



COMMITMENT TO QUALITY

Convenient, supportive, responsive and satisfying health services

Commitment to quality*

Focusing on quality to improve health

We believe quality is critical to protecting and improving your health and well-being, which is why we are committed to:

- Offering **convenient** access to quality health care professionals.
- **Supporting** you and your doctor to help you stay healthy or return to health if you become **physically or emotionally** ill.
- Making sure you are **satisfied** with our services.
- Providing **responsive** customer service.

With the help of our **quality management committees**, we maintain standards for service and quality medical and behavioral care from network health care professionals. The committees include doctors and other health care professionals in our network. They meet regularly to discuss health care trends and how they affect the services network health care professionals provide. They then recommend ways we can improve those services. Here are some of the systems that we have in place to help provide you with access to quality services.

Access to quality health care professionals

We monitor the quality of independent doctors in our network. We review each candidate's credentials and practice history before considering him or her for inclusion in our network. Each doctor's credentials are reevaluated every three years to be sure **he or she still qualifies for participation.**

*"Commitment to Quality" addresses Cigna medical plan customers who have behavioral health benefits through Cigna Behavioral Health (CBH). Medical plan customers who have behavioral health benefits from other companies should disregard the behavioral references outlined herein.

Together, all the way.®

- 01 Commitment to quality
- 03 Quality Outcomes Management
- 05 Chronic condition management
- 06 How your health care professional gets paid
- 08 Utilization management – How Cigna makes coverage decisions
- 09 Customers' rights and responsibilities statement
- 11 Know how to voice your concerns or complaints
- 12 Your privacy is our priority
- 13 How we assess medical technology
- 14 Prescription drug coverage
- 15 Preventive health coverage
- 15 Health assessment – 15 minutes can change your health



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

Finding health care solutions

Need emergency care

immediately? Go directly to any emergency facility or call 911. Emergencies exist when you or your health care professional reasonably feel that medical or behavioral treatment is needed to prevent serious harm to yourself or others. They may include major accidents or illnesses, uncontrolled bleeding, seizure, loss of consciousness, chest pain or shortness of breath, among other things.

Need after-hours care and not sure

what to do? Call your doctor or an on-call health care professional to provide advice or urgent treatment. You can also call our Health Information Line or the number on your benefit card to speak with one of our nurses or a behavioral health advocate.

Need urgent care that requires prompt attention?

Call your personal doctor and request to be seen within 24 to 48 hours, or visit an urgent care center or convenience care clinic for symptomatic illnesses and infections.

Need symptomatic regular and routine care?

Schedule a visit so that you're seen within 7 to 14 days or within the time frame specified by your treating doctor. You can also find and select a treatment provider using our online directories of medical or behavioral treatment professionals.

Need preventive screenings and a physical?

Schedule a visit so that you're seen within 30 days.

Need to transition from pediatric

care to adult care? Ask your pediatrician for a recommendation or call our customer service to help you select an adult primary care practitioner or adult behavioral health professional.

Helping you stay healthy

We pay attention to how well health care professionals in our network meet your preventive care needs. We regularly collect data from network doctors to find out if customers are taking advantage of covered preventive care services. We regularly provide information to you about our wellness screening, and preventive care programs.

Making sure you are satisfied

One way to offer quality customer service is to make sure you have the chance to give us feedback. Here are two ways we ask for your views.

- › Several times a year, we randomly survey our customers and doctors to ask how we are doing. We use this information to help us improve our services.
- › Our Customer Service representatives are available to answer your questions and address your concerns, complaints or suggestions. Just call us at the toll-free number on your health care ID card.

Responsive customer service

We need to hear from you, but you also need to hear from us. Here are just a few of the ways we provide you with information about your health plan and how it works.

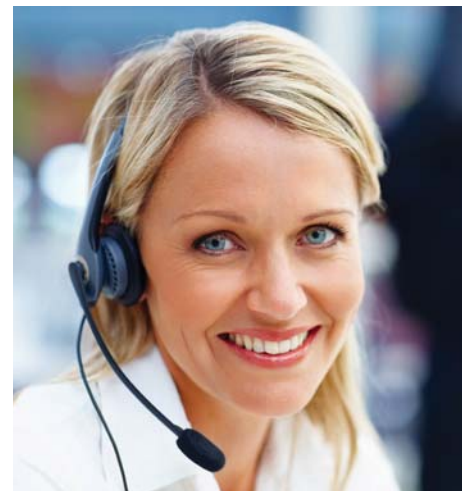
- › Our **websites** have resources such as online health care professional and facility directories, and useful tools to help you get the most from your health plan.
- › We offer an interactive voice response system available 24/7, and for more complex issues, there are call center staff available to assist.

