Select plan, you'll have access to hundreds of providers<sup>1</sup> at dozens of locations throughout Los Angeles, Orange, Riverside, San Bernardino, and San Diego Counties in the Southern California Select Network.

With Cigna, you'll enjoy 24/7/365 customer support, quality service, and access to a variety of programs and resources to help you stay well in both body and mind.

### The Southern California Select Network

There are several well-recognized physician group systems in the Southern California Select Network.<sup>2</sup> No matter which physician group system you choose, you can enjoy convenient access to a network of quality providers who take great pride in caring for their patients.



#### Heritage<sup>2,3</sup>

- › **3,500+** providers, including **1,760+** specialists
- › **50** hospitals
- › **51** urgent care centers



#### Hoag<sup>2,3</sup>

- › **600+** providers, including **475+** specialists
- › **5** hospitals
- › **14** urgent care centers



#### MemorialCare<sup>2,3</sup>

- › **1,950** providers, including **1,665+** specialists
- › **4** hospitals
- › **13** urgent care centers



#### Providence<sup>2,3</sup>

- › **1,470+** providers, including **990** specialists
- › **6** hospitals
- › **15** urgent care centers
- › **10** Providence ExpressCare walk-in clinics



#### Scripps Health<sup>2,3</sup>

- › **2,420+** providers, including **1,910+** specialists
- › **6** hospitals
- › **3** urgent care centers
- › **18** Scripps HealthExpress walk-in clinics



IN COLLABORATION WITH:

**Heritage Provider Network | Hoag  
MemorialCare | Providence  
Scripps Health**

# EXPRESS SCRIPTS PHARMACY<sup>SM</sup>

Our new home delivery pharmacy

## Express Scripts has joined the Cigna family.

Express Scripts is now a Cigna company. Because of this, Express Scripts Pharmacy, one of the country's largest home delivery pharmacies, is now our home delivery pharmacy. We look forward to working together to better serve you and all of your pharmacy, health and wellness needs.

### Why choose home delivery?

If you take a medication every day to treat an ongoing health condition, Express Scripts Pharmacy may be a convenient option for you.

- › **Convenience.** Don't waste time standing in line at the pharmacy. Express Scripts Pharmacy will ship your medication to you at no extra cost. And when you sign up for automatic refills,\* it's even easier to stay on track with your important medications.
- › **Safe, private delivery.** Express Scripts Pharmacy's packaging is designed to protect your privacy and stand up to bad weather.
- › **Easy refills.** Fill up to a 90-day supply of your medication at one time, so you fill less often.
- › **Free refill reminders.** Express Scripts Pharmacy will send you refill reminders\*\* to help make sure you don't miss a dose.
- › **Track your orders.** You can refill your prescription and track your orders online or from your mobile phone.
- › **24/7 access to licensed pharmacists.** Express Scripts' pharmacists are trained to provide specialized support for conditions like diabetes, high blood pressure and high cholesterol.

- › **Payment assistance.** If you need help paying for your medication, Express Scripts Pharmacy offers an Extended Payment Plan, which gives you the option to split your bill into three smaller payments.



### Two easy ways to place a new order

- 1. Electronically:** For fastest service, ask your doctor's office to send your prescription electronically to Express Scripts Home Delivery, NCPDP 2623735.
- 2. By fax:** Have your doctor's office call 888.327.9791 to get a Fax Order Form.

### For current prescriptions - it's easy to move them to Express Scripts Pharmacy.

Just call 800.835.3784 and have your doctor's contact information and prescription medication name(s) and dosage(s) ready. Express Scripts Pharmacy will do the rest.

Together, all the way.<sup>®</sup>



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

**Use the myCigna® app or website. Connect to your new Express Scripts online account portal, and more.**

- **Compare your medication costs before you place your order.** You can use the “Price a Medication” feature to find out how much your medication will cost you to fill at home delivery compared to an in-network retail pharmacy.\*\*
- **See which medications your plan covers and search for lower-cost alternatives** (if available).
- **Connect to your Express Scripts online account portal to manage your medications.**
  - Refill your prescriptions and/or request a new prescription
  - Check your order status and track shipments so you know when you should get your medication
  - Sign up for Express Scripts’ automatic refills and/or auto renewal program
  - See your order and medication histories
  - Update your profile information, like your contact and payment information, what allergies and/or health conditions you have, and how you’d like Express Scripts Pharmacy to contact you

## Questions?

**We’re available anytime, 24/7/365.**

- Talk to customer service about a benefit question: Call the number on your Cigna ID card
- You can also chat with us online on the myCigna website, Monday–Friday, 9:00 a.m.–8:00 p.m. EST.

