Giving You More of What You Want
Health care costs are skyrocketing, and there’s no sign of them slowing down any time soon. Fortunately, there are plans that can help you take control of your health – and your costs. They’re called account-based plans. These plans offer you a typical medical plan at a higher deductible – the amount you pay before your plan starts to pay – but with a health account to help with the cost of meeting that deductible.

Cigna Choice Fund®
These account-based plans give you access to useful information that will help you make the best choices – for you and your family. With Cigna Choice Fund you’re given the freedom to seek care from a large network of licensed doctors, hospitals and other health care professionals.

Choose to see doctors who participate in the Cigna network and you can take advantage of discounted rates. Choose to see a doctor outside the network and you can still use your health account to pay for the cost of those services, but you’ll typically pay more.

With Cigna, customer service is available 24/7/365. You can also use proven resources, such as myCigna.com and the Cigna HealthCare 24-Hour Health Information LineSM to access a wide range of health information and programs, compare quality and become more aware of your medical care costs.

A Health Reimbursement Account Puts You in Charge of Your Health Care Spending
Account-based plans allow you to be actively involved in all of your health care purchases (yes, they are purchases!) and decisions. One of the most important concepts of account-based plans is value – getting something at a reasonable price without sacrificing quality.

For example, almost everyone has purchased a car at some point. You probably did a lot of research and considered what was important to you in terms of features, quality and price. Then, you had to determine the vehicle that best fit your needs – and your budget.

When it comes to decisions about health care, our needs are as diverse as the cars we drive. We’re all looking for more choices and control over our health and what we spend on health care. That’s why it’s important that you spend at least as much time understanding your health care coverage as you did researching your car purchase.

So what’s a health reimbursement account?
The Cigna Choice Fund Health Reimbursement Account (HRA) provides a health care plan with a health reimbursement account funded by your employer to help pay for some of the costs of covered expenses, including medical expenses and prescription drugs.

An HRA consists of three components:
1. Your Health Account
2. Your Share
3. Your Cigna Health Plan

Your HRA can be used to pay 100% of your eligible health care expenses until the money is used up.

Cost + Quality + Features = Value
Money that you don’t use during the plan year may be rolled over to the next year and added to your employer’s annual contribution if you re-enroll in the account. This reduces your share of the deductible (the amount you pay before your plan starts to pay) in the next year. If you leave the plan or your employer, your account stays behind.

There’s no question that Cigna Choice Fund gives you more flexibility. But you’ll also be glad to know that when you choose Cigna Choice Fund you’re able to more effectively control your health care expenses without sacrificing important care. And with today’s increasing health care costs, that’s something we can all appreciate.

Cigna Choice Fund. Your solution to the challenges of rising care costs.

### Smarter Choices, Bigger Rewards

When you choose a Cigna Health Reimbursement Account, you’re choosing the opportunity to control your health care spending. You also gain access to a nationwide network for quality care and competitive discounts, and online tools to help you find information on health care options and opportunities.

The following programs and services are important features of Cigna Choice Fund.

- **Preventive Care:** At Cigna, we focus on helping to keep you well. That’s why preventive care services are covered at no cost to you when you receive them from a doctor who participates in the Cigna network.

- **Decision Support Tools:** Use tools on [myCigna.com](http://myCigna.com) to track claims and account balances, learn about health conditions and treatments, and estimate costs for specific medical treatments.

- **Health Advocates:** Partner with a health advocate to take an active role in your health. Get unbiased advice on treatment options, ask personal questions about your health coverage, discuss health assessment results and learn to better manage conditions including low back pain, high blood pressure, high cholesterol and more.

- **Health Assessment:** Complete this confidential online health questionnaire. Learn how you can improve your health through wellness recommendations.

The choice is yours. Gain more control and freedom over your health with Cigna Choice Fund.

### When You Have Questions, We’ve Got Answers

Only Cigna offers you live customer service 24 hours a day, seven days a week, 365 days a year – that includes weekends and holidays!

Once you’re a Cigna customer, you can call the toll-free number on your Cigna ID card and we’ll answer your questions, resolve problems and make sure you’re satisfied with your Cigna plan.

- **Our interactive voice response system helps you find what you need faster over the phone. Use the speech recognition feature for information on your level of coverage, claims status and more.**

- **We have bilingual representatives in Spanish-speaking areas, and we offer Language Line Services, which translate more than 150 other languages.**
• You can order an ID card, update insurance information and check claim status.
• Health advocates can work with you on improving specific health issues.
• The Cigna 24-Hour Health Information Line can offer detailed answers to your health questions and help you decide where and when to seek medical attention.
• You also can learn more about hundreds of health topics through our library of podcasts. Programs are updated regularly based on current medical research and treatments.

myCigna.com and our 24/7 customer service offer many resources to help you with all of your questions.

Cigna’s Prescription for Smart Customers
How much do you know about the medications you currently take? Would you like to know more? Would you like to price shop for your prescriptions?

Pharmacy Price Quote Tool
Fact: not all pharmacies charge the same price for prescription drugs. When you enroll in Cigna Choice Fund, you can go online to myCigna.com and compare the cost of your prescription(s) between pharmacies. You can also check for generic drug equivalents and find out whether a specific drug is covered by your plan.

Home Delivery Pharmacy
When you order your prescriptions from Cigna Home Delivery Pharmacy, you may save money. You can order a 90-day supply of medicine at one time and it’s easy to transfer your prescriptions.

Review your order history online
You’ll be able to review, at a glance, the status of your orders for the past 15 months. You can also order a new prescription or quickly refill an existing one.

Email your questions to the Cigna pharmacist
When you have questions about your medication, submit them online and you’ll receive a secure response via email. If you submit questions about your personal health information, the pharmacist will call you directly to discuss your question. Like all the tools on myCigna.com, the pharmacy tools are designed to help you take a more active role in your own health care. With them, you’ll be better prepared for more informed discussions with your doctor, and enjoy the access and support you need to have more control over your pharmacy benefits.