



ELIJA UN PLAN CON TODA CONFIANZA

El servicio Cigna One Guide puede ayudarle.

Entendemos lo confuso y abrumador que puede ser revisar sus opciones de planes de salud. Queremos ayudarle, proporcionándole los recursos para que pueda tomar una decisión con toda confianza. Por eso, **el servicio Cigna One Guide® ya está disponible para usted.**

Llame a un representante de Cigna One Guide durante la etapa previa a la inscripción para recibir una orientación útil y personalizada.

Su guía personal le ayudará a:

- Comprender fácilmente los conceptos básicos de la cobertura de salud
- Identificar los tipos de planes de salud disponibles para usted
- Verificar si sus médicos pertenecen a la red para ayudarle a evitar costos innecesarios
- Obtener respuestas sobre cualquier otra pregunta que pueda tener acerca de los planes o las redes de proveedores disponibles para usted

Lo mejor de todo es que, durante el período de inscripción, puede comunicarse con su guía personal con solo una llamada.

No espere hasta el último minuto para inscribirse.

Llame al _____ para hablar con un representante de Cigna One Guide hoy mismo.

Después de la inscripción, seguimos brindando apoyo para los clientes de Cigna.

El servicio Cigna One Guide estará a su disposición para guiarle y explicarle las complejidades del sistema de cuidado de la salud, y para ayudarle a evitar errores que podrían costarle caro. Nuestra meta es que usted y su familia puedan recorrer el sistema de cuidado de la salud de una manera más simple.

El servicio Cigna One Guide proporciona asistencia personalizada para ayudarle a:

- Resolver problemas relacionados con el cuidado de la salud
- Ahorrar tiempo y dinero
- Aprovechar su plan al máximo
- Encontrar hospitales y proveedores de cuidado de la salud en la red de su plan
- Obtener estimaciones de costos y evitar gastos sorpresivos
- Comprender sus facturas

Acceda a Cigna One Guide -después de la inscripción- de la manera que le resulte más cómoda:

myCigna.com o en la aplicación myCigna®

Chat en vivo

Teléfono



Contigo paso a paso.®



Ofrecido por Cigna Health and Life Insurance Company, Connecticut General Life Insurance Company o sus afiliadas.

La disponibilidad de los productos puede variar según la ubicación y el tipo de plan, y está sujeta a cambios. Todas las pólizas de seguro de salud colectivo y los planes de beneficios de salud tienen exclusiones y limitaciones. Para conocer los costos y los detalles completos de la cobertura, consulte los documentos de su plan.

Todos los productos y servicios de Cigna son brindados exclusivamente por subsidiarias operativas de Cigna Corporation, o a través de ellas, que incluyen a Cigna Health and Life Insurance Company (CHLIC), Cigna Behavioral Health, Inc., Cigna Health Management, Inc. y HMO subsidiarias o compañías de servicios subsidiarias de Cigna Health Corporation, incluidas Cigna HealthCare of Arizona, Inc., Cigna HealthCare of California, Inc., Cigna HealthCare of Colorado, Inc., Cigna HealthCare of Connecticut, Inc., Cigna HealthCare of Florida, Inc., Cigna HealthCare of Georgia, Inc., Cigna HealthCare of Illinois, Inc., Cigna HealthCare of Indiana, Inc., Cigna HealthCare of St. Louis, Inc., Cigna HealthCare of North Carolina, Inc., Cigna HealthCare of New Jersey, Inc., Cigna HealthCare of South Carolina, Inc., Cigna HealthCare of Tennessee, Inc. (CHC-TN) y Cigna HealthCare of Texas, Inc. Formularios de pólizas: OK: HP-APP-1 y otras; OR: HP-POL38 02-13; TN: HP-POL43/HC-CER1V1 y otras (CHLIC); GSA-COVER y otras (CHC-TN). El nombre de Cigna, el logo y otras marcas de Cigna son propiedad de Cigna Intellectual Property, Inc. Las imágenes se usan con fines ilustrativos únicamente.

914500SP d 06/20 © 2020 Cigna. Parte del contenido se suministra bajo licencia.