**800.835.3784**



**Place an order**



**Talk to customer service about an order**



**Talk to a pharmacist about your medication**



\* Express Scripts Pharmacy can automatically refill certain medications. You can call 800.835.3784 to sign up over the phone. Or, you can log in to the myCigna app or website to connect to your Express Scripts online account portal. From there, you can sign up for their automatic refill program.

\*\* You can sign up to get emails and/or texts from Express Scripts Pharmacy. To get text messages, you’ll have to sign up for Express Scripts’ texting service. You can do this online or when you call 800.835.3784 to refill your prescription. Once you sign up, simply reply to their welcome text to get started. Standard text messaging rates apply.

\*\*\* Prices shown on myCigna are not guaranteed and coverage is subject to your plan terms and conditions. Visit myCigna for more information.

### Para obtener ayuda en español llame al número en su tarjeta de Cigna.

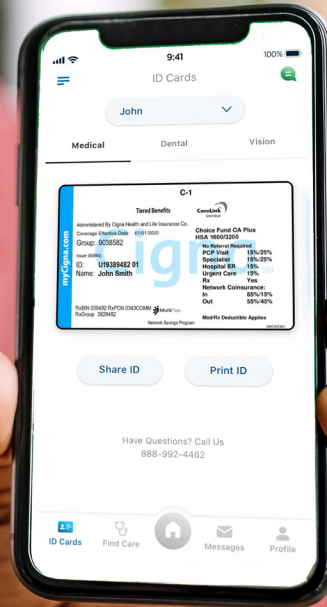
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# HAVE YOUR ID CARD HANDY?

With myCigna, the answer is always “yes.”



**Big news:** You never have to worry about misplacing your ID card. It's always right there on myCigna®, whenever and wherever you need it.\*

Accessing your digital ID cards is easy.



Log in to **myCigna.com** or the **myCigna App**



**ID Cards**

Click or tap “ID Cards”



View your card(s), as well as any dependents' card(s)\*\*



Email cards directly to doctors



Coming soon: Save your digital ID cards in your Apple Wallet



**Not registered on myCigna yet?** It's quick and easy.

Visit **myCigna.com**® or scan the QR code to download the **myCigna App**® and register now.



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## Unlock the full value of your health plan with myCigna.

From programs that help improve your health to tools that help you manage your health spending, there's so much you can do on **myCigna.com** and the **myCigna App**.\*\*\*



Find in-network doctors, hospitals and medical services



See cost estimates for medical procedures



Compare quality-of-care information, including patient reviews



Manage and track claims



Use the click-to-chat feature to connect with a live Cigna rep



Access a variety of health and wellness tools and resources, including an interactive health assessment

### Feel better protected

Cigna is as committed to protecting your health information as we are to your health and well-being. That's why we take certain steps to enhance the security of your personal health information on myCigna.



\* The transition to digital ID cards does not apply to the following: all insured medical clients situated in Texas, New York, Florida and Colorado (ASO will be included); all medical clients situated in Minnesota regardless of funding type; all D-HMO plans situated in Texas; all D-HMO and D-PPO plans situated in Georgia and Minnesota; all vision plans situated in Georgia, Minnesota, and Texas. Clients with situs in Texas, North Carolina, New York, Tennessee, Colorado, Georgia and Florida will transition beginning with 7/1/2023 new and renewal effective dates unless prohibited by a state mandate.

\*\* Customers under age 13 (and/or their parent/guardian) will not be able to register at myCigna.com.

\*\*\* Actual myCigna features may vary depending on your plan and customer profile.

