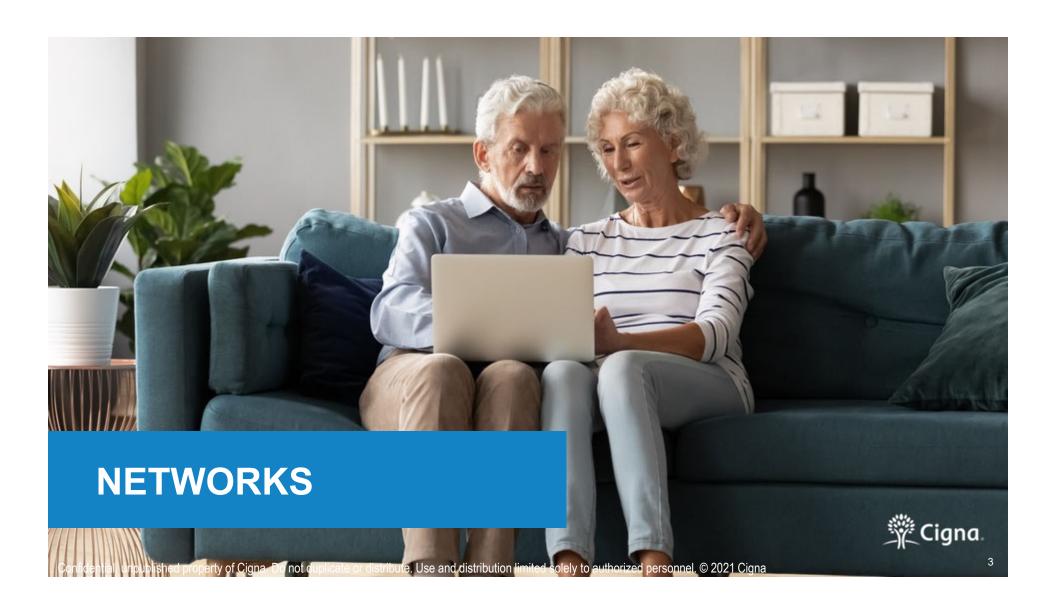


Contents

- Networks (LocalPlus & OAP)
- Cigna Value Added Tools & Programs
- Virtual Health
- Omada DPP Program
- Bone & Joint Health Benefit Program
- Customer Support & Advocacy
- Contacts
- Q&A







LocalPlus®

Getting care when and where you need it



In a LocalPlus Network¹ 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)

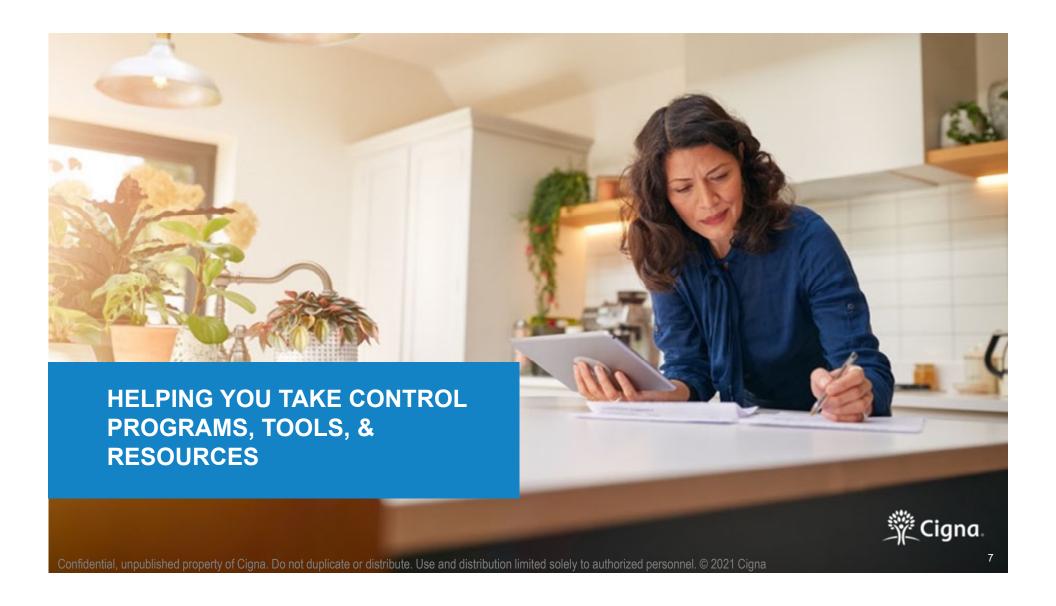
- OAP Network
- Larger Network in Tennessee than LocalPlus
- Nationwide Network
- Using doctors and health care facilities in the Cigna network may keep your costs lower
- You can choose doctors or facilities not part of the Cigna network, but your costs may be higher
- HCA Tristar facilities and physicians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