SEPA ANTES DE IR



Menor

Costo y tiempo

Mayor

	Atención virtual	Clínica de acceso fácil	Consultorio del proveedor de cuidado de la salud	Centro de cuidado de urgencia	Sala de emergencias
	Para condiciones médicas menores. Conéctese con un médico certificado, por video o por teléfono, cuando, donde y como más le convenga. Visite myCigna.com o llame a MDLIVE al 888.726.3171 para hablar con un médico las 24 horas del día, los 7 días de la semana.*	Para condiciones médicas menores. Integrada por enfermeros practicantes y asistentes médicos. Ubicada en tiendas minoristas y farmacias. Suele estar abierta por la noche y los fines de semana.	El mejor lugar para recibir cuidado de rutina o preventivo, o hacer un seguimiento de los medicamentos. Muchos PCP ofrecen atención virtual. Comuníquese con su PCP para programar una visita en persona o de atención virtual. Encuentre un PCP en myCigna.com .	Para condiciones que no representan un riesgo para la vida. Integrado por enfermeros y médicos; suelen tener un amplio horario de atención.	Para tratamiento inmediato de lesiones o enfermedades críticas. Abierta las 24 horas del día, los 7 días de la semana. Si le parece que una situación representa un riesgo para la vida, llame al 911 o diríjase a la sala de emergencias más cercana. Las salas de emergencias "independientes" son cada vez más comunes en muchas áreas. Como estas salas de emergencias no están dentro de ningún hospital, es posible que parezcan centros de cuidado de urgencia. Cuando usted se atiende en una sala de emergencias, el costo que se le factura es mucho más alto que en otros centros de cuidado de la salud.
Condiciones que trata**	<ul style="list-style-type: none"> › Resfrío y gripe › Sarpullidos › Dolor de garganta › Dolor de cabeza › Dolor de estómago › Fiebre › Alergias › Acné › Infecciones urinarias y muchas condiciones más 	<ul style="list-style-type: none"> › Resfrío y gripe › Sarpullidos o afecciones cutáneas › Dolor de garganta, dolor de oído, dolor en los senos paranasales › Cortes o quemaduras leves › Pruebas de embarazo › Vacunas 	<ul style="list-style-type: none"> › Problemas de salud generales › Cuidado preventivo › Controles de rutina › Vacunas y exámenes de detección 	<ul style="list-style-type: none"> › Fiebre y síntomas gripales › Cortes, esguinces, quemaduras o sarpullidos leves › Dolor de cabeza › Dolor lumbar › Dolor en las articulaciones › Síntomas respiratorios leves › Infecciones urinarias 	<ul style="list-style-type: none"> › Entumecimiento, debilidad repentinos › Hemorragia no controlada › Convulsiones o pérdida del conocimiento › Dificultad para respirar › Dolor de pecho › Lesión en la cabeza/traumatismo grave › Visión borrosa o pérdida de la visión › Cortes o quemaduras graves › Sobre dosis
Su costo y tiempo	<ul style="list-style-type: none"> › Los costos son iguales o más bajos que una visita a su proveedor de cuidado primario (PCP) › Por lo general, conseguirá una cita en una hora o menos › Sin necesidad de salir de su casa o su trabajo 	<ul style="list-style-type: none"> › Iguales o más bajos que los del consultorio del proveedor › No se necesita cita 	<ul style="list-style-type: none"> › Puede cobrar un copago/coseguro y/o deducible › Por lo general, se necesita cita › Tiempos de espera cortos 	<ul style="list-style-type: none"> › Costos más bajos que los de una sala de emergencias › No se necesita cita › Los tiempos de espera varían 	<ul style="list-style-type: none"> › El costo más alto › No se necesita cita › Los tiempos de espera pueden ser largos

Línea de Información sobre la Salud de Cigna

Un servicio telefónico atendido por profesionales clínicos, que le ayuda a comprender los problemas de salud que tenga y a tomar decisiones informadas al respecto, sin costo adicional. Estos profesionales clínicos pueden ayudarle a elegir el tipo de cuidado correcto, en el lugar adecuado, en el momento justo, ya sea que se trate de analizar opciones de tratamiento en el hogar, dar seguimiento a una cita médica o buscar el centro de cuidado de urgencia de la red más cercano. Simplemente llame al número que aparece en su tarjeta de ID de Cigna, visite myCigna.com o use la aplicación [myCigna](http://myCigna.com)***. Abierta las 24 horas del día, los 7 días de la semana.

Contigo paso a paso.®



Ofrecido por Cigna Health and Life Insurance Company o sus afiliadas.

CUIDADO DE LA SALUD CUANDO Y DONDE LO NECESITE

Atención virtual de la cabeza a los pies¹ a través de MDLIVE.[®]



No siempre es fácil encontrar el tiempo para cuidar de su salud de la manera que necesita. Después de todo, las citas médicas tradicionalmente requieren tiempo y viaje. Esto puede hacer que posterguemos el cuidado de nuestra salud hasta que los problemas se agravan y son más costosos de tratar.