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# KNOW BEFORE YOU GO



Lower Cost and time Greater

	Virtual care	Convenience care clinic	Health care provider's office	Urgent care center	Emergency room
	For minor medical conditions. Connect with a board-certified doctor via video or phone when, where and how it works best for you. Visit <a href="https://mycigna.com">myCigna.com</a> , or call MDLIVE at 888.726.3171 to talk with a doctor 24/7.*	For minor medical concerns. Staffed by nurse practitioners and physician assistants. Located in retail stores and pharmacies. Often open nights and weekends.	The best place to go for routine or preventive care or to keep track of medications. Many PCPs offer virtual care. Contact your PCP to schedule an in-person or virtual care visit. Find a PCP on <a href="https://mycigna.com">myCigna.com</a> .	For conditions that aren't life threatening. Staffed by nurses and doctors and usually have extended hours.	For immediate treatment of critical injuries or illness. Open 24/7. If a situation seems life threatening, call 911 or go to the nearest ER.  *Freestanding** ER locations are becoming more common in many areas. Because these ERs are not inside hospitals, they may look like urgent care centers. When you receive care at an ER, you're billed at a much higher cost than at other health care facilities.
Conditions treated**	<ul style="list-style-type: none"> <li>› Colds and flu</li> <li>› Rashes</li> <li>› Sore throats</li> <li>› Headaches</li> <li>› Stomachaches</li> <li>› Fever</li> <li>› Allergies</li> <li>› Acne</li> <li>› Urinary tract infections (UTIs) and more</li> </ul>	<ul style="list-style-type: none"> <li>› Colds and flu</li> <li>› Rashes or skin conditions</li> <li>› Sore throats, earaches, sinus pain</li> <li>› Minor cuts or burns</li> <li>› Pregnancy testing</li> <li>› Vaccines</li> </ul>	<ul style="list-style-type: none"> <li>› General health issues</li> <li>› Preventive care</li> <li>› Routine check-ups</li> <li>› Vaccines and screenings</li> </ul>	<ul style="list-style-type: none"> <li>› Fever and flu symptoms</li> <li>› Minor cuts, sprains, burns, rashes</li> <li>› Headaches</li> <li>› Lower back pain</li> <li>› Joint pain</li> <li>› Minor respiratory symptoms</li> <li>› UTIs</li> </ul>	<ul style="list-style-type: none"> <li>› Sudden numbness, weakness</li> <li>› Uncontrolled bleeding</li> <li>› Seizure or loss of consciousness</li> <li>› Shortness of breath</li> <li>› Chest pain</li> <li>› Head injury/major trauma</li> <li>› Blurry or loss of vision</li> <li>› Severe cuts or burns</li> <li>› Overdose</li> </ul>
Your cost and time	<ul style="list-style-type: none"> <li>› Costs the same or less than a visit with your primary care provider (PCP)</li> <li>› Appointments typically in an hour or less</li> <li>› No need to leave home or work</li> </ul>	<ul style="list-style-type: none"> <li>› Same or lower than provider's office</li> <li>› No appointment needed</li> </ul>	<ul style="list-style-type: none"> <li>› May charge copay/coinsurance and/or deductible</li> <li>› Usually need appointment</li> <li>› Short wait times</li> </ul>	<ul style="list-style-type: none"> <li>› Costs lower than emergency room (ER)</li> <li>› No appointment needed</li> <li>› Wait times vary</li> </ul>	<ul style="list-style-type: none"> <li>› Highest cost</li> <li>› No appointment needed</li> <li>› Wait times may be long</li> </ul>

## Cigna Health Information Line

A telephone service staffed by clinicians who help you understand and make informed decisions about health issues you are experiencing, at no extra cost. These clinicians can help you choose the right care in the right setting at the right time, whether it's reviewing home treatment options, following up on a PCP's appointment or finding the nearest in-network urgent care center. Just call the number on your Cigna ID card, go to [myCigna.com](https://mycigna.com) or use the [myCigna® App](#)\*\*\* Open 24/7.

Together, all the way.®



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# HEALTH CARE THAT'S THERE FOR YOU WHEN AND WHERE YOU NEED IT

Head-to-toe virtual care<sup>1</sup> from MDLIVE.<sup>®</sup>



It's not always easy to find time for the health care you need. After all, doctors' appointments traditionally involve time and travel. That can lead to putting off care until problems become more serious, and potentially more expensive.

