



Fairfax County Public Schools

Cigna 101

A summary of your Cigna Plan Benefits

Offered by Cigna Health and Life Insurance Company or its affiliates
In Utah, plans are offered by Cigna Health and Life Insurance Company.

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Agenda

- Your Medical plan
- Your Vision Plan
- Tools to Access Your Plan
- Getting Help

Your Cigna Medical plan



Understanding terms in your health plan

Deductible:

The annual amount you pay for care before your health plan begins to pay.

Copay:

A predetermined amount you pay for eligible health care services or medication. Your copay usually is due when you receive the service.

Coinsurance:

Your share of the cost of covered services, usually after you meet your deductible. The health plan pays the rest. Generally, the plan pays less for out-of-network co-insurance.

Out-of-pocket maximum:

The most you pay before the health plan begins to pay 100% of covered health care costs. You'll still need to pay for any expenses the health plan doesn't count toward the limit.

In-network:

Health care providers and facilities that have contracts with us to deliver services at a discounted rate.

Out-of-network:

A health care provider or facility that doesn't contract with your plan and doesn't provide services at a discounted rate. Using an out-of-network provider usually will cost you more.

Open Access Plus (OAP)



Primary Care Provider: A primary care provider (PCP) is recommended but not required



Specialist: You can see a specialist without a referral



Network: Lower costs by using providers and health care facilities in the OAP network

- Use the Cigna HealthcareSM network of providers, health care facilities, labs, x-ray and radiology centers, as well as emergency care



Deductible: You pay an annual amount — a deductible — before your health plan begins to pay for covered health care costs.¹ Only services covered by the health plan count toward the deductible



Copay and coinsurance: Once you meet your deductible, you will pay a portion of covered health care costs and the plan pays the rest²



Out-of-pocket maximum: Once you meet an annual limit on your payments — out-of-pocket maximum — your plan pays 100% of covered costs

1. Plans may vary; see your employer's plan documents for details related to your specific medical plan.
2. Coinsurance is what you pay for covered services after you've met your deductibles. It does not include charges for services not covered by your plan. If you use an out-of-network provider, your expenses may be more than the coinsurance amount shown because the out-of-network provider can bill you for charges that are more than what your benefit plan will pay.



Deductible & Out-of-Pocket Maximum

Deductibles and out-of-pocket limits reset January 1st

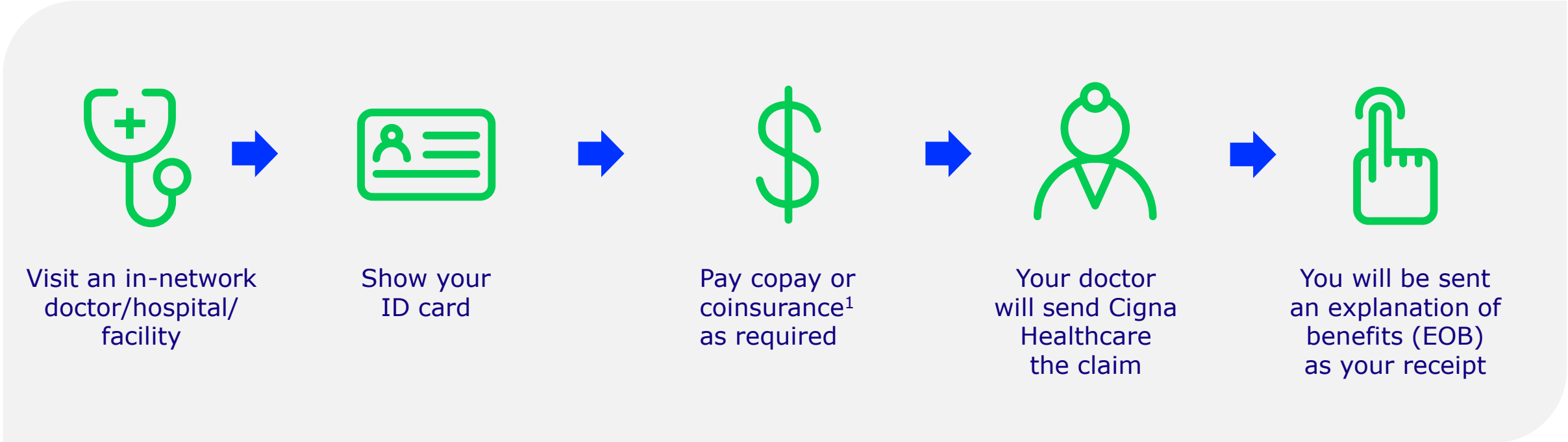
- Deductibles and maximum out-of-pocket limits reset each January.
- Employees with individual coverage, the first \$400 of your covered expenses will be applied to fulfill your annual deductible.
- Employees covering 1 or more dependents, the annual deductible is \$800. This means that the amount you and your dependents pay toward the deductible will be combined to reach the overall family deductible.
- The Plan will then begin contributing to your health care costs after the deductible has been met.