Por eso, Cigna se ha asociado a MDLIVE para ofrecer un conjunto integral de opciones muy cómodas de atención virtual, que están disponibles por teléfono o video, en el momento más conveniente para usted. Los médicos, dermatólogos, psiquiatras y terapeutas con licencia de MDLIVE son profesionales certificados con un promedio de más de 10 años de experiencia, que brindan atención personalizada para cientos de necesidades médicas y de salud del comportamiento.

Ahora no tiene que esperar —ni viajar— para cuidar de su salud.

Conéctese por video o por teléfono, cuando le resulte conveniente. Lo mejor de todo es que tanto usted como sus dependientes que cumplen con los requisitos pueden acceder a la atención virtual de médicos certificados de MDLIVE como parte de sus beneficios de salud.

MDLIVE[®]

Cuidado primario

Cuidado preventivo, cuidado de rutina y referencias a especialistas

- Chequeos y exámenes de bienestar preventivos disponibles sin costo adicional² para detectar condiciones en forma temprana
- Las visitas de cuidado de rutina le permiten desarrollar una relación con el mismo proveedor de cuidado primario (PCP) para ayudarlo a controlar sus condiciones
- Recetas disponibles mediante el servicio de entrega a domicilio o en farmacias locales, si corresponde
- Reciba órdenes para pruebas biométricas, análisis de sangre y exámenes en establecimientos locales³

Cuidado de urgencia

Cuidado a pedido de condiciones médicas menores

- Cuidado a pedido las 24 horas, los 7 días de la semana, durante todo el año, incluso los feriados
- Cuidado para cientos de condiciones médicas menores
- Una alternativa conveniente y económica a los centros de cuidado de urgencia y la sala de emergencias
- Pueden emitirse recetas, si corresponde

Cuidado de la salud del comportamiento

Terapia conversacional y atención psiquiátrica desde la privacidad de su hogar

- Acceso a psiquiatras y terapeutas
- Programe una cita que le resulte cómoda
- Opción de seleccionar al mismo proveedor para cada sesión
- Cuidado para problemas como ansiedad, estrés, cambios en la vida, duelo y depresión

Dermatología⁴

Atención rápida y personalizada para condiciones de la piel, el cabello y las uñas; no se necesita cita

- Un dermatólogo certificado analiza fotos y síntomas; pueden emitirse recetas, si corresponde
- Cuidado de condiciones comunes de la piel, el cabello y las uñas, incluidas acné, eczema, psoriasis, rosácea, manchas sospechosas y muchas más
- Diagnóstico y plan de tratamiento personalizado, generalmente dentro de las 24 horas



3 pasos sencillos para conectarse con el cuidado que necesita

Las visitas de atención virtual son un servicio cómodo y fácil. Para programar una cita:



Acceda a MDLIVE iniciando sesión en myCigna.com y haciendo clic en *Talk to a doctor* (Hablar con un médico). También puede llamar a MDLIVE al 888.726.3171. (No se hacen llamadas telefónicas para dermatología virtual).



Seleccione el tipo de cuidado que necesita: atención médica o asesoramiento; el costo se mostrará en myCigna.com y MDLIVE.



Siga las indicaciones para una visita de cuidado de urgencia a pedido, para una cita de cuidado primario o de salud del comportamiento, o para subir fotos para la atención dermatológica.

Hay citas disponibles por video o por teléfono, para cuando le resulte más conveniente. No se requiere cita para dermatología virtual.



Visite myCigna.com y programe una cita para atención virtual hoy.

Contigo paso a paso.®

1. Cigna le permite acceder a servicios de atención virtual a través de proveedores nacionales de servicios de telesalud como parte de su plan. Este servicio es independiente de la red de su plan de salud y es posible que no esté disponible en todas las áreas ni para todos los planes. No se necesitan referencias. Es posible que los servicios de video no estén disponibles en todas las áreas o con todos los proveedores. Consulte los documentos del plan para tener una descripción completa de los servicios de atención virtual y sus costos. El cuidado primario virtual a través de MDLIVE solo está disponible para miembros de planes médicos de Cigna de 18 años o más.
2. Para los clientes que tienen un beneficio de cuidado preventivo de más de \$0, los exámenes de bienestar virtuales de MDLIVE no costarán \$0 y se harán según su beneficio de cuidado preventivo.
3. Limitado a laboratorios que tengan contrato con MDLIVE para los exámenes de bienestar virtuales.
4. Las visitas dermatológicas virtuales a través de MDLIVE se completan mediante mensajes asincrónicos. No pueden confirmarse los diagnósticos que requieran hacer un examen. En esos casos, se indicará a los clientes que soliciten una cita en persona. Los planes de tratamiento se completarán dentro de un máximo de 3 días hábiles, pero por lo general en 24 horas.