- › Clinical calls can be transferred to the Health Information Line (HIL) for medical, or to a behavioral health advocate for CBH customers.
- › You can ask Customer Service for help getting or giving written or spoken information in your preferred language. In addition, Cigna uses TDD/TTY-type services to communicate with hearing-impaired customers.

Patient safety resources

Cigna encourages practices that can help ensure your safety as a patient, and we offer a variety of tools and services to help you make smart, safe decisions about your health.

- › Our **Well Informed** program alerts you and your doctor to possible dangerous gaps in care, such as missing preventive care screenings or delays in filling your prescriptions.
- › You can find **quality and cost ratings** on hospital care, and find doctors, specialists and hospitals through our online provider directory. In addition, **myCigna.com** compares quality and cost ratings of doctors and specialists in our network and indicates which hospitals are deemed "Centers of Excellence."



- › As we continue to improve and align with new technology, our online options for your **health assessment** continue to expand. The health assessment offers the ability to learn about the top risk factors that could hurt your health, and it can direct you to resources and support to help you reduce these risks. Online options are available in English or Spanish.
- › Our CBH behavioral website offers online assessment that can help you to determine when behavioral care may be needed.

We also support and encourage you to follow these **“SPEAK UP”** guidelines and reminders, offered by the Joint Commission on Accreditation of Healthcare Organizations, to help ensure you are an active participant in your health care.

- S** Speak up if you have questions or concerns – don’t hesitate to talk with your doctor.
- P** Pay attention to the care you are receiving.
- E** Educate yourself about your diagnosis, medical tests and treatment plan.
- A** Ask a trusted family member or friend to be your health care advocate.
- K** Know the medications you take and why you take them.
- U** Use a health care organization that has undergone a rigorous onsite evaluation by an independent accrediting agency.
- P** Participate in all decisions about your treatment.

Quality Outcomes Measurement

Cigna measures the effectiveness of our program activities in a variety of ways.

- › External approval of our medical and behavioral quality programs through ongoing accreditation by the **National Committee for Quality Assurance (NCQA)**, a not-for-profit organization dedicated to measuring the quality of America’s health care. Cigna has a strong history with the NCQA process.
- › Cigna’s 24-hour health information line, disease management, wellness and health promotion programs, medical and behavioral screening, and care coordination services are included in the NCQA accreditation process.
- › Accreditation by URAC, an independent, not-for-profit organization whose mission is to ensure consistent quality of care for customers of Cigna’s medical Case Management, Utilization Management, and Pharmacy Benefit Management programs.
- › Utilization of the NCQA **Healthcare Effectiveness Data and Information Set (*HEDIS®)**, a tool used by more than 90% of America’s health plans to measure performance on important levels of care and service, to compare our health improvement outcomes to the industry standards established by NCQA, and to look for areas of opportunity for quality improvement. *(See additional information on the next page.)*
- › Measurement of the satisfaction of our medical customers annually by utilizing the **Consumer Assessment of Health Care Professionals and Systems (*CAHPS®)** survey, a public-private initiative that develops standardized surveys of customers’ experiences with outpatient and facility-level care, and implementation of appropriate actions to improve the customers’ experience. *(See additional information on the next page.)*
- › **Annual evaluation of behavioral customers’ experience** with the care and services received through Cigna Behavioral Health. This annual survey helps us identify opportunities for improvement based on your feedback.

*HEDIS® (Healthcare Effectiveness Data and Information Set) is a registered trademark of the National Committee for Quality Assurance (NCQA)

*CAHPS® (Consumer Assessment of Healthcare Providers and System) is a registered trademark of the Agency for Healthcare Research and Quality (AHRQ).

HEDIS® – Measurements of clinical success

Cigna uses HEDIS® clinical metrics to measure the results of many clinical interventions. Annually, we measure and report clinical effectiveness results for our medical plans, and submit these results to NCQA to be included in developing national benchmark data. Our strong results demonstrate our success in supporting quality care for our customers.

With your help over the last several years, we have seen an increase in the number of customers having important preventive care screenings and doctor follow-up.

Initiatives by Quality program staff are actively pursued in order to promote improved health, well-being and a sense of security. These initiatives include, but are not limited to, HEDIS® measures: Asthma, cholesterol management following a cardiac event, breast cancer screening, childhood immunizations, and depression, alcohol and other drug use. We promote preventive care through telephone outreach and mailings to people who are identified through claims data as potentially not having had recommended screenings, vaccines or physician follow-up. We partner with your doctor, community organizations and select employers to offer educational opportunities.