Planning for Medical Spend

OAP Access Plus Plan		
	Single	Family
Deductible	\$400 In-Network/Out-of-Network (Combined)	\$800 In-Network/Out-of-Network (Combined) The amount you and your dependents pay toward the deductible will be combined to reach the overall family deductible
Out-of-pocket maximum¹	\$3250 In-Network/Out-of-Network (Combined)	\$6500 In-Network/Out-of-Network (Combined)
Lifetime maximum	Unlimited	Unlimited
Benefit (You Pay)	In-Network	Out-of-Network
Preventive Care Services	No Deductible, \$0 Copay*	No Deductible, 30% coinsurance*
Office Visit Services	Primary Care Physician - Deductible, then \$25 copay Specialty Care Physician - Deductible, then \$50 copay	Primary Care Physician - Deductible, then 30% coinsurance* Specialty Care Physician - Deductible, then 30% coinsurance*
MDLive Virtual Care Services	Primary/Urgent/ Behavioral Services - No Deductible, \$25 copay Specialty Care Services - No Deductible, \$50 copay	Not Covered
Emergency Room Services	Deductible, then \$300 copay, then 10% coinsurance	Deductible, then \$300 copay, then 10% coinsurance*
Mental Health Services	Office Visit- Deductible, then \$50 copay Virtual Services through CTBH Vendors - No deductible, \$25 copay	Deductible, then 10% coinsurance* Not Covered



The claim process



1. Your plan may apply a deductible. Copays are paid at the time of service. If a coinsurance applies, it is not paid at the time of service and is billed to you or charged to an HSA/HRA after the claim is processed and the EOB is issued.

Take control of your health and your health costs

Here are a few easy ways to save on out-of-pocket health care expenses:



Stay with in-network providers and facilities



Visit an urgent care center instead of the ER for non-life-threatening health concerns



Use a convenience care clinic (inside supermarkets, pharmacies and other retail stores) for routine care



Access virtual care¹ through MDLIVE[®] 24/7 for a range of minor conditions

- Access MDLIVE by logging into myCigna.com[®] or by using the myCigna[®] app or call MD Live at 888.726.3171
- Find the “Talk to a Doctor” button on the homepage. You may have to scroll down.
- Select the type of virtual care you need. estimated cost will be shown.
- Schedule your visit

1. [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. Virtual primary care through MDLIVE is only available for Cigna Healthcare medical members aged 18 and older.]

This information is for educational purposes only. It is not medical advice. Always consult your doctor for examinations, treatment, testing and care recommendations. In an emergency, dial 911 or visit the nearest emergency room.

Take more control of your health and your health costs

Additional ways to save



In-network providers

Visit **myCigna.com**[®] and use the “Find Care & Costs” tool to locate in-network providers and facilities



Lower-cost labs

Stay with lower-cost national labs like Quest Diagnostics[®] or LabCorp[®]



MRIs and CT scans

Choose independent radiology centers (versus hospital-based radiology) for MRIs and CT scans



Outpatient centers

Select an in-network, freestanding outpatient surgery center for procedures like colonoscopy, endoscopy or arthroscopy

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Your Cigna Vision Plan

Offered by Cigna Health and Life Insurance Company or its affiliates
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Why vision health matters

You may go to the eye doctor to get glasses or contact lenses to help you see. But eye exams also give your doctor a view of your health in general.¹ They can reveal the first signs of chronic conditions, including:¹

- Diabetic retinopathy, a symptom of diabetes
- Heart disease
- High blood pressure
- High cholesterol
- Rheumatoid arthritis
- Stroke
- Vitamin A deficiency

1. American Academy of Ophthalmology. "20 Surprising Health Problems an Eye Exam Can Catch." www.aao.org/eye-health/tips-prevention/surprising-health-conditions-eye-exam-detects. Page last reviewed: April 29, 2022.



Your Cigna vision network

With vision coverage, you have greater access at more locations. The vision network is the largest in the U.S.¹ and includes:



24,000 independent providers¹



11,000 retail providers, including LensCrafters®, Pearle Vision®, Target Optical®, Costco Optical®, Walmart Vision Center® and more¹



Access to online retailers that include LensCrafters.com®, Ray-Ban.com®, Glasses.com®, TargetOptical.com®, contactsdirect.com® and Oakley.com®



Online appointment scheduling²

Visit myCigna.com to access:

- **In-network provider directory through our EyeMed vision network partnership**
- **Claims information and receipt of services**
- **Claim forms if you choose to use out of network providers**
- **Discounts on vision services and materials through wellness rewards discounts**



1. The Cigna Healthcare Vision Network is serviced by EyeMed. Number of contracted providers as of July 2023, EyeMed internal reporting. Subject to change.

