



State of Tennessee

# YOUR MEDICAL PLAN OPTIONS

Plan year: 2023



# Contents

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# NETWORKS



## Getting care when and where you need it



### In a LocalPlus Network<sup>1</sup> area?

Whether you're home or in any LocalPlus Network area, you must visit a health care provider or facility in this network to receive in-network coverage



### Need care away from home?

If you're temporarily away from home and need care, look for a participating LocalPlus doctor. Or if you are outside a LocalPlus service area, you can use providers or facilities in our Away From Home Care feature



### Outside the network?

If you choose to go outside the LocalPlus Network (or the Away From Home Care feature), your coverage will be considered out-of-network

1. The LocalPlusNetwork is smaller than Cigna's national Open Access Plus (OAP) Network. In this plan, you have access to in-network benefits only from the health care professionals and facilities in the LocalPlusNetwork when in a LocalPlusNetwork service area. For a paper directory, call Cigna at 1.800.997.1617.

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

## Open Access Plus (OAP)

- OAP Network
- Largest Network in Tennessee
- Nationwide Network
- Using doctors and health care facilities in the Cigna network may keep your costs lower
- You can choose doctors or facilities not part of the Cigna network, but your costs may be higher
- **HCA Tristar facilities and physicians are in the Open Access Plus ( OAP) network**
- **Ascension St Thomas facilities and physicians are in the Open Access Plus (OAP) network**



# TAKE CONTROL OF YOUR HEALTH AND YOUR HEALTH COSTS

Here are a few easy ways to save on out-of-pocket health care expenses:



**Stay with in-network**  
providers and facilities



**Visit an urgent care**  
**center** instead of the ER  
for non-life-threatening  
health concerns



**Use a convenience care**  
**clinic** (inside supermarkets,  
pharmacies and other retail  
stores) for routine care



**Access virtual care<sup>1</sup>**  
**through MDLIVE®** 24/7  
for a range of minor  
conditions

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.

This information is for educational purposes only. It is not medical advice. Always consult your doctor for examinations, treatment, testing and care recommendations. In an emergency, dial 911 or visit the nearest emergency room.



A woman with dark, wavy hair, wearing a blue long-sleeved shirt, is leaning over a white kitchen counter. She is holding a tablet in her left hand and a pen in her right hand, appearing to be writing or looking at something on the tablet. The background shows a kitchen with white cabinets, a tiled backsplash, and various plants. A blue banner is overlaid on the left side of the image.

## TOOLS, PROGRAMS, & RESOURCES



# So many ways to connect with Cigna. Whenever / Wherever



## Cigna.com

- › Simple to navigate
- › Find what you're looking for, quickly and easily



## Interactive Voice Response (IVR)

- › Our “natural language” system



## Always “on” customer service

- › 24/7/365 live phone support\*\*
- › Chat during certain hours



## myCigna.com

- › Personalized
- › Easy access to doctor and facility searches, cost and quality of care, and more.



## Cigna mobile

- › All Cigna sites available via any web-enabled mobile device

\*\* For Cigna medical and dental plans.





- Find / locate providers and compare cost and quality ratings.
- **View** the status of claims.
- **Create** a Personal Health Record
- **Order** a new ID card or print a temporary one.
- **Learn** about your plan's details.
- **Find** information on health conditions, first aid and much more
- **Verify** plan details such as coverage, copays and deductibles.



**MAKE MYCIGNA YOUR PERSONAL HEALTH PLACE**

Enjoy a simple way to personalize, organize and access your important plan information.

Register on myCigna.  
Once you do, you can log in anytime, anywhere to:

- › Manage and track claims
- › View ID card information
- › Find doctors and compare cost and quality ratings
- › Review your coverage
- › Track your account balances and deductibles
- › Refill your prescription drugs online and check order status with Cigna Home Delivery Pharmacy™

Register today! Visit [myCigna.com](https://mycigna.com) or download the myCigna Mobile App\*.

Go to [myCigna.com](https://mycigna.com) to go paperless!  
After you register, you can set up paperless communications. Just log in to myCigna.com and select "Go Paperless".



