

Health care that's there for you when and where you need it.

Head-to-toe virtual care from MDLIVE.



Virtual care is making access to high-quality healthcare more convenient and affordable – for you and every covered member of your family. That's why Cigna HealthcareSM has partnered with MDLIVE[®] to offer a broad suite of convenient virtual care options – available by phone or video, and in English or Spanish



Primary Care¹

Easy, fast appointments, referrals, prescriptions, lab work and diagnostic tests

- Preventive care and wellness screenings available at no additional cost to identify conditions early²
- Manage chronic conditions and establish a relationship with the same primary careprovider (PCP) through routine care.
- Receive orders for biometrics and blood work at local facilities³



Urgent Care

Available via E-Treatment, phone or video.⁵

- Convenient, affordable alternative to urgent care centers and the emergency room
- Care for many minor illnesses and injuries, such as infections, cold & flu, and sinus problems
- Includes pediatric care, allowing your child to be seen quickly and from the comfort of their home



Dermatology⁴

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

- Care for common skin, hair and nail conditions including acne, eczema, psoriasis, rosacea, suspicious spots and more
- Upload photos and describe symptoms for board-certified dermatologists to review
- Diagnosis and customized treatment plan, usually within 24 hours



Behavioral Care

Talk therapy and psychiatry from the privacy of home, with no waiting rooms

- Access to licensed therapists and board-certified psychiatrists
- Schedule an appointment that works for you and have recurring sessions with the same provider
- Care for topics such as anxiety, stress, life changes, grief and depression



Prescriptions available through home delivery or at local pharmacies, if appropriate.

Disclosures listed on next page.

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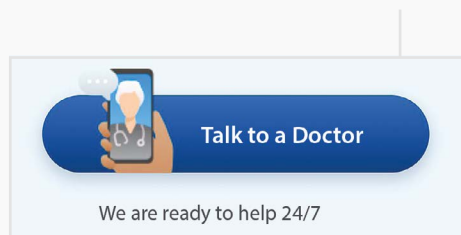


It's easy to connect to care.

Virtual care visits are convenient and easy, whether you choose on-demand care or to schedule an appointment. And you can select an appointment in English or Spanish.

1.

Access MDLIVE by logging into **myCigna.com**® or by using the **myCigna**® App.

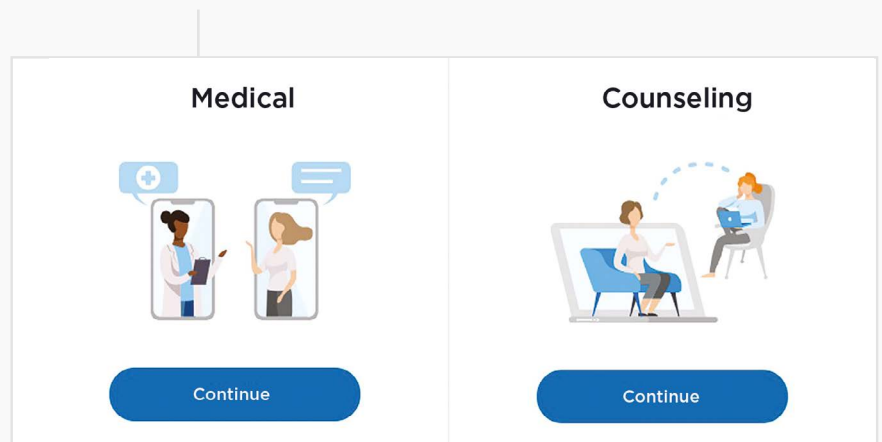


2.

Find the “Talk to a Doctor” button on the homepage. You may have to scroll down.

3.

Select the type of virtual care you need – Medical or Counseling. Estimated cost will be shown.⁶



4.

Schedule your appointment or start your visit today.



Visit **myCigna.com** or call **MDLIVE at 888.726.3171** when you need virtual care.