To learn more about our Quality Management program or to request a report on our progress in meeting our goals, call Customer Service at the toll-free number on your ID card.

CAHPS® – Medical Customer satisfaction measurements of success

Cigna is committed to promoting quality service. We participate in the *Member Satisfaction Survey* to obtain your feedback on how we are doing. This annual survey measures performance in key areas of care and service delivery.

Cigna attempts to maintain and improve results each year by taking action on opportunities identified from your feedback. For example, we made information easier to obtain, more helpful and understandable. We did this by launching a new simple-to-navigate website. The Cigna “Cost of Care Estimator Tool” was created for health care professionals to use with you to identify treatment choices for your care that better fit your budget. Your personalized website offers teaching tools to increase your understanding of various health topics. We also updated the letters and postcards we mail to you.

Cigna Health MattersSM, a suite of health coaching tools, was designed to help you set and meet health goals by matching you to the right tool at the right time. The digital tools include online, mobile, social media, and web-based applications to help you and your family get the most out of your benefits, by improving your health and informing you about lower cost alternatives.

You told us you want increased access to care and service. We improved access to Customer Service by opening call centers 24 hours a day, 7 days a week. You can now use web-enabled mobile phones to get immediate answers in both English and Spanish that are customized to your health plan benefits through Cigna Mobile on **myCigna.com**. We also actively work to increase our network of qualified health care professionals and convenience care clinics to make sure you can get needed care quickly.

If you have questions about HEDIS® or CAHPS®, or would like specific information on your plan’s scores, please call 800.591.9407.



Rating questions

Rating of personal doctor (Q21)
Rating of specialist seen most often (Q25)
Rating of all health care (Q13)
Rating of health plan (Q42)

Composite measures

Getting needed care
Getting care quickly
How well doctors communicate
Customer service
Claims processing
Shared decision making
Plan information on cost

Chronic condition management

Our chronic condition management programs offer valuable, confidential support for you and your covered family members with specific medical conditions. Educational materials help you learn more about your health condition, in order to make educated decisions about treatment options. In addition, we share information with your doctor when appropriate.

How it works

Our chronic condition management programs include a number of services designed to help you better understand and manage your condition. We work with you to create a plan that helps you successfully reach your health goals. We do this through coaching by telephone, and online self-guided support tools. You choose a path that is right for you.

Personal interventions and coaching

You have access to the Personal Health Team who specializes in your condition to help you:

- › Recognize worsening symptoms and when to see your doctor.
- › Establish questions to ask your doctor.
- › Understand the importance of following your doctor's orders.
- › Develop health habits related to nutrition, sleep, exercise, weight, tobacco and stress.
- › Make educated decisions about treatment options.

Throughout the program, you follow your doctor's direction and treatment plan.



You can take charge of your health using online tools. Self-service tools include tools to help you understand your condition, make more informed treatment decisions, and work towards personal goals. Go to the home page tab for **My Health** and find multiple programs and resources on your customer personalized website.

Fast and accurate identification

To see if you are eligible for participation in a chronic condition management program, Cigna uses a broad range of information such as medical and pharmacy claims, and Health Assessment results. We perform this review regularly in case your health status changes. If you are identified with a chronic condition, you will receive information from us on benefits of the program, and you may be invited to use a personalized online program or to connect with a coach by phone. Of course, you can always choose not to accept our assistance. You may also call us to self-enroll or your physician may refer you to the program.

To ensure you have the confidential support you need, **you have toll-free access to clinical coaches** Monday through Friday (available at least 12 hours a day) to speak with you one-on-one, or you can log in to your personalized customer website for additional information and resources. Please note that hours of operation may vary based on your individual program.

In the event you need **assistance after hours**, our 24-hour Health Information Line is a support program in which nurses can empower you to better manage your health. You can get this support 24 hours a day, 7 days a week.



For emergency care, immediately dial 911.

For a non-emergency, call the toll-free Customer Service number listed on your ID card. For additional or self-service resources, go to your personalized customer website.

How your health care professional gets paid

The Cigna network of health care professionals includes physicians/practitioners, hospitals, and ancillary service providers (Ambulatory Surgical Centers, Physical Therapy or Urgent Care Centers, etc.). Cigna **compensates** its network of health care professionals in ways that are intended to motivate them to practice **preventive care, promote quality care, provide medically necessary care and ensure the appropriate and cost-effective use of covered medical services and supplies**. Compensation may also include additional payments to health care professionals based on their performance in these same areas. In addition, Cigna may promote the use of certain health care professionals in our network based on their superior quality of care and cost-effective measures.