Todos los productos y servicios de Cigna son brindados exclusivamente por subsidiarias operativas de Cigna Corporation, o a través de ellas, que incluyen a Cigna Health and Life Insurance Company o sus afiliadas. El nombre de Cigna, el logo y otras marcas de Cigna son propiedad de Cigna Intellectual Property, Inc.

961333SP 11/21 © 2021 Cigna. Parte del contenido se suministra bajo licencia.





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 providers¹ 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.² 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^{2,3}

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



Hoag^{2,3}

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



MemorialCare^{2,3}

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



Providence^{2,3}

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



Scripps Health^{2,3}

- › **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**

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 Network² – 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.⁴
- 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.⁵
- 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.⁶
- **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.⁷
- **Behavioral health network** (or Employee Assistance Program Network,⁸ 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.⁹

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.⁵

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.⁵

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.⁴

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[®] 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**.



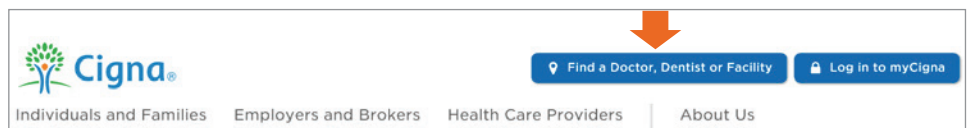
For more information, call **800.244.6224** anytime or visit **Cigna.com** before enrollment. If your plan has already started, you can visit **myCigna.com** or use the **myCigna App**.

FINDING A PROVIDER IN OUR ONLINE DIRECTORY

Southern California Select Network

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

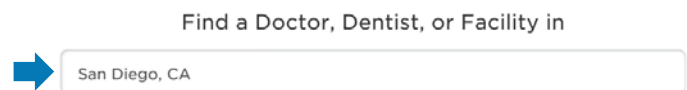
STEP 1 - Go to [Cigna.com](https://www.cigna.com) and select **Find a Doctor, Dentist or Facility** at the top of the page.



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

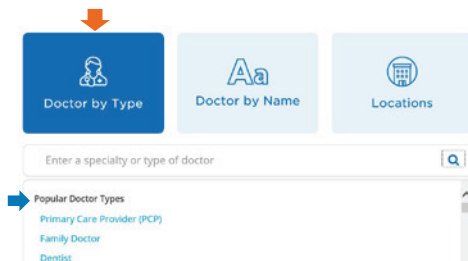


STEP 3 - Enter the **Address, City or Zip** of the doctor, dentist or facility.



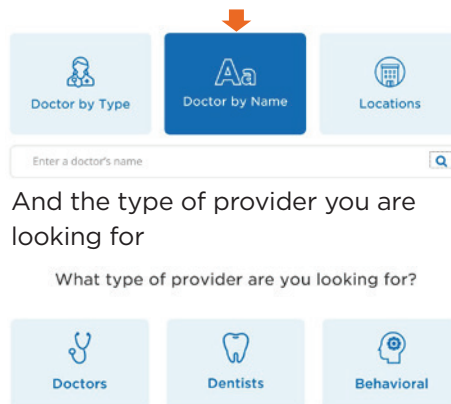
To search **Doctor by Type**

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



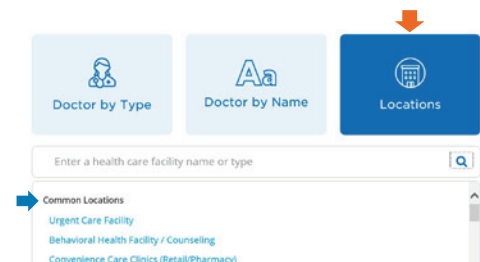
To search **Doctor by Name**

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.®

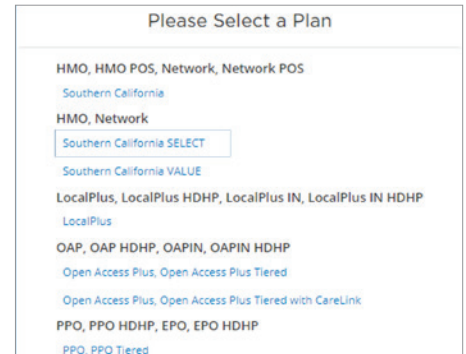


Offered by Cigna Health Care of California, Inc.