1. Virtual primary care through MDLIVE is only available for Cigna Healthcare medical members aged 18 and older.
 2. Appointments are required. 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.
 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.
 5. E-Treatment care is available in U.S. states, except Kansas, Mississippi, New Mexico, West Virginia, and the District of Columbia.
 6. Prices shown on myCigna are not a guarantee. Coverage falls under your plan terms and conditions.
- Cigna Healthcare 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. In California: Services may be available on an in-person basis or via telehealth from the enrollee's primary care provider, treating specialist, or from another contracting individual health professional, contracting clinic, or contracting health facility consistent with California law. Enrollees that have coverage for out-of-network benefits may receive services either via telehealth or on an in-person basis using the enrollee's out-of-network benefits. Note: out-of-network benefits, if available, will generally include higher out-of-pocket financial responsibility and no balance-billing protections. Please refer to your benefit plan documents for specific information about your benefit plan and out-of-network benefits.
- Cigna Healthcare products and services are provided exclusively by or through operating subsidiaries of The Cigna Group, including Cigna Health and Life Insurance Company (Bloomfield, CT), Evernorth Care Solutions, Inc., Evernorth Behavioral Health, Inc., Express Scripts, Inc., or their affiliates. Policy forms: OK - HP-APP-1 et al., OR - HP-POL38 02-13, TN - HP-POL43/HC-CER1V1 et al. (CHLIC); GSA-COVER, et al. (CHC-TN).

90-DAY PRESCRIPTION FILLS



Filling your medications just got easier with the Cigna 90 Now program

You have a lot going on. Remembering to pick up your refill each month isn't always easy. We have a program that can help – it's called Cigna 90 Now.

The **Cigna 90 NowSM** program makes it easier for you to fill your maintenance medications. These are the medications you take on a regular basis to treat an ongoing health condition like asthma, diabetes, high blood pressure or high cholesterol. With the Cigna 90 Now program, you have the choice of how and where you want to fill your prescriptions.

You choose the amount. A 30-day or 90-day supply.

- › **If you choose to fill a 30-day supply**, you can use any retail pharmacy in your plan's network. You have the option of switching to a 90-day supply at any time.



A 90-day supply helps make life easier

You'll make fewer trips to the pharmacy for refills. And you're more likely to stay healthy because with a 90-day supply on-hand, you're less likely to miss a dose.³

- › **If you choose to fill a 90-day (or 3-month) supply**,¹ you can use select in-network retail pharmacies that are approved to fill 90-day prescriptions. You also have the option to use Express Scripts® Pharmacy, our home delivery pharmacy (if your plan allows).²

You choose the pharmacy. Retail or home delivery.²

There are thousands of retail pharmacies in your plan's network. They include local pharmacies, grocery stores, retail chains and wholesale warehouse stores – all places where you may already shop. **Every pharmacy in your plan's network can fill 30-day prescriptions, and a select number of pharmacies can fill 90-day prescriptions.** Here are some of the retail pharmacies in your plan's network that can fill a 90-day prescription.⁴ To see a full list, log in to the **myCigna®** App⁵ or **myCigna.com®**,⁶ or go to **Cigna.com/Rx90network**.

- › **CVS** (including Target and Navarro)
- › **Walmart** (including Sam's Club)
- › **Albertson's®/Safeway®**
- › **Publix**
- › **Weis Markets**
- › **Winn Dixie**



Offered by Cigna Health and Life Insurance Company or its affiliates.

Consider using Express Scripts® Pharmacy.² They help make things easy by putting everything at your fingertips.

Home delivery is a convenient option when you're taking a medication on a regular basis. With just a few simple clicks of your mobile phone, tablet or computer, your important medications will be on their way to your door (or location of your choice). To learn more, go to **Cigna.com/homedelivery**. To get started using home delivery, log into the **myCigna** App or **myCigna.com**. Click on the Prescriptions tab and select My Medications from the dropdown menu. Then click the button next to your medication name to move your prescription(s) electronically.