Cigna does not offer incentives to encourage doctors and other health care professionals to limit the use of health care services, nor do we reward our medical directors for issuing denials of coverage for care. Cigna considers the doctor's quality of care, quality of service, and appropriate use of medical services prior to awarding any bonuses and incentives.

Cigna reinforces this philosophy through decisions made by our medical directors and Health Services staff, which encourages and promotes the appropriate use of covered health care services.

The methods by which health care professionals in our network agree to be compensated are described in general below and vary based

on the provider type (physician/practitioner, hospital or ancillary service provider). The amount and type of compensation may also vary based on the type of coverage plan (HMO, PPO, etc.).

› **Discounted fee-for-service:**

This payment method applies to all health care professional types: physicians/practitioners; hospitals; and, ancillary service providers (Ambulatory Surgical Center, Physical Therapy or Urgent Care Centers, etc.).

Payment for services is based on a discounted fee schedule as compared with the usual amount billed for health care services.

› **Capitation:** This payment method generally applies to physicians or various types of physician groups.

The physician or physician group is paid a fixed amount (capitation) at regular intervals for each Cigna customer who selects them as his/her primary care doctor. These fixed payments generally cover all services provided by that physician, with no additional payments being made. Capitation offers predictable income, encourages health care professionals to keep people well through preventive care, and eliminates the financial incentive to provide services that will not benefit the patient.

Health care professionals paid on a capitation basis may also participate in a risk-sharing arrangement with Cigna; that is, they agree on a target amount for the cost of certain services

and may receive a bonus or penalty if actual costs are over or under the target. All capitated services are monitored using criteria that may include patient access to care, quality of care, satisfaction, and appropriate and cost-effective use of medical services and supplies.

Cigna also works with separate, third-party administrative entities to administer payments to health care professionals in our networks. Under these arrangements, Cigna may pay the third party a fixed monthly amount per customer for these services and health care professionals are then compensated by the third party for services from that fixed amount.

› **Salary:** This payment method applies to "employed" health care professionals of all types.

In some very limited areas, Cigna-owned medical groups or affiliates employ health care professionals who are paid a salary for their services. These health care professionals may be eligible for year-end bonuses based on performance in areas such as quality of care, quality of service, and appropriate and cost-effective use of medical services and supplies.

› **Per diem:** This payment method applies to hospitals and similar facilities.

A specific amount is paid to the hospital each day ("per diem") for all health care received on that day. The per diem payment varies based

upon a number of factors which may include type of service or length of stay, and the resulting payment, in some cases, could be greater than the hospital's actual billed charges.

- **Case rate:** This payment applies to hospitals and certain ancillary services (e.g., Ambulatory Surgical Centers).

A specific amount is paid for all health care received based on a given period of time (length of stay) or based on the procedure/service provided (e.g., an appendectomy or a maternity delivery).

- **Bonuses and incentives:** This method can apply to all health care professional types: Physicians/practitioners;

hospitals; and, ancillary services (Ambulatory Surgical Center, Physical Therapy or Urgent Care Centers, etc.).

Some health care professionals may receive additional payments based on their performance in areas such as practicing preventive care, promoting quality care, providing medically necessary care, and ensuring the appropriate and cost-effective use of covered medical services and supplies. They may also receive financial and/or non-financial incentives to promote their use of referrals to other high-quality, cost-effective health care professionals in our network (such as certain hospitals, labs, specialists and vendors).

This is a general overview of the most common forms of compensation to our health care professionals; it is not meant to be all-inclusive. As health care evolves, compensation methods may be modified to drive further improvement in quality, affordability and patient satisfaction.

If you have questions about which compensation method applies to services you receive from a doctor, hospital or ancillary health care professional, please discuss this with the health care professional or their staff, as Cigna cannot discuss specific health care professional contract details. However, if you have questions about your coverage, including your co-pays and/or co-insurance obligations, please contact Cigna Customer Service at the toll-free number listed on your ID card.



Utilization management – How Cigna makes coverage decisions

Utilization management includes the evaluation of potential coverage of health care services based upon the terms of your benefit plan, medical appropriateness of health care services, procedures and the places where care is received according to established evidence-based criteria and/or standard guidelines.

Cigna requires precertification (prior approval) for a limited number of health care services, drugs or procedures before the services are delivered. Services that require a health care professional to obtain precertification of coverage include:

- Non-emergency hospital and other facility admissions.
- Services for which coverage is limited or may be excluded by the health plan. This is done to ensure you know your potential out-of-pocket (costs that your plan doesn't cover, and that you're responsible for) costs in advance.

