

IT'S YOUR HRA IT'S YOUR CHOICE



Cigna Choice Fund® Health Reimbursement Account (HRA)

A health plan plus a health reimbursement account (HRA).

The Cigna Choice Fund HRA provides a health care plan with a health reimbursement account funded by your employer to help pay for some of your covered health care costs.

At the start of the plan year, your employer puts a specific dollar amount into your HRA. When you receive health care services, your HRA can be used first to pay 100% of your eligible health care costs until the money is used up.

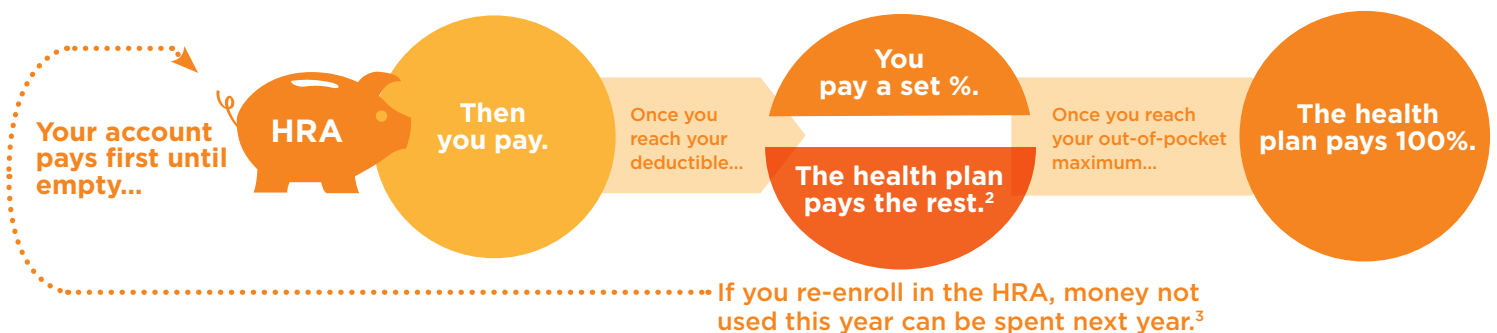
The health care costs that were paid from your HRA typically count toward your deductible¹ – an annual amount you'll pay before the health plan begins to pay for covered health care costs.

Once you meet your deductible, you pay a percentage of the cost (coinsurance) for your covered in-network health care expenses, and the health plan pays the rest.²

Your plan includes an out-of-pocket maximum. This means that if you spend up to that maximum amount during the plan year, your health plan will pay your covered health care costs at 100% for the remainder of the plan year.

How your Health Reimbursement Account works

How your HRA is funded: Money from your employer that you receive automatically, or as rewarded for healthy actions



Together, all the way.®



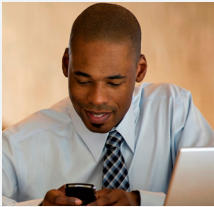
Offered by: Cigna Health and Life Insurance Company or Connecticut General Life Insurance Company

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Features:

- › In-network preventive care is covered at no additional cost to you.
- › Choose the doctors you want to see – no referral is needed to see a specialist.
- › You're protected by an out-of-pocket maximum. Once you spend the annual maximum amount, your health plan pays covered health care costs at 100% for the remainder of the plan year.
- › Your employer puts money into your HRA to help you pay for out-of-pocket medical expenses, and meet your deductible.
- › If you enroll in the HRA plan again the following year, unused money may be available to you.³ If you leave the plan or your employer, your account stays behind.

Examples:



Carlos

Carlos is a 35-year-old single man who is healthy, with the exception of an occasional injury. He enrolled in the Cigna Choice Fund HRA with a:

- \$1,000 health fund / \$2,000 deductible
- Health plan with 90% coinsurance payments for in-network services

Here's how the Choice Fund HRA works for Carlos:

Year 1	
Carlos' beginning HRA balance	\$1,000
Carlos receives an annual preventive care exam that's covered 100% by his health plan	\$0
He also receives care for his sports injuries, including an urgent care visit (applied to the deductible)	\$400
Medical expenses	\$400
The HRA pays first	-\$400
Carlos pays	\$0
Carlos' fund balance to carry over to next year's HRA	\$600

