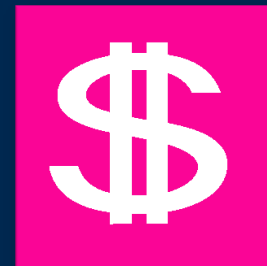


YOUR CIGNA CHOICE FUND HEALTH SAVINGS ACCOUNT

Your health plan plus a
Health Savings Account



Plan year 7/1/2015

GO YOU.



GO YOU[®]

You are **one of a kind.**

And we want to help you **live that way.**

That's why we offer **coverage** **tools** **resources** that work for you as an individual –

and ultimately help keep you **healthier**

Cigna.



Your Cigna Choice Fund[®]
Health Savings Account is all about



helping you to get the **most**
from your plan

and giving you what you **need**
to live a **healthier life.**

Cigna[®]

CIGNA CHOICE FUND HEALTH SAVINGS ACCOUNT (HSA)



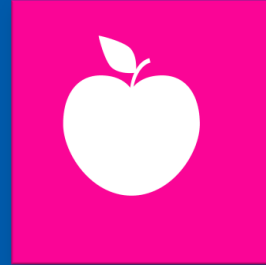
Open Access Plus:

- 699,600 doctors/specialists
- 5,800 hospitals/facilities



Deductibles:

- \$2,000 individual
- \$4,000 family



Preventive care*:

- Covered at 100% (in-network)

* Some preventive services may not be covered under your plan. For example, immunizations for travel are generally not covered. Other non-covered preventive services/supplies may include any service or device that is not medically necessary or services/supplies that are unproven (experimental or investigational). See your enrollment materials for details.

** 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, you may be required to use an in-network pharmacy to fill the prescription. If you use a pharmacy that does not participate in your plan's network, your prescription may not be covered, or reimbursement may be limited by your plan's copayment, coinsurance or deductible requirements. See your enrollment materials for details.

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HEALTH SAVINGS PLAN AND YOU

Qualified high deductible medical plan

+

Health Savings Account (NM Contribution)

=

Tax-advantaged HSA plan

- A tax-advantaged Health Savings Account provides coverage for current health care expenses with the option to save for future health care expenses
- Combines a qualified high-deductible medical plan (medical/pharmacy coverage) with a Health Savings Account
- You, your employer, or both, can contribute to the Health Savings Account which is owned by you
- Money put in the Health Savings Account is generally not taxable*
- You have investment options with the Health Savings Account

* HSA contributions and earnings are not subject to federal taxes and not subject to state taxes in most states. A few states do not allow pretax treatment of contributions or earnings. Please consult your personal tax advisor or contact your plan administrator for information about your state.

MAKE THE MOST OF YOUR HSA – INDIVIDUAL

Contributions (from you or your employer) can be used to pay for qualified health expenses or saved to pay for future health expenses

HSA (NM Contribution)
\$800
+
YOU
\$1,200



PLAN
100%

\$2,000

All Expenses*

DEDUCTIBLE/
OUT-POCKET-
MAXIMUM

IN-NETWORK

IN-NETWORK PREVENTIVE CARE IS COVERED BY THE PLAN AT [100%]

*Includes deductible.

Your out-of-pocket costs may exceed the amount shown if you choose to receive care out-of-network. All plans have exclusions and limitations. For costs and details of coverage, see your enrollment materials.

MAKE THE MOST OF YOUR HSA – FAMILY

Contributions (from you or your employer) can be used to pay for qualified health expenses or saved to pay for future health expenses

HSA (NM Contribution)
\$1,600

+

YOU
\$2,400



PLAN

100%

All Expenses*

IN-NETWORK

\$4,000

DEDUCTIBLE/
OUT-POCKET-
MAXIMUM

IN-NETWORK PREVENTIVE CARE IS COVERED BY THE PLAN AT [100%]

*Includes deductible.

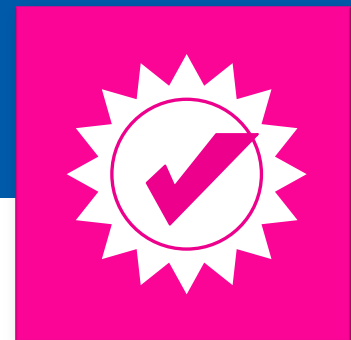
Your out-of-pocket costs may exceed the amount shown if you choose to receive care out-of-network. All plans have exclusions and limitations. For costs and details of coverage, see your enrollment materials.