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# The myCigna® app\* goes one step further



- › Instant, real-time access to health plan information, on the go
- › Store and organize info right on your smartphone
- › Easy and simple navigation
- › Completely personalized
- › Available with data or Internet connection

## 24-Hour Health Information Line

- Access to experienced Registered Nurses 24/7, across all U.S. time zones.
- Available in English, Spanish and for the Hearing Impaired.
- Access to Podcasts and Audio Health Information Library for information on topics including aging, women's health, nutrition & surgery.



**MAKE THE CALL**

**The health information line is here for you 24/7**  
It can be a fever in the middle of the night or a question about a popular medication. Whether you're looking for general information or have a specific health concern, the health information line is open 24 hours a day, seven days a week.  
Dial **800.Cigna24** and you'll be connected with a nurse who is ready to help answer your health questions.

**And there's more**  
You can also listen to hundreds of podcasts in English and Spanish on almost any health topic to be better informed about your health. To listen:

- ▶ Select a topic and download podcasts to your mobile device\* or listen via live-stream on your computer.
- ▶ Call the health information line, follow the voice prompts, enter a code for the audio library and you'll be listening in seconds.

\*Standard mobile phone carrier and data usage charges apply.

For more information, visit [myCigna.com](https://myCigna.com) or call **800.Cigna24**



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**HEALTHY CHOICES  
DESERVE  
HEALTHY DISCOUNTS**

**Start saving today with Cigna Healthy Rewards\*\***  
Just use your medical insurance ID card when you pay and let the savings begin.  
Get discounts on the health products and programs you use every day for:

- › Weight management and nutrition
- › Fitness
- › Mind/body
- › Vision and hearing care
- › Alternative medicine
- › Healthy lifestyle

**Real brands. Real discounts. Real awesomeness.**

\*\*Healthy Rewards is a discount program. Some Healthy Rewards programs are not available in all states and programs may be discontinued at any time. If your health plan includes coverage for any of these services, this program is in addition to, not instead of, your plan benefits. Healthy Rewards programs are separate from your plan benefits. A discount program is NOT insurance, and you must pay the entire discounted charge. All goods, services and discounts offered through Healthy Rewards are provided by third parties who are solely responsible for their products, services and discounts.

To start saving today, visit [myCigna.com](http://myCigna.com) or call 800.870.3470.



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## Provides discounts when you use Healthy Rewards providers

- Fitness
- Weight Management & Nutrition
- Tobacco Cessation
- Mind/Body
- Vision & Hearing
- Vitamins, Health & Wellness Products
- Alternative Medicine
- Dental
- Healthy Lifestyle



# VIRTUAL CARE<sup>1</sup>



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.

## Primary Care

### Preventive care, routine care and specialist referrals

- Preventive care checkups/wellness screenings available at no additional cost<sup>2</sup>
- Routine care visits allow you to build a relationship with the same primary care provider (PCP)
- 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 ER
- Prescriptions available, if appropriate

## Dermatology<sup>4</sup>

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

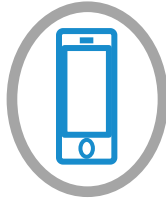
- Board-certified dermatologists review pictures and symptoms; prescriptions available, if appropriate
- Care for common skin, hair and nail conditions including acne, eczema, psoriasis, rosacea, suspicious spots and more
- Diagnosis and customized treatment plan, usually within 24 hours

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.



# The Cigna Diabetes Prevention Program in collaboration with Omada

A digital behavior change solution that takes diabetes prevention to a new level



Digital platform expands reach, accessibility and measurability



Lifestyle and behavior change program for up to two years



Centers for Disease Control and Prevention **fully** recognized\*



Advanced analytics identify coverage- and clinically eligible, high-opportunity employees

\*Adam Brickman, "Digital Therapeutics Pioneer Becomes Largest Diabetes Prevention Program Provider to Achieve Milestone", May 30, 2018.

<https://www.omadahealth.com/press/press-release-omada-health-achieves-full-cdc-approval-may>

The Cigna Diabetes Prevention Program is offered through Omada Health, Inc., an independent company/entity.

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# BONE & JOINT HEALTH BENEFIT PROGRAM

SIMPLE. PREDICTABLE. AFFORDABLE.