Year 2	
Carlos' carryover from year 1	\$600
Employer's contribution	\$1,000
Carlos' beginning balance	\$1,600
Carlos receives an annual preventive care exam from his in-network doctor that's covered 100% by his health plan	\$0
He visits two specialists and receives prescription medications (applied to the deductible)	\$300
And has an outpatient procedure on his knee (applied to the deductible)	\$2,000
Medical expenses	\$2,300
The HRA pays first	-\$1,600
Carlos pays to meet his \$2,000 deductible	-\$400
Remaining costs	\$300
Carlos' health plan pays 90%	-\$270
Carlos pays his 10% coinsurance	-\$30
Carlos' total out-of-pocket costs for the year	\$430



The Coopers

This active family of four is covered through Mr. Cooper's company health plan. Their oldest daughter has diabetes. Mr. Cooper enrolled his family in the Cigna Choice Fund HRA with a:

- \$2,000 health fund / \$4,000 deductible
- Health plan with 90% coinsurance payments for in-network services

Here's how the Choice Fund HRA works for the Coopers:

	Year 1
The Cooper's beginning HRA balance	\$2,000
All four family members receive annual preventive care exams, in-network, that are covered 100% by the health plan.	\$0
Daughter receives in-network care for her diabetes, including regular doctor visits and prescription medications	\$8,000
Medical expenses	\$8,000
The HRA pays first	-\$2,000
The Coopers pay to meet their \$4,000 deductible	-\$2,000
Remaining costs	\$4,000
The Cooper's health plan pays 90% coinsurance	-\$3,600
The Coopers pay their 10% coinsurance	-\$400
The Cooper's total out-of-pocket costs for the year	\$2,400

Cigna Choice Fund gives you more support

Cigna Choice Fund gives you access to a wide variety of programs and services that can help you maximize your health care dollars and help improve your health and well-being.

Good information for better health

Nothing is more important than your health. That's why there's **myCigna** – a place where you can find claim and account information, innovative and easy-to-use tools to compare cost and quality information, and much more.

Log in to myCigna and find useful tools to help you:

- › **Find** doctors and compare cost and quality information
- › **Review** your coverage
- › **Get** Claims and Balances statements on demand to view claim history and account transactions
- › **Track** your account balances and deductibles
- › **Sign up** for email notifications to keep up to date on the status of your account
- › **Submit** receipts for reimbursement from your Cigna HRA and/or FSA⁴

And now you can take myCigna with you. The myCigna Mobile App* gives you a simple way to personalize, organize and access your important health information – anytime, anywhere. It puts you in control of your health, so you can get more out of life. Plus, there's no additional cost to download.

Register today! Visit myCigna.com or download the myCigna Mobile App.



Preventive care at no additional cost

At Cigna, we focus on helping keep you well. That's why preventive care services are covered at no additional cost to you when you receive them from a doctor who participates in the Cigna network. Covered preventive care services include well visits, screenings and routine immunizations.⁵

Opportunities to pay less

Our broad national network of doctors, hospitals and other health professionals have agreed to accept discounted payments to help you make the most of your dollars. You can see a doctor or other health care professional of your choice, even if he or she doesn't participate in a Cigna network. However, your costs will be lower if you see a Cigna-contracted health care professional.

A phone call away

Anytime you need us, feel free to call the toll-free number printed on the back of your Cigna ID card.

- › Reach us 24/7/365.
- › Get answers to your health, claim and benefit questions as well as information on your health account balance and activity.
- › Ask for a Spanish speaking service representative or someone who can translate one of 200 languages.
- › Order an ID card, update insurance information and check claim status.
- › Work with a health advocate to take an active role in your health. You'll get confidential assistance from reliable, compassionate professionals.
- › Call a health coach trained as a nurse for help deciding where and when you should get treatment.



1. Check your plan materials to verify expenses that will count toward your deductible.

2. If you go out-of-network for care, your expenses may exceed the coinsurance amount because the doctor may bill you for charges not covered under your plan.

3. Check with your employer to see if this option is available to you.

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

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

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All group health insurance policies and health benefit plans contain exclusions and limitations. For costs and complete details of coverage, see your enrollment materials.

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