- A limited number of outpatient services and drugs.

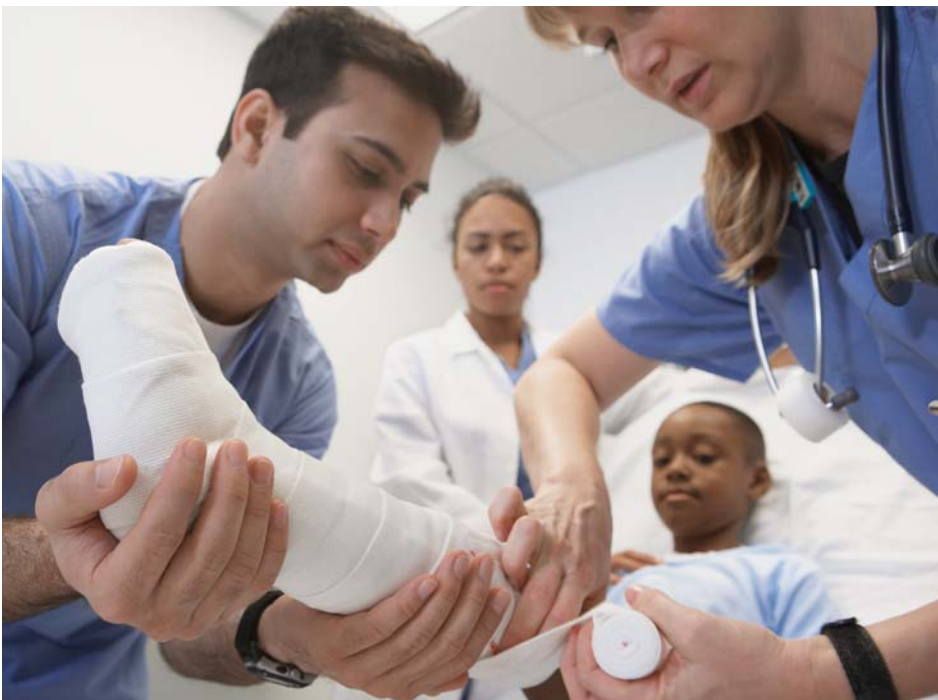
The services that require precertification vary based on your benefit plan. Check your coverage materials, ask your doctor, or call Cigna Customer Service for information about your plan's particular precertification requirements.

Your doctor or other health care professional can request precertification of coverage by telephone, fax, online submission, or email. When we receive the request, we may ask for additional information about your condition and the treatment planned to determine if the services are covered by your health plan or to identify coverage that your treatment professional may not be aware of. Check with your treatment professional before receiving services to see if precertification is required and if it is in place.

When making a coverage decision, Cigna's medical or behavioral professionals will consider not only evidenced-based guidelines, but also your unique clinical circumstances and the terms of your health plan. In the process, they will use Cigna's publicly posted medical, behavioral, and pharmacy Coverage Policies, as well as additional resources, such as independent utilization management guidelines.

Some services may not be covered by your health plan, according to your specific medical benefit plan requirements and exclusions. If you obtain non-covered services, you may be billed directly for the full cost. Check your coverage materials for more information.

Utilization management decisions are based upon the existence of an available benefit, and then, if the benefit is available, upon the medical necessity for that service. Cigna does not reward health care professionals or other individuals involved in coverage determinations for denials. In addition, there are no financial incentives for utilization management decision makers to make decisions that result in coverage for inappropriate care or underutilization.



If you have questions, call Customer Service at the toll-free number on your ID card.

Customers' rights and responsibilities statement

Rights

You have the right to:

- › **Receive coverage for the benefits and treatments** available under your health benefit plan when you need it and in a way that respects your privacy and dignity.
 - › **Receive the understandable information you need** about your health benefit plan, including information about services that are covered and not covered, and any costs that you will be responsible for paying.
 - › **Obtain understandable information** about Cigna's programs and services, including the qualifications of staff that support Cigna wellness and similar programs and any contractual relationships related to such programs.
 - › **Have access to current information** on in-network doctors, health care professionals, hospitals and places you can receive care, and information about a particular health care professional's education, training and practice.
 - › **Select a primary care doctor** for yourself and each covered member of your family, and change your primary care doctor for any reason. However, many benefit plans do not require that you select a primary care doctor.
 - › **Have your personal identification data and medical information kept confidential** by Cigna and your health care professional, know who has access to your information, and know the procedures used to ensure security, privacy and confidentiality. Cigna honors
-
- the confidentiality of customers' information and adheres to all federal and state regulations regarding confidentiality and the release of personal health information.
 - › **Participate** with your health care professional in health decisions, and have your health care professional give you information about your medical condition and your treatment options, regardless of coverage or cost. You have the right to receive this information in terms and language you understand.
 - › **Learn** about any care you receive. You should be asked for your consent for all care, unless there is an emergency and your life and health are in serious danger.
 - › **Refuse medical or behavioral care.** If you refuse care, your health care professional should tell you what might happen. We urge you to discuss your concerns about care with your doctor or other health care professional. Your doctor or health care professional will give you advice, but you will have the final decision.
 - › **Be advised** of who is available to assist you with any special Cigna programs or services you may receive and who can assist you with any requests to change or disenroll from programs or services offered by or through Cigna.
 - › **Be heard.** Our complaint-handling process is designed to: Hear and act on your complaint or concern about Cigna and/or the quality of care you receive from health care professionals and the various places you receive care in our network; provide a courteous, prompt response; and guide you through our grievance process if you do not agree with our decision. Cigna strives to resolve your complaint on initial contact and in a manner that is consistent with your applicable benefit plan. Language interpretation and TTY services are available for complaint and appeal processes.
 - › **Know and make recommendations** regarding our policies that affect your rights and responsibilities. If you have recommendations or concerns, please call Customer Service at the toll-free number on your ID card.

Responsibilities

You have the responsibility to:

- › **Review and understand** the information you receive about your health benefit plan. Please call Customer Service when you have questions or concerns.
- › **Understand** how to obtain services and supplies that are covered under your plan – including any emergency services needed outside of normal business hours or when you are away from your usual place of residence or work, by using the indicated number on your Cigna ID card or by accessing Cigna on-line resources.
- › **Show** your ID card before you receive care.
- › **Schedule** a new patient appointment with any in-network health care professional; build

a comfortable relationship with your health care professional; ask questions about things you don't understand; and follow your health care professional's advice. You should understand that your condition may not improve and may even get worse if you don't follow your health care professional's advice.

- › **Understand** your health condition and work with your health care professional to develop treatment goals that you both agree upon.
- › **Provide** honest, complete information to the health care professionals caring for you.
- › **Know** what medicine you take, and why, and how to take it.
- › **Pay** all copays, deductibles and coinsurance for which you are responsible, at the time service is rendered or when they are due.

- › **Keep** scheduled appointments and notify the health care professional's office ahead of time if you are going to be late or miss an appointment.
- › **Pay** all charges for missed appointments and for services that are not covered by your plan.
- › **Voice** your opinions, concerns or complaints to Cigna Customer Service and/or your health care professional.
- › **Notify** your plan administrator and treating health care professional as soon as possible about any changes in family size, address, phone number or status with your health benefit plan, or if you decide to disenroll from Cigna's programs and services.



Know how to voice your concerns or complaints

Cigna wants you to be satisfied with your health benefit plan and the many services and programs we provide to you. That's why we have a process* to address your concerns and complaints.

- › You can submit your complaint by telephone, letter or fax at the toll-free number provided on your ID card.
- › Your complaint will be acknowledged and handled on initial contact or investigated in accordance with the type of issue reported.
- › In most situations involving quality of care concerns, we will be unable to disclose the final resolution because of confidentiality issues.

Customer service can help with complaints or appeals

If you have questions or concerns about coverage or claim payments, call Customer Service at the toll-free number on your ID card. If Customer Service cannot resolve your concern, ask for more information about how to have your concerns addressed.

Following are some steps you can take to help ensure you receive maximum coverage under your plan and possibly avoid the need to appeal.

1. **Confirm** that your doctors or other health care professionals, hospitals, equipment suppliers, etc. are in-network by visiting your personalized website or calling Customer Service (check your ID card for the website address and the toll-free number to call). If your plan covers out-of-network services, know that your costs will likely be higher than if you choose in-network services.
2. **Read the exclusions and limitations** in your plan materials to confirm services are covered prior to receiving treatment.
3. **Review the Schedule of Coverage** in your plan materials for details on copays, coinsurance, deductibles, etc.

How to request an appeal of a coverage decision

The specific appeal process,* that applies to you is determined by the health plan your employer has chosen and follows state and/or federal rules that apply to that type of plan. To better understand the appeal process available to you, refer to your coverage materials or call Customer Service.

To begin the appeal process, send your request to the address shown in the notice of adverse determination, coverage materials or provided by Customer Service. Indicate why you believe the decision should be reviewed again and include any supporting documentation.