**That's why Cigna has partnered with MDLIVE to offer a comprehensive suite of convenient virtual care options — available by phone or video whenever it works for you.** MDLIVE board-certified doctors, dermatologists, psychiatrists and licensed therapists have an average of over 10 years of experience, and provide personalized care for hundreds of medical and behavioral health needs.

## Now you don't have to wait — or travel — for the care you need.

Connect with video or phone, whenever it's convenient for you. Best of all, virtual care from MDLIVE board-certified doctors is available to you and your eligible dependents as part of your health benefits.

## MDLIVE<sup>®</sup>

### Primary Care

#### Preventive care, routine care, and specialist referrals

- Preventive care checkups/wellness screenings available at no additional cost<sup>2</sup> to identify conditions early
- Routine care visits allow you to build a relationship with the same primary care provider (PCP) to help manage conditions
- Prescriptions available through home delivery or at local pharmacies, if appropriate
- Receive orders for biometrics, blood work and screenings at local facilities<sup>3</sup>

### Urgent Care

#### On-demand care for minor medical conditions

- On-demand 24/7/365, including holidays
- Care for hundreds of minor medical conditions
- A convenient and affordable alternative to urgent care centers and the emergency room
- Prescriptions available, if appropriate

### Behavioral Care

#### Talk therapy and psychiatry from the privacy of home

- Access to psychiatrists and therapists
- Schedule an appointment that works for you
- Option to select the same provider for every session
- Care for issues such as anxiety, stress, life changes, grief and depression

### Dermatology<sup>4</sup>

#### Fast, customized care for skin, hair and nail conditions — no appointment required

- Board-certified dermatologists review pictures and symptoms; prescriptions available, if appropriate
- Care for common skin, hair and nail conditions including acne, eczema, psoriasis, rosacea, suspicious spots and more
- Diagnosis and customized treatment plan, usually within 24 hours



## How the plan works

Each member on the plan can choose a primary care physician (PCP) from one of the physician group systems in the Southern California Select Network<sup>2</sup> – whether it's the one closest to home, school, or work.

- PCP selection determines the physician group system with which each member is aligned. Each covered plan member can select a different PCP with any of the physician group systems.
- The PCP coordinates care, including referrals to other providers or specialists.<sup>4</sup>
- A physician or facility outside of the network will not be covered by your plan, except in the case of emergency or urgent care services.<sup>5</sup>
- PCP selection can be changed anytime after the plan start date by visiting **myCigna.com**, using the **myCigna® App** or calling the number on the back of the medical ID card.

## Provider group coverage by county



Plans may be limited geographically. Providers are located throughout the majority of the counties. Not all providers may be in the Southern California Select Network. To find in-network providers, use the provider directory on **Cigna.com** before the plan start date or **myCigna.com** after the plan start date. For live customer service, call 800.244.6224.

## The Southern California Select HMO plan offers service, support, and savings designed to help members and families live their healthiest lives.

- **24/7/365 customer service** offers Spanish-speaking representatives, translation services in more than 200 languages, and document translation in preferred language, alternative font, Braille, or audio.
- **24/7/365 Health Information Line** provides access to a clinician for support with choosing care, reviewing home treatment, and finding the nearest convenience care or urgent care centers.
- **myCigna.com and the myCigna App** are available after the plan start date with 24/7/365 access to a variety of tools, programs, and resources.
- **Medical virtual care** lets you speak with a U.S.-based board-certified physician via phone or video chat, whenever and wherever needed, for the same out-of-pocket cost as a PCP visit.<sup>6</sup>
- **Transitional medical clinics** offer specialized support for chronic health conditions. They focus on a limited number of patients and provide an extra layer of support to address concerns.
- **Cigna Healthy Pregnancies, Healthy Babies®** program offers personalized telephone support from dedicated nurses as well as online educational materials for everything from infertility and planning through postdelivery.
- **Chronic condition management** provides help with conditions such as asthma, lower back pain, depression, coronary artery disease and more. A Cigna health coach works with you to create a plan to help you maintain your health and manage your condition so you can achieve your personal goals.
- **Lifestyle management programs** give access to coaches who can help you lose weight, quit tobacco or reduce stress.
- **Cigna Healthy Rewards®** offers discounts on programs and services that help you live and stay well, such as weight management and nutrition, vision and hearing care, alternative medicine, healthy lifestyle products, and more.<sup>7</sup>
- **Behavioral health network** (or Employee Assistance Program Network,<sup>8</sup> if offered by employer) provides access to behavioral health care and support with no referral required.
- **Behavioral health virtual care** facilitates private conversations with a licensed counselor or psychiatrist via video or phone, wherever and whenever is most convenient.<sup>9</sup>