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ARE YOU ELIGIBLE TO PARTICIPATE?

Because HSA plans have certain tax advantages, the IRS defines specific rules for participation. To be eligible, you:

- Must be enrolled in an IRS-qualified high-deductible medical plan (high-deductible medical plans offered with Cigna's Choice Fund HSA meet IRS requirements)
- Cannot have any other health coverage
 - Not covered by spouse's medical or pharmacy plan
 - Not covered through Medicare Part A or Part B
 - Not covered through a general-purpose Flexible Spending Account (FSA) plan (either employer's or spouse's)
- Cannot be claimed as a dependent on another person's tax return



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YOUR HSA MAXIMUM CONTRIBUTION

The IRS has set the following limits for 2015:

- Under age 55 and not enrolled in Medicare (based on a 12-month period):
 - Up to \$3,350 individual coverage*
 - Up to \$6,650 family coverage*
- Age 55 or older:
 - Maximum contribution increases by \$1,000 (considered a “catch-up” contribution)
 - Up to \$4,350 individual coverage*
 - Up to \$7,650 family coverage*
- To make the maximum contribution in a calendar year, you must:
 - Meet all requirements to be eligible for HSA contributions on January 1
 - Remain qualified through December 1
 - If these criteria are not met, maximum contribution is prorated = if 1/12 maximum contribution for each month then individual is qualified



HOW YOUR MEDICAL CLAIMS ARE PAID



Sick visit to an in-network doctor/hospital/facility – receive discounted rate for Cigna plan.

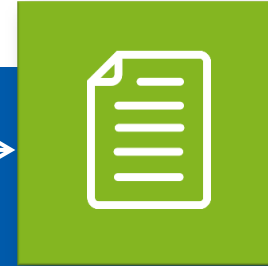
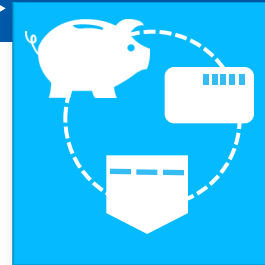


Cigna receives the claim from doctor and processes it based on the HSA-qualified plan deductible, covered expenses and Cigna-negotiated discounts.



If auto claim forwarding was elected, Cigna automatically subtracts the amount owed to the doctor from your HSA and pays the doctor.

If no auto claim forwarding in place, you have the option to pay the doctor bill using your HSA (debit card/checkbook/online bill pay/fund transfer) or pay out of pocket.



Cigna provides an explanation of benefits or EOB (“receipt”) showing: Doctor’s fee, Cigna discount, amount billed, amount deducted from the HSA, amount paid to doctor, remaining HSA balance, and what you saved.



Cigna updates health Statement information which can be viewed on myCigna.com

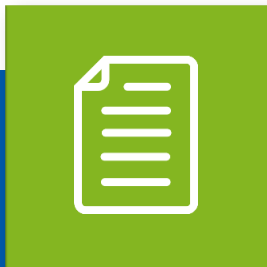
Cigna.

What happens at the Pharmacy? – Express Scripts

- You access an ESI participating pharmacy and present your ESI ID Card
- ESI processes and submits the claim electronically to CIGNA
- The Rx claim is reconciled with the medical benefits
- If the deductible is not yet satisfied, you pay the full cost of the Rx, which is credited toward satisfying your deductible
- If the deductible has been satisfied, you pay nothing!