Your request will be reviewed by someone who was not involved in the initial decision and who can take corrective action according to the terms of your plan. A doctor will be involved in any denial decision involving medical judgment. If your situation requires urgent care, the review and response will be expedited.

You will be notified in writing of the appeal decision. If you are not satisfied with the appeal decision, depending on the type of plan that your employer has chosen and the state and/or federal rules that apply to that type of health plan, you may have the right to request another internal appeal review. The appeal reviewer will not have been involved in any prior decision related to your appeal nor be a subordinate of a previous decision maker.

An independent external review may be available

You will be notified in writing of the final internal appeal decision. If you are not satisfied with the decision, additional options may be available to you, depending on the type of plan that your employer has chosen and the state and/or federal rules that apply to that type of health plan. If the appeal involves a coverage decision concerning medical judgment, you may be able to request an external review by an independent review organization after your final internal appeal.

If external review is available to you, your final appeal decision letter will include instructions on how to request this review.

*If you are covered under an insurance policy or by an HMO, we address your concerns, complaints and appeals according to applicable state and federal rules. Those rules may vary from our national process described here. Please check your coverage materials for more information.

Your privacy is our priority

CIGNA PRIVACY INFORMATION

Your privacy is important to us. The following information explains how we collect and protect information about you.

[Online and Mobile Privacy Statement](#): Describes how we handle your personal information when you visit our websites and/or mobile application ("App").

[Cigna Notices of Privacy Practices](#): Describes how Cigna collects, treats, and protects information about you.

[Cigna Privacy Forms](#): Find privacy forms that you can view and print.

[Cigna Customer Forms](#): Access to claim forms, privacy forms and other forms for Cigna Customers.

ALREADY A CUSTOMER?

LOG IN TO MYCIGNA
Manage your health care plan, pay your premium, download forms, print temporary ID cards-and more.

REGISTER NOW FOR ONLINE ACCESS

[Take a site tour.](#)

Go mobile! Get the [myCigna Mobile app](#) and take myCigna on the go!

NEWS | INVESTORS | CORPORATE RESPONSIBILITY | FIND A DOCTOR | INFORMED ON REFORM | MOBILE APPS | CONTACT US | FEEDBACK

I Want to...
Buy Individual and family health insurance
Print an ID card
View drug lists
Login to myCigna
Get Cigna mobile apps
Get an explanation of benefits
See if I am covered for...
Find a form
Find a doctor
Look up health care terms
Learn about Cigna Informed Choice

Other Cigna Sites for...
Current Customers
Health Care Professionals
Employers
Individual & Family Brokers
Small Business Brokers
Behavioral Health
International Coverage for Individuals (cignaglobal.com)
International Group Plans (cignaglobalhealth.com)
More Cigna Sites

Products & Solutions for...
Individuals & Families
Cigna Medicare
Cigna Through Work
Businesses
Brokers
Third Party Administrators
Taft Hartley and Federal Plans
Supplier Community
All Products & Services

Cigna Corp Info
Company Profile
Corporate Responsibility
Newsroom
Informed on Reform
Contact Us
Investor Relations
Careers
Together, all the way

Cigna is committed to maintaining the confidentiality of your protected health information (PHI). We have established policies and safeguards to protect oral, written and electronic information about you across our organization. When you enrolled, you should have received a Notice of Privacy Practices ("Notice") from Cigna or your employer, depending on your health plan.

Your Notice may be provided by your employer. If it is, you can ask your employer for a copy.

If Cigna provided the Notice, you will find a copy on your personalized website by clicking on the Privacy link at the bottom of the home page. The Notice describes how we use and disclose protected health information and advises individuals of their rights – such as how to receive your health information at a location that you specify, how to give someone authorization to access your PHI, or how to name a personal representative to handle your medical affairs – under federal and state law.



The Notice is available in English, Spanish and Traditional Chinese. If you prefer, you can get a copy of our Notice, or you can ask to receive the information in other languages, by calling Customer Service at the toll-free number on your ID card.

How we assess medical technology

Cigna has a specific process to review new and emerging medical products, procedures, devices, therapies, pharmaceuticals, biologicals and behavioral health procedures. The Cigna Medical Technology Assessment Committee is made up of physicians of different types, including multiple medical, surgical, and behavioral health specialties. It reviews literature, policies, technology assessments, and evidence-based medicine summaries from external experts in the field to ensure that new products and procedures recommended for coverage are proven to be safe and effective for our customers. Cigna also consults with its internal professional subject matter experts as part of the committee review process. Generally, the committee will not consider a new technology for coverage until U.S. Food and Drug Administration (FDA) regulatory approval is obtained.