Network Highlights

- Murfreesboro Medical Clinic (multi-specialty physician clinic) is now contracted for LocalPlus (already in OAP)
- Chi Memorial Healthcare (Chattanooga / Hixon) is now contracted for LocalPlus (already in OAP)
- Northcrest Hospital in Springfield, TN has been acquired by HCA-Tri-Star (will remain in LocalPlus through 12/31/21)** HCA facilities will remain in OAP
- Ascension St Thomas will be a Middle Tennessee provider in the Bone & Joint Health Benefit Program (probable for 1/1/2022 but no later than 4/1/2022)-





Click with a site that clicks with you!

- Choose your doctor and create a personalized list of nearby doctors, hospitals, treatment facilities and more.
- 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.





More and more people are falling into the world of "information on the go." They want fast & accurate information that helps simplify their busy lives.



- With the myCigna Mobile App, you can do almost anything on the go - from getting your medical ID cards, checking account balances, reviewing medical claims, locating doctors and hospitals, comparing prescription drug costs and more.
- The information is presented in real-time, offering the most accurate, up-to-date account information.



24-Hour Health Information Line

Customer Resource

- 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.







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

"Nealty fewends is advisored program. Some Nealty Security programs are of avoidable in all states and programs may be donested any time. Fight readily all includes consequent for any office services, this program is a addition it, not tended of your plan benefits. Nealthy Remarks programs are separate from your plan benefits. Additional programs INOI (Instruction, and pround pay for exertine discounted charge. All goods, services and discounts offend through Nealthy Security and provided by third parties who are soldly repossible for the products, services and discounts of the products of the products of the products of the parties who are soldly repossible for the products, services and the products.

Real brands. Real discounts. Real awesomeness.





All Ograp products and services are provided exclusively by or through operating subsidiates of Ograp Corporation, Including Ograp Hostelh and Life Insocance Company, Connectical General Life Insocance Company, Connectical Centeral Life Insocance

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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 MEDICAL HEALTH WITH MDLIVE¹

Connect with virtual care your way. > Contact your in-network provider > Talk to an MDLIVE medical provider on demand on myCigna.com > Schedule an appointment with an MDLIVE provider on myCigna.com > Call MDLIVE 24/7 at 888.726.3171



Board-certified doctors and pediatricians can diagnose, treat and prescribe medications for minor medical conditions, including:

- Acne
- Allergies
- Asthma
- Bronchitis
- Cold and flu
- Constipation

- Diarrhea
- Earaches
- Fever
- Headaches
- Insect bites
- Joint aches

- Nausea
- Pink eye
- Rashes
- Respiratory and sinus infections
- Sore throats
- Urinary tract infections



^{1.} This is not a full list and is subject to change. Cigna provides access to virtual care through participating in-network providers. Not all providers have virtual capabilities. Cigna also 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. All health care providers are solely responsible for the treatment provided to their patients; providers are not agents of Cigna. Refer to plan documents for complete description of virtual care services and costs.

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





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.

pays 100% er deductible is y and cost-

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Bone & Joint Health Benefit Program - Eligible Procedures

- Low Back Disk Surgery
- Hip Replacement
- · Knee Replacement
- Laminectomy
- Spinal Fusion
- Shoulder (coming soon eff 10/1)

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

Network Update

• Ascension St. Thomas will be added to the Middle TN network of providers soon.