HELPING YOU UNDERSTAND AND TRACK YOUR HEALTH CARE EXPENSES



Explanation of benefits (EOB)

- Clearly shows how and when claims were paid
- Receive them in the mail or electronically depending on your preferences
- Available online at **myCigna.com** with email alerts once each claim is processed



Health Statement

- Shows year-to-date deductibles, all claim activity and out-of-pocket expenses for that quarter
- Available online on **myCigna.com**

HELPING YOU UNDERSTAND AND TRACK YOUR HEALTH CARE EXPENSES

24/7 customer phone assistance

- One toll-free number – on the back of the ID card and debit card
 - Medical benefits and claims
 - HSA IRS requirements
 - HSA transaction activity and balance
 - Live transfer to the bank for investment, lost debit card, and debit card transaction questions
 - Help with tools and resources on **myCigna.com**



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HELPING YOU UNDERSTAND AND TRACK YOUR HEALTH CARE EXPENSES

Your 24/7 online health account management

- Review your plan coverage
- Check available balances
- Track claims and payments
- Get HSA bank account information
- Manage investment accounts via a link to the bank

The screenshot displays the Cigna Health Savings Account (HSA) management page. At the top, there is a navigation bar with the Cigna logo, a search bar, and links for Profile, Contact, Forms, Español, and Log Out. Below the navigation bar is a menu with options: REVIEW MY COVERAGE, MANAGE CLAIMS & BALANCES, FIND A DOCTOR OR SERVICE, CIGNA HOME DELIVERY PHARMACY, ESTIMATE HEALTH CARE COSTS, and MANAGE MY HEALTH. The main content area shows the user's location: Home >> Review My Coverage >> Health Savings Account (HSA). The page title is "Health Savings Account (HSA)".

ACCOUNT BALANCE

Health Savings Account

Available Cash Balance: \$4,652.06

DEDUCTIBLE TRACKER

MEDICAL

Cigna In-Network Deductible: \$4,000
Remaining: \$3,162.00

Account Summary

Primary Customer:
Employer Account Number:
Coverage From:
Auto-Pay:

My Incentive Awards Program

Get healthy and stay healthy with incentive programs your employer and Cigna have chosen for you. Track your progress, earn valuable rewards and view your completed programs.

You can also access your Incentive Awards from the Manage My Health tab.

How Your Health Savings Account (HSA) Works

An HSA can help pay for health care expenses not paid by your medical plan now and in the future. The money saved in your HSA earns interest, can be invested once you reach a minimum.

RELATED LINKS

- Get Account Updates
- Health Care Documents
- Investment Options
- Eligible and Ineligible HSA Expenses
- HSA Video
- HSA Calculator
- Understanding My Coverage
- Request or Cancel HSA Debit Cards
- Healthy Rewards Discounts

NEED HELP

FAQ

meet Karen

- Single, in her 50s
- Heart disease; controlling health through medication
- Looking to save money for future health expenses



TOTAL EXPENSES

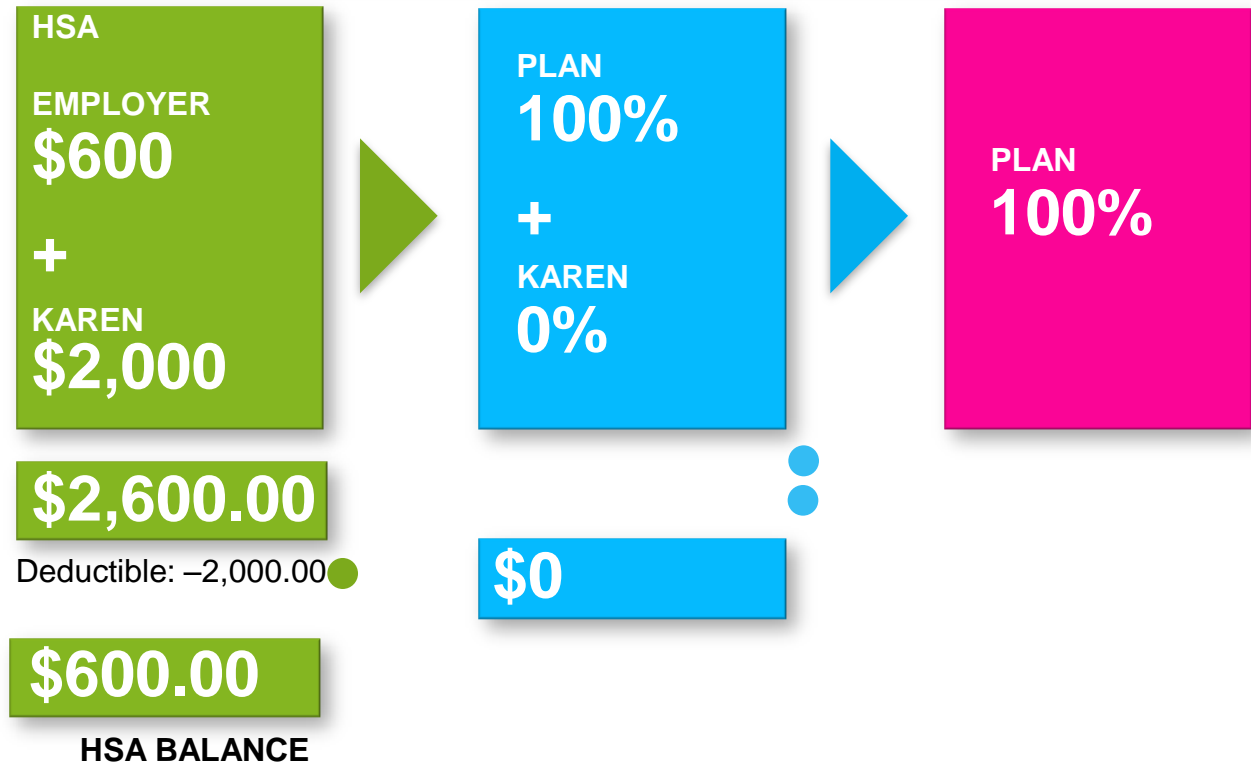
Preventive care	\$ 398.00
ER visit	2600.00
4 PCP visits	320.00
12 Generic Rx	288.00
3 Brand Rx	240.00