2. Online scheduling available with select providers.

Your vision benefit

Discounts and savings available:

- 40% off additional pair of glasses (frames and lenses)
- 20% off any item not covered by the plan, including non-prescription sunglasses (excludes professional services)
- Up to \$1,000 discount on LASIK services with select providers available through Healthy Rewards®¹
- Polycarbonate lenses covered in-full for children under 19

Once enrolled, visit myCigna.com® to:

- Search for in-network providers and schedule appointments online²
- Use a cost estimator tool to calculate your out-of-pocket costs for covered and non-covered services
- View plan benefits, claim details, and your digital ID card
- Learn about international travel benefits such as help finding a provider or replacing glasses/contact lenses
- Access special offers from major retail and online providers
- Review articles and interactive content about vision health and wellness

1. **Healthy Rewards programs are NOT insurance.** Rather, these programs give a discount on the cost of certain goods and services. The customer must pay the entire discounted cost. Some Healthy Rewards programs are not available in all states and programs may be discontinued at any time. Participating providers are solely responsible for their goods and services

2. Online scheduling available with select providers.

Planning for vision spend

Member Cost	In-network ¹
Exam	\$20 co-pay
Frames and lenses:	
Single vision lenses	\$0
Lined bifocals	\$0
Lined trifocals	\$0
Frames	Balance after \$130, 24-month allowance
Polycarbonate lenses	Standard \$40 Under the age of 19 \$0
Progressive lenses ²	\$65
Anti-reflective coating	\$45
UV coating	\$0
Elective contact lenses and professional services	Balance after \$130, 12-month allowance



1. Plan benefits may be subject to frequency limitations. Please review your Benefit Summary for details, plan exclusions and limitations.

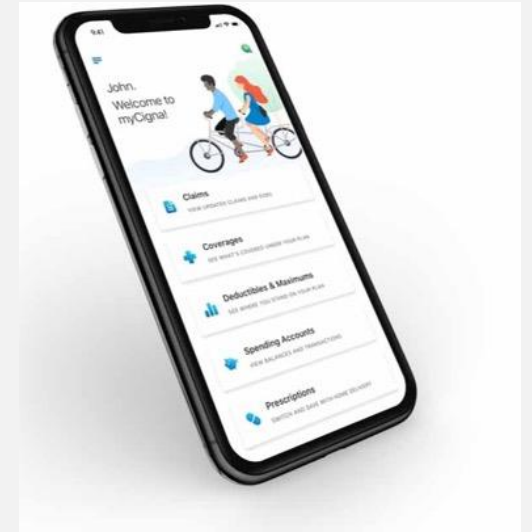
2. Fee applicable to only those age 19 or older.

Tools to Access your Cigna Medical & Vision Plan



Your online home for assessment tools, plan management, medical updates and much more:

- Find in-network doctors, dentists and medical services
- View, print and email ID cards
- Review your coverage
- Manage and track claims, account balances and deductibles
- Compare cost and quality information for doctors and hospitals
- Access a variety of health and wellness tools and resources
- Receive alerts when new plan documents are available



 Download the **myCigna**® app and access your account.¹

For illustrative purposes only.

1. App/online store terms and mobile phone carrier/data charges apply. Actual myCigna® features may vary depending on your plan and individual security profile.
2. [Not all plans include 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. [Prices shown on myCigna® are not guaranteed and coverage is subject to your plan terms and conditions. Visit myCigna® for more information.]

Compare and select providers



Cigna Care Designation

Cigna Healthcare evaluates in-network providers in the most common specialties. Only those who meet these standards for both quality and cost efficiency receive the Cigna Care Designation.¹



Cigna Centers of Excellence

Cigna Healthcare identifies hospitals as Centers of Excellence when they achieve the highest performance in both health outcomes and savings.²

Indicates doctor with
Cigna Care Designation
Shows cost-efficiency rating
and other recognitions



Robert K. Smith, MD 3.3 mi |

Medical Group | 123 Main St. #100 Anytown, USA 12345 | (555) 123-4567

Specialties: Internal Medicine

Cigna Care Designation

Cigna Care Network - Tier 1 Provider

Cost Efficiency Rating: ★★★★★

Years in Practice: 22

Hospital Affiliations (2): [see all](#)

New Patient Office Visit

\$167 ESTIMATED OUT-OF-POCKET COST

[Show Math](#)

In-Network

Accepting new patients

[Select PCP](#)

Example for illustrative purposes only. Actual costs will vary.