## FREQUENTLY ASKED QUESTIONS

### What if I move outside of the network service area?

Eligibility for the Southern California Select plan is based on zip code; members must live or work in Los Angeles, Orange, Riverside, San Bernardino, or San Diego County. If you move outside of the service area, you should consult your employer for information about alternative plan options.

### What if a dependent moves out of the area?

Dependents living outside the service area may be eligible for “guesting” if they are away from the local area for at least 60 days but not longer than two years. Call Cigna at **800.244.6224** to learn more.

### How do I know if a provider is in-network?

Search “Find a Doctor, Dentist or Facility” at **Cigna.com** (before your plan starts) or on **myCigna.com** (after your plan starts) to find in-network providers.

### What if I need to see a behavioral health professional?

Call Cigna customer service or go to **myCigna.com** (after your plan starts) to locate an in-network behavioral health professional.

### Do all of my family members need to choose the same provider group?

Each member of your family has the option to select a PCP at any one of the physician group systems in the Southern California Select Network. Each member must receive care from providers and facilities within the group selected to be considered in-network, except in the case of emergency or urgent care.<sup>5</sup>

### Can I change my PCP?

You may change your PCP anytime after your plan start date by visiting **myCigna.com**, using the **myCigna App** or by calling the number on the back of your ID card. If you call before the 15th, the change will take effect the first day of the following month. If you call after the 15th, the change will take effect the first day after the next full month.

### Do I have to use in-network providers and facilities?

If you receive care outside the network, it is considered out-of-network and will not be covered by your plan, except for emergency or urgent care.<sup>5</sup>

### What if I need to see a specialist?

Your PCP can provide a referral to an in-network specialist or facility if needed or when required by your plan.<sup>4</sup>

### What happens in the case of an emergency?

Emergency care is covered at the in-network level. If you have an emergency, dial 911 or go to the nearest emergency facility.

### What if I'm receiving care from a doctor outside of the network for an ongoing condition?

If you meet the requirements and your provider agrees to Cigna's terms and conditions, you may temporarily receive in-network-level benefits for your treatment. Call Cigna customer service for help with completing a Transition of Care (TOC) or Continuity of Care (COC) request form.

### How do I fill my prescriptions?

You can fill your prescriptions through Express Scripts Pharmacy<sup>®</sup> or at any retail pharmacy that is in your plan's network. For more information, log in to **myCigna.com** or call Cigna customer service.

### How do I know if my prescription is on Cigna's approved drug list?

Cigna customer service can help; call **800.244.6224**. They may also be able to help you find a less expensive drug alternative, or you can use the pricing tool on **myCigna.com**.

### What if my medication needs a prior authorization?

Call Cigna customer service at **800.244.6224**.



For more information, call **800.244.6224** anytime or visit **Cigna.com** before enrollment. If your plan has already started, you can visit **myCigna.com** or use the **myCigna App**.



January 2024

# Cigna Healthcare pharmacy clinical update

**Plan affordability** and prescription drug access are strategic imperatives for our clients and for Cigna Healthcare<sup>SM</sup>. Our low net drug cost approach removes or manages select high-priced, low-value drugs where clinically appropriate alternatives are available – regardless of drug company incentives or rebates. For January 2024, we will make changes to achieve better drug affordability and improved pharmacy plan performance with low impact to customers.