TOTAL 3,846.00

100% covered	-398.00	●
Karen's Deductible	-2,000.00	●
100% Karen (HSA)	-2,000.00	●
100% plan	1,846.00	●

BALANCE DUE 0.00

● IN-NETWORK PREVENTIVE CARE IS COVERED BY THE PLAN AT 100%



HELP, WHEN AND WHERE YOU NEED IT

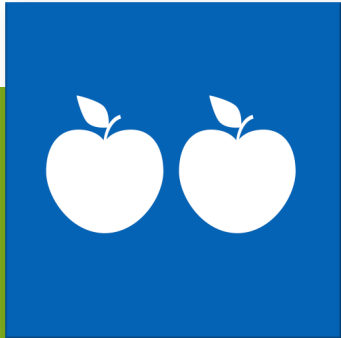
- Find a doctor, hospital or other health facility whenever you need one, online, by phone or on the go with the **myCigna mobile App***
- Access to emergency care 24 hours a day, inside or out of the network
- Talk with a health advocate who can help you make decisions about your treatment
- Avoid the emergency room for minor injuries – your plan’s network includes urgent care facilities and retail clinics



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*Your carrier's standard mobile phone and data usage charges apply.

HELPING YOU GET QUALITY CARE



Quality ratings help you compare doctors and hospitals



Online resources help you research information about your drug, including possible dangerous drug interactions



Alerts are sent to you and your doctor if we see or anticipate possible gaps in care, for example missed tests, along with tips to help you manage your care
[



Our case managers work with your doctor to help them develop a complete care plan if you are hospitalized with a serious illness or injury

INFORMATION TO MAKE SMART CHOICES



When you choose to see doctors or other health care professionals who participate in the Cigna network, your costs will be lower and your plan will pay a larger share of any covered charges



Find cost estimates for common medical procedures and treatments on **myCigna.com**



You can get estimates for certain procedures from in-network health care professionals and facilities on **myCigna.com**. It'll show your plan discounts, deductibles and other account balances to give you a good sense of your actual out-of-pocket expenses.

PLANNING FOR YOUR MEDICAL EXPENSES

Cigna Choice Fund with HSA		
	Single	Family
Deductible	\$2,000	\$4,000
Out-of-pocket maximum	\$2,000 In-network \$4,000 Out-of-network	\$4,000 In-network \$8,000 Out-of-network
HSA contribution from employer	\$800	\$1,600
Lifetime maximum	Unlimited	Unlimited

*If you choose to receive care outside of your plan's network, only covered expenses will be applied to your deductible – subject to your plan's Maximum Reimbursable Charge provisions. See your enrollment materials for more information about costs and details about covered and non-covered services, including plan exclusions and limitations.