- › **Easily order, manage, track, and pay for your medications** on your phone or online
- › Standard shipping at **no extra cost**⁷
- › Fill up to a **90-day supply** at one time
- › **Helpful pharmacists** available 24/7
- › **Automatic refills** or refill reminders so you don't miss a dose
- › **Flexible payment options** if you need help paying for your medications

90-Day Fills



Ask your doctor for a 90-day prescription with refills



Have the office send your prescription electronically to Express Scripts Home Delivery² or an approved in-network retail pharmacy



Get a convenient 90-day (or 3-month) supply of your medication

30-Day Fills



Ask your doctor for a 30-day prescription



Have the office send your prescription electronically to any retail pharmacy in your plan's network



Get your medication

1. Some medications aren't available in a 90-day supply and may only be packaged in lesser amounts. For example, three packages of oral contraceptives equal an 84-day supply. Even though it's not a "90-day supply," it's still considered a 90-day prescription.

2. Not all plans offer home delivery as a covered pharmacy option. Please log in to the myCigna App or website, or check your plan materials, to learn more about the pharmacies in your plan's network.

3. Internal Cigna analysis performed Jan 2019, utilizing 2018 Cigna national book of business average medication adherence (customer adherent > 80% Proportion Days Covered), 90-day supply vs. those who received a 30-day supply taking antidiabetics, blood pressure medications, and statins. Results may vary.

4. Participating Cigna 90 Now pharmacies as of January 1, 2023. Subject to change.

5. App/online store terms and mobile phone carrier/data charges apply.

6. Customers under age 13 (and/or their parent/guardian) will not be able to register at myCigna.com.

7. Standard shipping costs are included as part of your prescription plan.

Para obtener ayuda en español llame al número en su tarjeta de Cigna.

Health benefit plans vary, but in general to be eligible for coverage a drug must be approved by the Food and Drug Administration (FDA), prescribed by a health care professional, purchased from a licensed pharmacy and medically necessary. If your plan provides coverage for certain prescription drugs with no cost-share, you may be required to use an in-network pharmacy to fill the prescription. If you use a pharmacy that does not participate in your plan's network, your prescription may not be covered, or reimbursement may be limited by your plan's copayment, coinsurance or deductible requirements. Refer to your plan documents for costs and complete details of your plan's prescription drug coverage.

Product availability may vary by location and plan type and is subject to change. All group health insurance policies and health benefit plans contain exclusions and limitations. For costs and details of coverage, review your plan documents or contact a Cigna representative.

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Advice and Support at Your Fingertips.

Nurse advocates* are ready with answers on Cigna Healthcare's Health Information Line.



Unsure about a fever? Have questions about a medication? We're here to help.

Cigna Healthcare's no-cost Health Information Line puts you in touch with a personal nurse advocate* via chat or phone. They're here to answer your health questions and help you make the best choice for your needs.

Nurse advocates are available for questions like:

- I've had a fever for 2 days. Should I go to the emergency room?
- Is virtual care a good option for my needs?
- Is there a good orthopedic doctor in my area?
- I take a maintenance medication. How can I save on my prescription and get it delivered?

Cigna Healthcare's no-cost Health Information Line is always confidential.

• Chat

Monday–Friday
9:00 am–8:00 pm ET,
excluding holidays via
myCigna.com or the
myCigna App.

• Call

24/7/365.
Just dial the number on the
back of your Cigna Healthcare
ID card.



Offered by: Cigna Health and Life Insurance Company, or their affiliates.

*Nurse advocates hold current nursing licensure in a minimum of one state, but are not practicing nursing or providing medical advice in any capacity as a health advocate.

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Know before you go.

Get the right care, at the right time, in the right place.