Cigna Customer Service & Advocacy

Proactive connections to high-value care

Healthy nudges at just the right moment 360° view of health information to drive precise actions Specialized support for complex situations Guidance on cost-savings opportunities and programs

Helpful guidance. Intelligent technology. Empathetic support.



We connect coverage and care seamlessly.

WHEN IT MATTERS MOST

Finding quality care

Avoiding unexpected bills

Understanding how to get the most from the plan

Getting the right treatment care

Managing life-changing diagnoses



Customer Service & Advocacy



Prioritize. Personalize. Optimize.

With holistic data and analytics.

Provides real-time benefits

Prioritizes outreach

Aligns customers to the "right" programs, in ways they prefer

Updates dynamically as health changes

924605 01/19

Supports higher engagement and satisfaction

Supports shared goals

Improved health outcomes
Improved productivity
Controlled medical costs

Connects with all offerings

Medical Pharmacy
Behavioral Disability



Identifies opportunities

Medical and high-risk management

Chronic conditions

Lifestyle

Wellness

Pharmacy

Behavioral

Short-term disability

Treatment decision support



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



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're here 24/7/365



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/

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

Once enrolled you can also visit myCigna – online or through the mobile app

- Directory of doctors, hospitals, facilities with cost and quality information
- Useful tools to help you:
 - Check your coverage and EOBs
 - Manage and track claims
 - Track account balances and deductibles, and sign-up for email notifications
 - Find quality of care information for common procedures and treatments
 - Get Claims and Balances statements on demand to view claim history and account transactions

Download the

App** for easy access on the go!

myCigna Mobile

*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.



downloaded. Standard mobile phone carrier and data usage charges apply.

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Contacts

Packets / Materials/ Schedule On-site Dental Services

Celeste Sims 615.595.3134 Celeste.Sims@Cigna.com

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

Middle,TN West, TN

 Cindy Sexton
 Cato Johnson III

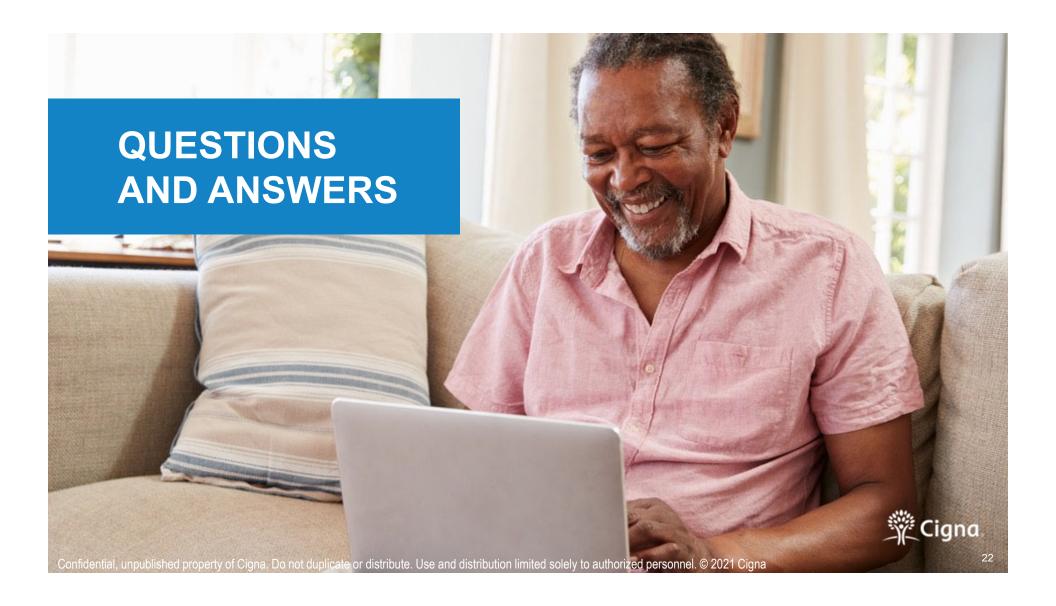
 615.595.3389
 901.748.4130

Cynthia.Sexton@Cigna.com Cato.Johnson@Cigna.com

East, TN

Deb Williams 860.902.2815 Deborah.Williams@Cigna.com





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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