YOUR HSA SAVING AND INVESTMENT FEATURES

- \$2,000 minimum in HSA to invest
- Once the investment account is open, no minimum balance applies
- A wide range of mutual funds to choose from
- Investments can be put into one fund or multiple funds
- No minimum deposit for any fund
- Tax-free growth of interest or investment earnings*
- No monthly fees
- Online trading – no fees apply
- Track your balance online or with convenient monthly statements



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*HSA contributions and earnings are not subject to federal taxes and not subject to state taxes in most states. A few states do not allow pretax treatment of contributions or earnings. Please consult your personal tax advisor or contact your plan administrator for information about your state.

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HELP, TO KEEP YOU HEALTHY



- A simple, fun, online health assessment that connects you to a social network, personal goals and a gaming experience designed to help you live a healthier life
- Online coaching programs help you maintain a healthy lifestyle
- 100% coverage for in-network wellness checkups, immunizations and preventive screenings*
- Use Cigna Healthy Rewards^{®**} to save money on health and wellness products and services like fitness clubs, alternative medicine, vision and hearing care, and more
- A personal health advocate can help you prepare for office visits, improve your lifestyle and reduce your health risks, explore and choose treatment options, and answer questions about health and coverage
- Healthy pregnancy education programs with the March of Dimes[®] helps every baby get a healthy start
- Programs to help you better manage stress, quit tobacco or lose weight

Some preventive services may not be covered under your plan. For example, immunizations for travel are generally not covered. Other non-covered preventive services/supplies may include any service or device that is not medically necessary or services/supplies that are unproven (experimental or investigational). See your enrollment materials for details.

Healthy Rewards is a discount program and is separate from your medical benefits. If your plan includes coverage for any of the services offered through Healthy Rewards, this program is in addition to, not instead of, your plan benefits. Some Healthy Rewards programs are not available in all states and may be discontinued at any time. **A discount program is NOT insurance, and you must pay the entire discounted charge.

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HELP FOR SERIOUS HEALTH CONDITIONS



We can provide information and resources to help you learn about your condition, treatment options and tips for self-care.

- Work with a dedicated health advocate to help you manage your health condition, treatment options and self-care.

SAVING YOU TIME

myCigna.com

- Print forms or print/order ID cards
- Check your coverage and explanation of benefits
- Track claims, payments and deductibles
- Sign up for online coaching programs
- Keep track of your health history and records with an online personal health record
- Find in-network doctors, specialists, hospitals and labs
- Learn about common health problems and treatment options
- Compare treatment and procedure costs
- Find cost and quality ratings for doctors and hospitals



Talk with a health specialist when you can't reach your doctor – day or night



No claim forms needed in-network

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ENROLLING. HOW WE CAN HELP.



Before opening the HSA, the bank will:

- Verify your identity (required by the federal government) using information provided in the HSA application and enrollment form
- Notify you if additional documentation is needed to verify your name, social security number or address



- The bank will send your HSA information and a debit card within 7–10 days of the start of the plan year or the verification of identity (whichever is later)

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- ID cards are mailed from Cigna

- Debit cards are mailed separately from the bank

The bank cannot open an HSA until it is able to satisfy the requirements of the Federal government.

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Rates will vary by plan design including the amount of plan deductibles, coinsurance, and out-of-pocket and lifetime maximums.

All health insurance policies and health benefit plans have exclusions and limitations. For costs and details of coverage, see your enrollment materials. The information in this presentation summarizes the highlights of your plan. For a complete list of both covered and not covered services, including benefits required by your state, see your employer's group insurance certificate, summary plan description or group service agreement – the official plan documents. If there are any differences between the information in this presentation and the plan documents, the information in the plan documents takes precedence.

Health care professionals who participate in Cigna's network are independent contractors solely responsible for the treatment provided and are not agents of Cigna. The information in this presentation summarizes the highlights of your plan. For a complete list of both covered and not covered services, including benefits required by your state, see your employer's group insurance certificate, summary plan description or group service agreement – the official plan documents. If there are any differences between the information in this presentation and the plan documents, the information in the plan documents takes precedence.

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GO YOU.