Lower Cost and time Greater				
	Virtual urgent care ¹	Local provider	Urgent care center	Emergency room
	Available on-demand 24/7, via E-Treatment, or schedule a time that works for you to receive care for minor medical illnesses and injuries. Access virtual care on the myCigna® App or myCigna.com® . ²	Schedule an in-person appointment with a local health care provider to treat common ailments and manage care for all health conditions. Find an in-network provider on the myCigna App or myCigna.com . ²	For medical conditions that aren't life threatening. Find an in-network urgent care center on the myCigna App or myCigna.com . ²	For immediate treatment of critical injuries or illness. Open 24/7. If a situation seems life threatening, call 911 or go to the nearest ER.
Ages	All ages. Parent/guardian must accompany minors.	All ages. May vary by provider/service.	All ages. May vary by location. Confirm restrictions for infants as many have age limits.	All ages.
Conditions treated ³	• Colds and flu • Rashes • Sore throats • Pink eye • Ear pain⁴ • Fever⁴ • Allergies • Acne • Urinary tract infections (UTIs)⁴ and more	• General health issues • Preventive care • Routine checkup • Vaccines and screenings • Acute sickness • Questions regarding health	• Fever and flu symptoms • Joint pain, sprains and cuts • Minor respiratory symptoms • Stomach pains • STDs • UTIs	• Sudden numbness, weakness • Uncontrolled bleeding • Seizure or loss of consciousness • Shortness of breath • Chest pain • Head injury/major trauma • Blurry or loss of vision • Severe cuts or burns • Overdose
Cost and time	• More affordable than in-person and urgent care or ER visit • Connect with a doctor in minutes • No need to leave work or home with visits available by phone, video or through E-Treatment	• May charge copay/coinsurance and/or deductible • Usually need appointment • Short wait times	• Lower cost than emergency room (ER) • No appointment needed • Waiting times vary • Available most days of the week • Often have extended hours • In-person treatment	• Most expensive • Available 24/7/365 • No appointment needed • Waiting times vary • In-person treatment

Virtual care from MDLIVE

On average, virtual urgent care saves \$141 per visit.⁵ Virtual care visits are convenient and easy, whether you choose E-Treatment, on-demand care or schedule an appointment. And you can select an appointment in English or Spanish. Visit **myCigna** and click “Talk to a Doctor” or call MDLIVE at **888.726.3171** when you need virtual care.

Health Information Line

Not sure which option is best for you? The Cigna HealthcareSM no-cost Health Information Line puts you in touch with a personal health advocate.⁶ These trained nurses are here to answer your health questions and help you make the best choice for your needs. Log in to the **myCigna App** or **myCigna.com** to chat with a health advocate today.

Know before you go. We can help.

Conveniently search for virtual or in-person care, 24/7 through **myCigna**.

Visit **myCigna.com** or download the **myCigna App**.²



1. Cigna Healthcare provides access to virtual care through participating in-network providers. Not all providers have virtual capabilities. Cigna Healthcare 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 Healthcare. Refer to plan documents for complete description of virtual care services and costs.
2. Customers under age 13 (and/or their parent/guardian) will not be able to register at myCigna.com.
3. This list is not all-inclusive and is for informational purposes only.
4. UTI treatment for female customers ages 18+. Fever treatment for customers ages 3 months+. Ear pain for customers ages 12+.
5. Cigna analysis comparing 2023 medical costs of MDLIVE urgent care vs. other sites of care for Cigna Healthcare commercial medical customers. Client results may vary.
6. These health advocates are trained nurses. They have a current nursing license in at least one state. When working as a health advocate, they are not practicing nursing or giving medical advice.

This information is for educational purposes only. It is not medical advice. You should consider all relevant factors and consult with your treating doctor when selecting a provider for care. During a medical emergency, go to the nearest hospital or call 911.

In California: Services may be available on an in-person basis or via telehealth from the enrollee's primary care provider, treating specialist, or from another contracting individual health professional, contracting clinic, or contracting health facility consistent with California law. Enrollees that have coverage for out-of-network benefits may receive services either via telehealth or on an in-person basis using the enrollee's out-of-network benefits. Note: out-of-network benefits, if available, will generally include higher out-of-pocket financial responsibility and no balance-billing protections. Please refer to your benefit plan documents for specific information about your benefit plan and out-of-network benefits.

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