Enhanced benefit  
\$0 cost for surgery = no bills, no surprise costs\*

Access to a select group of quality, in-network providers\*\*

Concierge service with guidance and support at every step

Quality care close to home with travel benefits when needed\*\*\*

Peace of mind

\*Admission through discharge. For non-HSA plans, the employer's plan pays 100% of eligible expenses. For HSA plans, the employer's plan pays 100% after deductible is met. \*\*Providers identified as having top results based on Cigna's quality and cost-efficiency measures. \*\*\*Travel by car.



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## Bone & Joint Health Benefit Program

- Low Back Disk Surgery
- Hip Replacement
- Knee Replacement
- Laminectomy
- Spinal Fusion
- Shoulder

### Travel Benefit

**The program includes a travel benefit to help pay for eligible transportation and lodging expenses for you and one companion / caregiver when you must travel 60+ miles to reach a program provider.**

- Travel for a eligible surgical procedure to a participating facility
- Travel for eligible follow-up care
- Travel amount will vary based on treatment plan, location, duration of facility stay
- Not to exceed \$600 per qualified procedure
- Bank of America Visa Travel Card
- May use toward gas, bus, parking, taxi, vehicle rental, hotel/motel (see travel benefit flyer)
- Travel must be directly related to your surgery



# ConsumerMedical Expert Medical Opinion Program

**Support for ALL health conditions including Cancer, Cardiology, MSK and more**

**The ConsumerMedical team will:**

- Check the credentials of your current doctor and verify their skills in treating your condition to make sure you are in the right hands
- Find the most qualified doctors and top-rated hospitals in your area and insurance network
- Arrange a first and second opinion, either in-person with a local physician or virtually with **world-class physicians**
- Access via web portal, app, and phone
- ConsumerMedical performs all medical records collection
- Provide extensive information on all available treatment options
- Help you decide if an elective surgery is right for you by weighing the risks, benefits, and alternative treatments video, asynchronous video, and written consults

## World Class Remote Network Including:



The State of Tennessee is pleased to offer this valuable benefit at **no cost** to all employees and eligible dependents enrolled in the Cigna health plan.



We connect coverage and care seamlessly 24/7/365

By phone – 1.800.997.1617

### WHEN IT MATTERS MOST

Finding quality care

Helping with claims / bills

Understanding how to get  
the most from the plan

Getting the right treatment care

Managing life-changing diagnoses



**Customer Service  
& Advocacy**





## **By phone – 1.800.997.1617**

- Call anytime day or night for live customer service

**Cigna has set up a State of TN url.**

**Go to [www.cigna.com/sites/stateoftn/](http://www.cigna.com/sites/stateoftn/)**

- **Medical Plan information ( LP & OAP)**
- **State of TN Directory PDF**
- **State of TN LP & OAP Searchable Directory Links**
- **Valuable Program Information**

\*Available for Cigna Choice Fund® Health Reimbursement Account (HRA) and Flexible Spending Account (FSA) plans only.

\*\*The downloading and use of the myCigna Mobile App is subject to the terms and conditions of the App and the online stores from which it is downloaded. Standard mobile phone carrier and data usage charges apply.