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.



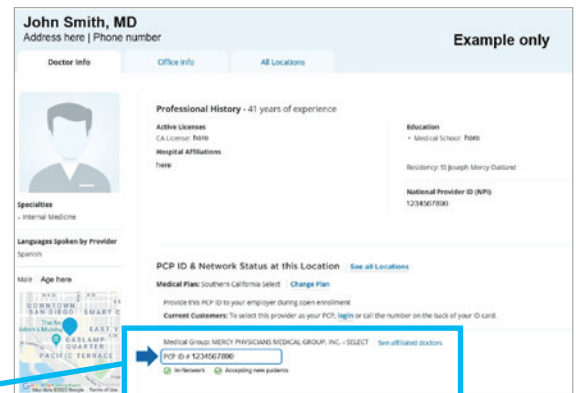
STEP 6 – Choose Southern California Select under HMO, Network. Your search results will appear.



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: Before 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: After 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.

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company and HMO or service company subsidiaries of Cigna Health Corporation, including Cigna HealthCare of California, Inc.

EXPRESS SCRIPTS PHARMACYSM

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.[®]



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.

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.

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company (CHLIC), Connecticut General Life Insurance Company, Express Scripts, Inc., ESI Mail Pharmacy Service, Inc., Express Scripts Pharmacy, Inc., and HMO or service company subsidiaries of Cigna Health Corporation. “Express Scripts Pharmacy” refers to ESI Mail Pharmacy Service, Inc. and Express Scripts Pharmacy, Inc. Policy forms: OK - HP-APP-1 et al., OR - HP-POL38 02-13, TN - HP-POL43/HC-CER1V1 et al. (CHLIC). The Cigna name, logo, “Together, all the way,” and “myCigna” are owned by Cigna Intellectual Property, Inc. “Express Scripts” and “Express Scripts Pharmacy” are trademarks of Express Scripts Strategic Development, Inc.



January 2024

Cigna Healthcare pharmacy clinical update

Plan affordability and prescription drug access are strategic imperatives for our clients and for Cigna HealthcareSM. 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 changes¹

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 available⁴

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 membership² and achieve an average savings of

\$2.04 PMPM³



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 status⁴
- 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**⁴
- 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 status⁴
- 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 status⁴
- 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 status⁴.
 - > 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 status⁴
- 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 impact⁴
- 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 status⁴
- Legacy formularies: Moving to prior authorization



Customer communications

Less than 1% of customers will be affected by these changes.¹

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.

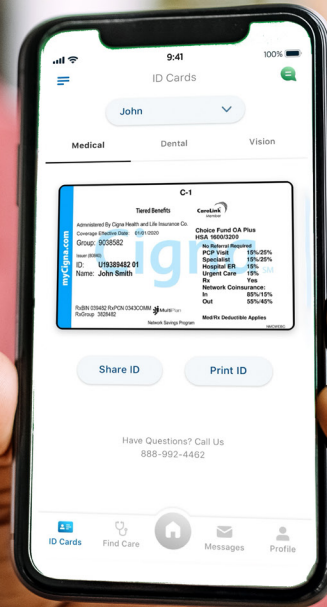
Health benefit plans vary, but in general to be eligible for coverage a drug must be approved by the Food and Drug Administration (FDA), prescribed by a health care professional, purchased from a licensed pharmacy and medically necessary. If your plan provides coverage for certain prescription drugs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

All Cigna Healthcare products and services are provided exclusively by or through operating subsidiaries of The Cigna Group.

964826 07/23 © 2023 Cigna Healthcare. Some content provided under license.

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.



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

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.

The Apple logo is a trademark of Apple Inc., registered in the U.S. and other countries. App Store is a registered service mark of Apple Inc. Android and Google Play are trademarks of Google LLC. Amazon, Kindle, Fire and all related logos are trademarks of Amazon.com, Inc., or its affiliates.

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

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company, Connecticut General Life Insurance Company, Evernorth Behavioral Health, Inc., and HMO or service company subsidiaries of Cigna Health Corporation. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc.