

Cigna Choice Fund HEALTH SAVINGS ACCOUNT

How it works for you.



Your health is an investment in your future, and we think you should have the freedom to control that future. That's why the Cigna Choice Fund® Health Savings Account (HSA) provides a health care plan with a tax-advantaged health savings account that puts you in charge of how and when you spend your health plan dollars.

Using your HSA

- You open an HSA. You, your employer or both may contribute to your account which is established through JPMorgan Chase.
- You can choose to pay for your share of the costs (deductible and coinsurance) for eligible services up to your plan's out-of-pocket maximum by using your HSA, other personal funds or both.
- The amount used from your account for services covered under the health plan helps you meet your annual deductible.
- You can also use your HSA to pay for qualified expenses not covered through your medical plan, such as dental and vision expenses. Visit Cigna.com/expenses for more information.
- Whatever money you don't use earns interest tax-free.* You can save for future medical costs and have the option to open an investment account when your balance reaches \$2,000.
- You take the account with you when you leave the plan, change jobs or retire.

Options for care

- **Primary Care Physician (PCP)** – You may choose a PCP to help coordinate your care and act as a personal health advocate. It's recommended but not required.
- **In-network care** – Choose to see doctors or other health professionals who participate in your plan's network to keep your costs lower and eliminate paperwork.
- **Preventive care** – Preventive care is covered at no additional cost to you when received in-network.
- **No-referral specialist care** – If you need to see a specialist, you don't need a referral. Precertification

may be necessary for hospitalizations and some types of outpatient care, but there's no paperwork for you if you stay in-network.

Emergency care – When you need emergency care, you have coverage.

24/7 service – Whenever you need us, customer service representatives are available to take your call.

Partner with a health advocate – Even when you're not sure where to begin, you'll get confidential assistance from reliable, compassionate professionals who want to help you take an active role in your health.

Access to myCigna.com**

- **Find** doctors, hospitals, labs and other health care facilities. Learn more about your plan, coverage and programs.
- **View** claim history and account transactions or print claim forms if needed.
- **Find** information and estimate costs for medical procedures and treatments.
- **Compare** hospitals by number of procedures performed, patients' average length of stay, cost and patient experience ratings.
- **Manage** and track your health care finances with easy-to-use expense tracking tools.
- **Sign up** for email notifications to keep up-to-date on the status of your account.

And now you can take **myCigna.com** with you.

The myCigna Mobile App gives you a simple way to personalize, organize and access your important health information – on the go.

Plus, there's no additional cost to download.



GO YOU®





Which services are covered by my plan, and which will I have to pay for out of my own pocket?

Covered services vary depending on your plan, so visit myCigna.com or check your plan materials for specific information. Most employees require that you contribute toward the cost of your coverage. In addition, you'll pay:

- Any health care service or costs not covered by your plan.
- Costs for any services you receive until you meet your deductible.
- Your share of the cost for your covered health care expenses (coinsurance), after you meet the deductible and your medical plan coverage begins, and up to your plan's out-of-pocket maximum.

What's the best way to use the money in my account?

Effective budgeting and planning will help you make the most of your plan. And remember, your costs are lower when you see a doctor who participates in your plan's network. To help you plan for services, use the cost and quality tools on myCigna.com.**

How do I access money in my HSA?

There are a number of convenient ways you can access the money in your health savings account.***

- The Cigna Choice Fund/Chase Master Card® debit card draws money directly from your HSA. You can use your debit card to pay for qualifying health-related items or services.
- The checkbook works just like your personal checkbook – with the exception that it draws from your HSA. For example, use your checks to pay for your doctor's services or to reimburse yourself for qualified medical expenses you've paid out of your own pocket.
- Online bill pay lets you pay medical expenses directly from your HSA. Once enrolled, you will be able to monitor, manage and schedule payments online, anytime. Payments can be scheduled on a one-time or repeating basis.

You also have the option of having Cigna automatically pay your medical expenses directly from your HSA by choosing auto-claim forwarding (ACF). Your doctor or other health care professional will submit claims directly to Cigna for payment. With ACF, Cigna will then automatically draw from your HSA to pay any amounts you owe for claims under your medical plan. You can choose to add or remove ACF any time during the year at myCigna.com.

What if I use the money in my HSA for ineligible expenses?

If the money is used for products or services other than qualified medical expenses, the amount will be taxable as income and may be subject to an additional tax penalty.

Will doctors collect money from me at the time of service?

In most cases your in-network doctor will not collect any money from you at the time of your visit. Instead, your doctor will send the claim directly to Cigna. Cigna will process the claim and determine payment for eligible services.

- If you set up ACF from your HSA and there is money available in your account, Cigna will pay your doctor directly from your account for any amounts you owe under your plan.
- If you did NOT set up ACF from your HSA, if there is NO money in your account, or if the expense is not covered by your plan:
 - You will receive an explanation of benefits from Cigna showing how much you owe for the service.
 - Your doctor will bill you directly for any amount that you owe.
 - You choose how to pay the bill. You can use any funds available with your HSA debit card, checkbook or online bill pay if the expenses are eligible, or use other personal funds.

* HSA contributions and earnings are not subject to federal taxes and not subject to state taxes in most states. A few states do not allow pre-tax treatment of contributions or earnings. We have identified the following states as having these tax considerations: Alabama, California, New Hampshire, New Jersey and Tennessee.

** Access to myCigna.com begins on your plan effective date.

*** Fees and charges may apply. See your JPMorgan Chase HSA application for details.

The downloading and use of the [myCigna Mobile App](http://myCigna.com) is subject to the terms and conditions of the App and the online stores from which it is downloaded. Standard mobile phone carrier and data usage charges apply.

All group health insurance policies and health benefit plans contain exclusions and limitations. For costs and complete details of coverage, see your employer's insurance certificate, group service agreement or summary plan description. Patient experience, quality designations, cost-efficiency and other ratings found in Cigna's online directories reflect a partial assessment of quality and should not be the sole 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 consult with their physician when selecting a health care facility. Health care professionals and facilities who participate in Cigna's network are independent practitioners solely responsible for the treatment provided to their patients. They are not agents of Cigna.

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