# Contacts

## Materials

Celeste Sims  
615.595.3134  
Celeste.Sims@Cigna.com

## Enrollment Meetings / Benefit Fairs/ Schedule On-Site Dental Services

### Middle, TN

Cindy Sexton  
615.595.3389  
Cynthia.Sexton@Cigna.com

### West, TN

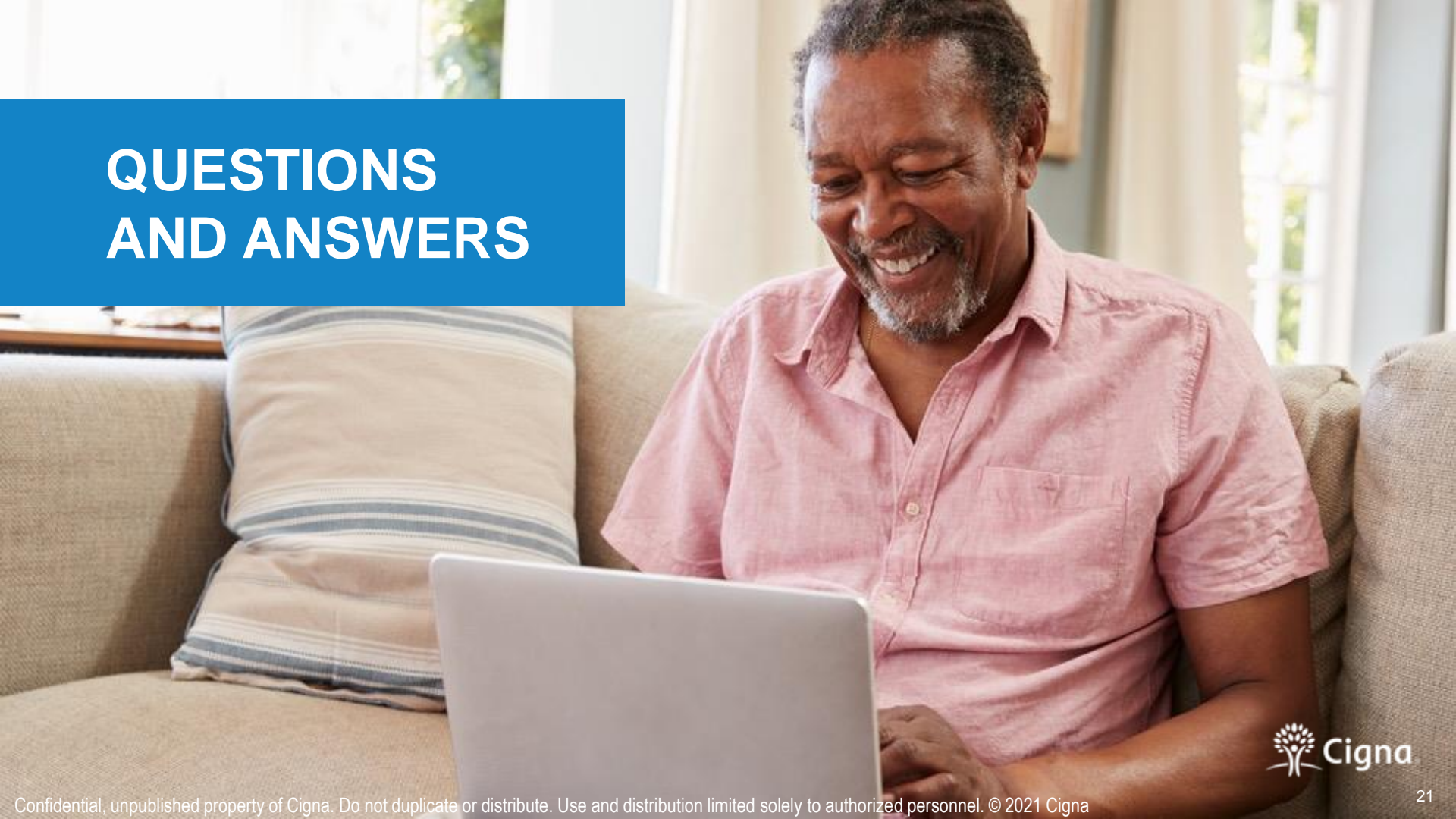
Cato Johnson III  
901.748.4130  
Cato.Johnson@Cigna.com

### East, TN

Deb Williams  
860.902.2815  
Deborah.Williams@Cigna.com



# QUESTIONS AND ANSWERS



You cannot open an HSA if, in addition to coverage under an HSA-qualified High Deductible Health Plan ("HDHP"), you are also covered under a Health Flexible Spending Account (FSA) or an HRA or any other health coverage that is not a HDHP. The HSA provider and/or trustee/custodian will be solely responsible for all HSA services, transactions and activities related thereto. Neither your employer nor Cigna is responsible for any aspects of the HSA services, administration and operation.

Rates will vary by plan design. Coverage is subject to any applicable plan deductibles, copay and/or coinsurance requirements. Product availability may vary by location and plan type and is subject to change. All group 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.

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