## January 2024 clinical drug changes<sup>1</sup>

Our latest formulary changes expand choice, encourage the use of generics and preferred alternatives, and offer tighter controls through comprehensive drug review and actions. They include:

### Promoting generics

- Cardiovascular medications
- Antidepressant medications
- Glaucoma drugs

### Removing egregiously priced drugs

- Removing 39 high-cost, low-value drugs where clinically appropriate alternatives are available<sup>4</sup>

### Promoting low net-cost drug options

- Diabetes
- Growth hormone
- Hepatitis C
- Asthma

### Supporting our biosimilar drug strategy

- Cancer
- Inflammatory conditions



Together, these actions impact less than 1% of membership<sup>2</sup> and achieve an average savings of

**\$2.04 PMPM<sup>3</sup>**



# Summary of January 1, 2024 formulary changes

Changes apply to Cigna Healthcare's Standard, Performance, Value, Advantage and Legacy formularies as noted. These highlights do not reflect the entire list of Cigna Healthcare's January 2024 drug changes. For drug-specific changes, please request a customer formulary change flyer.

## Specialty drugs: Cancer

### Goal: Supporting our biosimilar drug strategy

- **Ogivri**, a biosimilar to Herceptin used to treat certain types of cancer, is being added to the medical benefit\*
- **Ziextenzo**, a biosimilar to Neulasta used to increase white blood cells after certain chemotherapy treatments, will no longer be available through medical channels due to a manufacturer decision and will no longer be a covered, preferred biosimilar
- Adding **Udenyca** as a preferred biosimilar to Neulasta under the medical and pharmacy benefits
- *Note:* According to the FDA, no clinically meaningful differences exist between an originator biologic and its biosimilar(s)

## Specialty drugs: Inflammatory conditions

### Goal: Supporting our biosimilar drug strategy

New biosimilars for **Humira** are being added as preferred brands on all Cigna Healthcare commercial formularies except where noted effective September 2023

- **Humira** will continue to be a preferred brand
- **Cyltezo** the first FDA-approved interchangeable biosimilar to Humira; low-concentration formulation and citrate free
- **Adalimumab-adaz** a low wholesale acquisition cost (WAC) option; high concentration formulation and citrate free
- **Hyrimoz** high concentration formulation, citrate free
- **Hadlima** high and low concentration formulations, with and without citrate, that are low WAC options
  - > *Note:* Hadlima is only covered on Value/Advantage formularies

## Specialty drugs: Growth hormones

### Goal: Promoting low net-cost options

- **Humatrope** and **Norditropin** are daily injectable growth hormone replacements that are moving to a non-covered status<sup>4</sup>
- The covered alternatives contain the same active ingredient, somatropin

## Specialty drugs: Hepatitis C

### Goal: Promoting low net-cost options

- Oral antivirals used to treat hepatitis C
- Removing higher net-cost products, including **Mavyret** and the authorized generics for **Epclusa** and **Harvoni** to drive use of lowest net cost option, **branded Epclusa**<sup>4</sup>
- Current utilizers will be allowed to complete therapy but may see an increased cost share depending on plan design

## Asthma\*\*

### Goal: Promoting low net-cost options

- **Flovent** products are being removed from the market and will no longer be on our formularies
- Adding new preferred brands, **Alvesco** and **Asmanex**
- Legacy formularies: Same changes apply

## Antidepressants\*\*

### Goal: Promoting generics

- **Prozac** is used to treat depression and certain types of anxiety
- It is a multisource brand with an FDA-approved generic equivalent (fluoxetine)
- Moving to a non-covered status<sup>4</sup>
- Legacy formularies: Moving to prior authorization
- Branded Celexa, Paxil, Paxil CR, Prozac, and Zoloft will be removed from the Preventive Drug list; generic versions will remain on the Preventive Drug List

## Cardiovascular conditions\*\*

### Goal: Promoting generics

- **Toprol XL** is a beta blocker used to treat high blood pressure and heart failure
- It is a multisource brand with an FDA-approved generic equivalent (metoprolol succinate)
- Moving to a non-covered status<sup>4</sup>
- Legacy formularies: Moving to prior authorization