In making its recommendations, the Cigna Medical Technology Assessment Committee looks to authoritative sources, including published peer-reviewed medical articles and clinical studies, approval from governmental bodies such as the U.S. FDA, medical professional specialty society positions and independent reviews from experts in the field.

After a new technology receives final approval from the appropriate governmental regulatory body (if needed), the committee reviews the technology by looking at a number of questions, including:

- › Is the technology safe and effective?
- › Are the studies, if any, well conducted with sound study methodology?
- › Are health outcomes positive and/or do they have a beneficial effect?
- › Do positive outcomes outweigh any harmful effects?
- › Is the technology available outside of the investigational/research setting?

The coverage of a product or procedure also depends on the terms of your health plan.

Prescription drug coverage

The information described here applies to customers who have prescription drug coverage through Cigna. To find out if you have prescription drug coverage through Cigna, please check your plan materials.

The Cigna Prescription Drug List is an extensive list of generic and brand-name medications that are covered under your prescription drug plan. The list is split into three categories: Generics, preferred brands and non-preferred brands.

How can I see if a drug is covered on the prescription drug list?

You can search for medications on the prescription drug list by name or drug class. You can view the drug list using your personalized website on **myCigna.com**, or you can call the toll-free number on the back

of your ID card. You can also use the Prescription Drug Price Quote Tool to compare prices at local retail pharmacies and Cigna Home Delivery Pharmacy.

Who decides which medications are on the list?

The drug list is developed in cooperation with Cigna's Pharmacy and Therapeutics Committee, a panel of practicing doctors and pharmacists, most who work outside of Cigna. Every medication available on the drug list has been approved by the US Food and Drug Administration (FDA).

The drug list is updated regularly to reflect clinical recommendations of Cigna's Pharmacy and Therapeutics Committee and changes in the market like new generic medications being introduced to

the market or medications being removed from the market by the manufacturer.

Does my doctor know what medications are on the prescription drug list?

Doctors in our network should check the online drug list on **Cigna.com** when prescribing medications for you.

What if I need a medication that is not on the prescription drug list?

If your doctor wants you to take a medication that's not on the prescription drug list, he or she can call Cigna to request approval for coverage as an exception.

Am I covered for all the medications on the list?

Certain medications need prior authorization (approval) from Cigna before they are covered. Your doctor will need to submit a Prior Authorization Form requesting approval for coverage. Once submitted, we'll let you and your doctor know if your medication is approved. If approved, your medication will be covered for up to one year. If not approved, we will send you information on how to appeal the decision.



*Cigna offers several options for prescription drug coverage. Costs vary by plan, and some medications require prior authorization. Please check your plan materials for more information, including any benefits that are required by state law.

Preventive health coverage

Your Cigna plan covers designated preventive care services to help keep you well, not just services needed to treat an illness or injury. Your plan includes coverage for wellness services for women, men and children.

During a wellness exam, you and your doctor will determine what tests and health screenings are right for you based on your age, gender, personal health history and current health. Cigna's preventive care coverage complies with the Patient Protection and Affordable Care Act (PPACA). Services designated as preventive care include periodic well visits, routine immunizations and certain designated medical or behavioral screenings for symptom-free or disease-free individuals. They also include designated services for individuals at increased risk for a particular disease. Cigna provides a reference guide for services considered preventive care under your plan. For more information regarding preventive services, visit myCigna.com and select "Review My Coverage" then select "Medical Coverage." The Preventive Care Reference Guide is posted on this page under Preventive Care. Just click on the title. You may also call the toll-free number on your ID card to request a copy.



Health assessment - 15 minutes can change your health

Your health is your most important asset. Now there's a tool accessible from your personalized website that can help you take care of it. Use your health assessment as a quick, confidential survey that examines your health status so you can get answers to pressing health questions. Want to know which preventive screenings to consider? Need to lower your cholesterol? Interested in losing weight? Here's how your individual survey results can help.

- ▶ When you answer questions about your lifestyle, habits, health history, weight, cholesterol, blood pressure, etc., you will get customized feedback that explains your risks for certain health conditions, and how to maintain or improve your health.

- ▶ Based on your answers, you may be able to participate in an online health coaching program that shows you how to make lifestyle changes over the course of a few weeks, or you may be referred to other online tools to help you manage health concerns.
- ▶ You can review your health benefit plan to see if you are eligible for personalized health coaching to help you manage any health risks.
- ▶ You can discuss your risks with your doctor and develop steps for lowering your risk factors.