1. Cigna Care Designation: Patient experience, quality designations, cost-efficiency and other ratings found in Cigna Healthcare's online provider directories are a partial assessment of quality and should not be the only basis for decision-making (as such measures have a risk of error). They are not a guarantee of the quality of care that will be provided to individual patients. Individuals are encouraged to consider all relevant factors and talk with their physician about selecting a health care facility. Providers are solely responsible for any treatment provided and are not agents of Cigna Healthcare.
2. Cigna Centers of Excellence: The Cigna Healthcare Center of Excellence designation is a partial assessment of quality and cost-efficiency and should not be the only basis for decision-making (as such measures have a risk of error). Individuals are encouraged to consider all relevant factors and talk with their physician about selecting a health care facility. Quality designations and ratings found in Cigna Healthcare's online provider directories are not a guarantee of the quality of care that will be provided to individual patients. Providers are solely responsible for any treatment provided and are not agents of Cigna Healthcare.

Digital ID Cards

Enjoy easy, secure access to your ID cards.

No longer worry about misplacing your ID. Simply log in to myCigna.com® mobile app or website to view your digital ID card.¹

Getting your digital ID card is easy!

- Log in to myCigna® website or app.
- Click or tap "ID Cards."
- View your card(s) and the cards of any dependents.²

You can **show** your digital ID card on your phone screen, **print** it or **email** it to your doctor's office.

Be sure to add your ID Card to your Apple wallet or save to your device for easy access!



For illustrative purposes only.

1. The transition to digital ID cards does not apply to the following: all insured medical clients situated in Texas, New York, Florida, and Colorado (ASO will be included); all medical clients situated in Minnesota regardless of funding type; all D-HMO plans situated in Texas; all D-HMO and D-PPO plans situated in Georgia and Minnesota; all vision plans situated in Georgia, Minnesota, and Texas. Clients with situs in Texas, North Carolina, New York, Tennessee, Colorado, Georgia, and Florida will transition beginning with 7/1/2023 new and renewal effective dates unless prohibited by a state mandate.
2. Customers under age 13 (and/or their parent/guardian) will not be able to register at myCigna.com.



Wellbeing Benefit

Participate and Earn



Earn your Reward **NEW!**

Earn a \$100 gift card (tax imputed) by completing the Online Health Assessment at myCigna.com and Biometric Screening by **December 31, 2025**



Getting Started

1. Access your myCigna.com account > Wellness Tab > Incentive Awards. (If you are a first-time user, you will need to create a username and password.)
2. Complete the Online Health Assessment on myCigna.com
3. Complete your annual biometric screening with an In-Network provider during your annual physical with your PCP.



Claiming your Reward

Once you have completed both activities:

- Sign in to your [MyCigna account](#) and go to the MotivateMe section. (If you are a first-time user, you will need to create a username and password.)
- Please allow 4-6 weeks for your information to update in MotivateMe. Once it is reflected in your account, you will have the ability to redeem your gift card electronically through email or request a physical card sent to your home.

Getting Help

Cigna One Guide

Available 24/7/365

Call 1-877-501-7992

Cigna One Guide® helps you make informed choices and get the most from your plan, offering personalized support to help you stay healthy and save money.

We're just a call away to help:

- Answer questions about the basics of coverage for medical plans and products
- Identify the types of health plans available to you to help you choose the one that best meets your needs
- Find out if your doctors are in network to help you avoid unnecessary costs
- Get answers to any other questions you may have about the plans or provider networks available to you



Cigna One Guide

After enrollment, personalized support helps you:

- Resolve health care questions and issues
- Save time and money
- Get the most out of your plan(s)
- Find in-network providers, hospitals and labs
- Get cost estimates
- Understand your bills
- Navigate the health care system

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



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After you've enrolled, access Cigna One Guide® the way that's most convenient to you.



myCigna® website or app¹



Live chat



Phone

Who to contact for Claims Issue and Support



BRITTANY CALLAN

Dedicated Client Service Partner

Brittany is a Dedicated Client Services Partner at Cigna HealthCare providing service to Fairfax County Public School employees and their families. She is the primary Cigna contact for service inquiries related to customer service, eligibility, claim processing and benefit structure.

PHONE: 779-331-0626

EMAIL: brittany.callan@cignahealthcare.com

Current Pick-a-time hours, Monday, Wednesday and Thursdays from 12-4pm EST.

To sign up for a time, go to [FCPS.edu](https://fcps.edu), search "Connecting with Cigna", click on [Pick-a-Time Online Scheduler](#)