## Diabetes/Insulin

**Goal: Promoting low net-cost options, including several products that are minimum cost to customers**

- **Humalog U-100 vials** are insulin injections used to treat diabetes
  - > It is a single source brand with an FDA-approved unbranded biologic equivalent (lispro) and will move to non-covered status
  - > Legacy formularies: Moving to prior authorization
- **Insulin lispro products, including 100 unit/mL, Junior and Mix KwikPens** – insulin injections used to treat diabetes
  - > These are unbranded biologic equivalents to Humalog products
  - > Moving to preferred brand status on Standard, Performance, and Legacy formularies (already preferred on Value and Advantage)
- **Levemir** is a long-acting insulin analog and is moving to non-covered status<sup>4</sup>.
  - > Covered alternatives include:
    - Tresiba, Semglee (YGFN), and insulin glargine (YFGN) on Standard, Performance and Legacy formularies
    - Tresiba, Basaglar, and Rezvoglar on Value and Advantage formularies
  - > Legacy formularies: Moving to prior authorization

## Diabetes/GLP-1 Agonists

**Goal: Promoting low net-cost options**

- **Victoza** is an injected medication used to treat Type 2 diabetes
- It is a single source brand
- Moving to a non-covered status<sup>4</sup>
- Excludes pediatric customers (under age 18)
- Legacy formularies: Moving to prior authorization

## Egregiously priced drugs

**Goal: Protecting against low value, high cost products**

- Removal of 39 drugs that have a significant cost inflation or are otherwise inappropriately priced compared to alternative products; low customer impact<sup>4</sup>
- Covered alternatives exist for all impacted products
- Legacy formularies: Adding prior authorization

## Glaucoma\*\*

**Goal: Promoting generics**

- **Timoptic** is used to treat glaucoma
- It is a multisource brand with an FDA-approved generic equivalent (timolol)
- Moving to a non-covered status<sup>4</sup>
- Legacy formularies: Moving to prior authorization



### Customer communications

Less than 1% of customers will be affected by these changes.<sup>1</sup>

We will send letters and emails to impacted customers in early October 2023. Reminder notifications will release in early November 2023 and again in January 2024. Other materials are available at client request, such as formulary-specific flyers for customers and formulary PDFs.

### Health care provider communications

To build awareness and help impacted providers talk with their Cigna Healthcare patients, we will:

- Send patient-specific letters that outline key formulary changes and covered drug alternatives
- Post information on our provider portal
- Include an article in provider newsletter





**Our priority is to maintain affordability for our clients and customers, now and in the future. We will continue to make clinical drug enhancements across medical and pharmacy benefits to help drive sustainable cost savings while improving both medication adherence and health outcomes.**



\*For Performance, Advantage and Legacy Performance formularies, Ogivri will process on the medical and pharmacy benefit.

\*\* This is one example of drugs in this category. For full changes please request a customer formulary change flyer.

1. State laws in Connecticut, New York, Texas and Louisiana may require plan to cover medication at current benefit level until your plan renews. This means that if medication is taken off the drug list, is moved to a higher cost-share tier or needs approval from Cigna before plan will cover it, these changes may not begin until plan's renewal date. State law in Illinois may require plan to cover medications at current benefit level until plan renews. This means that if member currently has approval through a review process for plan to cover medication, the drug list change(s) listed here may not affect member until plan renewal date. If member doesn't currently have approval through a coverage review process, member may continue to receive coverage at current benefit level if doctor requests it.
2. Cigna Healthcare National Book of Business estimate of customers disrupted by 1/1/24 formulary changes.
3. For clients using Standard, Performance, Value or Advantage formularies. Cigna Healthcare National Book of Business pricing analysis estimating value of January 2024 drugs under medical benefit, under pharmacy benefit (formulary) and UM changes (for clients that adopt Cigna Healthcare's UM packages or Cigna Healthcare specialty UM). Results may vary. PMPM = per member, per month. This PMPM estimate does not include the projected savings from the Humira biosimilar strategy.
4. If a customer and/or prescriber believes any of the products that will no longer be covered as preferred options are medically necessary, then Cigna Healthcare will review requests for a medical necessity exception.

This document is intended to provide current information as of the time it was published. It does not supersede contractual obligations and other detailed plan documents or contracts. This information is subject to change.

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. If your plan provides coverage for certain prescription drugs with no cost-share, the customer may be required to use an in-network pharmacy to fill the prescription or the prescription may not be covered or reimbursement may be limited by your plan's copayment, coinsurance or deductible requirements.

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