



YOUR 2017 BENEFITS GUIDE

Open enrollment
October 24 – November 4



DEAR COLLEAGUE,

As you know, improving the health and wellbeing of the people we serve is a key part of the global Cigna story. Our healthy life strategy supports each of you to help you bring your best self to work each and every day. And that means focusing on the whole person — mind, body, and soul.

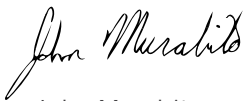
Today, there are many options when it comes to taking care of yourself, but the first step is to get your annual check-up and validated biometrics. Knowing your numbers gives you an accurate snapshot of your health, and how you choose to take action on those numbers is what matters most. Living a healthy life is more than eating well and exercising regularly — it's a mindset. Cigna truly cares about your wellbeing, so be on the lookout for even more ways to take care of your mental wellness over the course of 2017.

During this year's open enrollment, take some time to review your elections from last year and to look ahead at the coming year. Now is the time to consider where your story will take you. Here are a few things to think about:

- **Having the right doctor is an important part of managing your health.** Find a doctor in your network at Cigna.com.
- **Convenient options are available to fit you and your family.** From added piece of mind if you were to have a hospital stay to increased options for filling maintenance medication at a participating retail pharmacy, you can choose what works best, now more than ever.
- **Healthy actions lead to healthy rewards.** Our benefit options have many opportunities for you to earn up to \$800 in Healthy Life incentives and for your spouse/domestic partner to earn up to \$500 in Healthy Life incentives.

You're committed to supporting our customers, and we're committed to you. That support begins at open enrollment and continues all year long, with access to a wide selection of programs and tools to benefit the whole you. If you have any questions or if you're ready to get started with a health coach, experts are available 24/7 at **888.992.4462**. You can find everything you need to know at Cigna.com/healthylife.

In good health,



John Murabito



YOUR 2017 HIGHLIGHTS

What's changing for 2017?

Here are **some of the changes** that will take effect on January 1, 2017. Click on the links and icons throughout this guide for more information.

- **Cigna 90 Now** — Flexibility to fill a 90-day supply of maintenance medication at a local participating **pharmacy**.
- **Hospital Care Insurance** — Peace of mind if you ever have a hospital stay. Like Accident Injury Assistance and Critical Illness Insurance, you can enroll in **Hospital Care Insurance** even if you don't enroll in medical. **Watch a video** and **learn more** about what's covered.
- **Tobacco usage surcharge increase** — An extra \$30 per pay period for medical coverage if you or a covered dependent uses tobacco. The surcharge will increase to \$60 per pay period in 2018. Completing Cigna's QuitToday program can help you avoid the surcharge. Get started today by calling **888.992.4462**.

Good news!

All three medical plans will be offered again in 2017 with no increases to deductibles or out-of-pocket maximums. Also, you can continue to earn up to \$800 next year in incentive dollars, and your spouse/domestic partner can earn up to \$500 if enrolled in Cigna medical. **Learn more.**

2017 PAYROLL COSTS

What will your benefits cost in 2017? That depends on your Career Band, which plans and networks you choose, who you cover, and whether you or your covered dependents use tobacco products.

Review the 2017 costs here:

- **Medical**
- **Dental**
- **Vision**

GET STARTED!



Learn the basics
Check out the definitions of common terms.



Explore your options
Go online to see all the details about your benefit options.



Ask questions
Talk to a live person if you have questions. Call **888.992.4462**.



Enroll by November 4
Enroll online. You'll get an email with detailed instructions.

YOUR BENEFIT CHOICES

Medical

The same three medical plans will be offered again in 2017.

HEALTHY LIFE HRA	CHOICE PLAN (HRA OR HSA)	STANDARD HSA
LOWEST DEDUCTIBLE	MID-LEVEL DEDUCTIBLE	HIGHEST DEDUCTIBLE
HIGHEST PAYROLL COST	MID-LEVEL PAYROLL COST	LOWEST PAYROLL COST

All three medical plans:

- **Use either the Open Access Plus or LocalPlus network.** LocalPlus is a narrow network lower payroll contributions that is available only in certain areas. You will choose a network when you enroll in benefits. [Find out if LocalPlus is available in your area](#) and [watch a video](#) to learn more.
- **Cover prescription drugs.** Get the most out of the medical plan by filling your prescriptions in-network, using generics when possible, and following plan requirements for home delivery and alternative medications through our Step Therapy program. New for 2017, you can choose to fill your 90-day maintenance medications at a participating retail pharmacy with Cigna 90 Now or with Cigna Home Delivery Pharmacy. [Watch](#) to see what else is changing for our pharmacy benefits for 2017 and [learn how our pharmacy plans work](#).

Note: You can elect coverage for your dependents up to age 26 for medical, dental, and vision.

DENTAL

You have two options: an HMO or a PPO. If you live in an area where dental networks are limited, you'll also have the option to choose Dental Select. Each plan covers preventive care. With Dental Care (DHMO) and the dental PPO options, you must use a DHMO or PPO Advantage network provider for these charges to be paid at 100 percent. [Find out what's covered](#) and [watch a video](#).

VISION

The Cigna Vision plan covers routine eye exams and eyewear like eyeglasses and contacts. Remember, you'll save more money when you visit an in-network health care professional. [Watch a video](#) and [learn more online](#).

FSA's

You have two options for saving money with Flexible Spending Accounts (FSAs). [Should you enroll in one?](#)

TOOLS TO HELP YOU CHOOSE



Compare your options
Find out which plan is right for you.



Watch the plan video
Learn about our account-based plans.



HRA or HSA?
Learn about the differences between your plan options.

YOUR HEALTH AND WELLBEING

Health and wellness go beyond picking your benefits — they mean taking advantage of the programs and tools that matter most to you and your family.

Take care of the whole you

Even if you are not covered by the Cigna medical plan, you have access to a dedicated team of health specialists, including nurses, coaches, dietitians, clinicians, and counselors. Partner with a health coach to reach your personal health goals — from managing a chronic condition to identifying stress triggers to maintaining good eating habits. Call **888.992.4462** 24/7 to speak confidentially to a health expert and get free health coaching.

Get money in your paycheck for healthy choices

When you enroll in the Cigna medical plan, you can earn up to \$800 — and your covered spouse/domestic partner can earn up to \$500 — for completing healthy activities like knowing your numbers, going to the gym, participating in a lifestyle management program, or syncing your fitness device. **See all the ways you can earn incentives.** If you think you might be unable to meet a standard for an incentive, call **888.992.4462**. You and a coach will work together to find a wellness program with the same reward.

FEELING OVERWHELMED?

Cigna's Employee Assistance Program (EAP) is here to help — and not just with behavioral health. EAP professionals can also provide consultations and referrals for legal and financial services or elder care.

Call **888.992.4462** (say "EAP") or visit the [website](#) (log in with Cigna's ID: cigna).

LEARN MORE



cigna.com/healthylife



888.992.4462



This guide provides brief descriptions of Cigna's benefit programs. For more details, consult Cigna.com/healthylife and applicable plan documents. For the Cigna medical plan, you can access 2016 Summaries of Benefits and Coverage (SBCs) on Cigna.com/healthylife. SBCs are required under health care reform. They summarize important information in a standard format to help you compare across medical plan coverage options. You can access a glossary of certain terms used in the SBCs at www.ccio.cms.gov.