Making sense of your health plan choices

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 Line℠ to access a wide range of health information and programs, compare quality and become more aware of your health care costs.

A Cigna Health Savings 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.

Cost + Quality + Features = Value
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 savings account?
The Cigna Choice Fund Health Savings Account (HSA) provides a health care plan with a tax-free¹ health savings account you establish through your employer with JPMorgan Chase. Both you and your employer may contribute to your account, up to the current federal limit.
The money in your HSA belongs to you. You decide how you want to pay for your health care expenses.
Whether you use the money in your account or other personal money, your next step is to meet your deductible (the amount you pay before your plan starts to pay). Once you do, you pay coinsurance (a percentage of the cost) for your covered expenses and the plan pays the rest.
Remember, the money in your account is yours until you spend it – and if you leave the plan, change employers or retire, you take it with you. Period.
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 are 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 health care costs.
How it works
This is a general overview of how the Cigna Choice Fund HSA works. For details about your company’s plan, see your plan documents.

<table>
<thead>
<tr>
<th>Your Health Account</th>
<th>Your Share</th>
<th>Your Health Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>You establish a tax-free¹ HSA through your employer with JPMorgan Chase.</td>
<td>With the health plan, you’ll pay an annual deductible before your health plan begins to pay for eligible expenses. Only services covered by your health plan count toward your deductible (see your coverage details for plan-specific information). You can pay for your share (deductible and coinsurance – coinsurance is the percentage of the cost of your covered medical expenses after you meet your deductible) with your HSA, other personal funds or both.</td>
<td></td>
</tr>
<tr>
<td>You decide how and when to use the money – use it to pay for eligible health care expenses or save it for future needs. The amount used from your account for eligible health expenses helps you meet your annual deductible (the amount you pay before your plan starts to pay). What you don’t use in the plan year earns interest. Take the account with you when you leave the plan, change jobs or retire.</td>
<td></td>
<td>Once you meet your deductible, you pay coinsurance for your covered expenses and the plan pays the rest. You can choose to pay for your share of the costs up to your plan’s out-of-pocket maximum by using your HSA, other personal funds or both. Once you meet this maximum, your plan pays covered expenses at 100 percent.</td>
</tr>
</tbody>
</table>

• You open a tax-free¹ savings account. You, your employer or both may contribute to your account.
• You can open an investment account when your balance reaches $2,000. You can save for future medical costs or open an investment account. You can use your account to pay for eligible health care expenses.
• Use your debit card, checkbook auto claim forwarding, or online bill pay to pay your health care expenses.
• Take the account with you when you leave the plan, change jobs or retire.
• You’re protected by an annual limit on how much you pay.

Smarter Choices, Bigger Rewards
When you choose a CignaHealth Savings 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 my Cigna.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 coverage and health savings account.

• 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.

When using a Health Savings Account, remember that it should only be used for qualified medical expenses to avoid any tax consequences. For a list of qualified expenses, please refer to Section 213(d) of the Internal Revenue code or visit www.cigna.com.
• 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.

Helpful Support When You Need it Most

If you or a covered family member ever needs care beyond a traditional hospital stay, Cigna can do more than help cover your expenses. Our case management service provides valuable counseling, support and care coordination. An experienced case manager, assigned specifically to your situation, works closely with your doctor to help you sort out your options, contact facilities, arrange care, and access helpful community resources and programs.

Whether the need is for home care, outpatient treatment or rehabilitation, your case manager helps you find cost-effective, quality, appropriate care. Your case manager maintains close ties with you and your family, providing emotional support throughout the recovery process. There is no charge to you, and there is no reduction in your benefits if you choose not to use case management services.