

Getting ready OE 2022

Colorado

Open Enrollment 2022

Individual & Family Plans (IFP)



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



LEADING THE WAY

For the community in Colorado

- Committed \$1M from the Cigna Foundation* to nonprofits that are addressing food insecurity and health care support needs in the U.S.
 - CO: Food Bank of the Rockies delivering food security to seniors and middle schools across Aurora
- Activated Healthier Kids For Our FutureSM to deliver 2.5 million servings of food to doorsteps of 6,800+ families
- Together, the Cigna Foundation and the New York Life Foundation continues the Brave of Heart Fund into 2021 to provide ongoing financial and emotional support for families who lose a loved one while on the frontlines fighting COVID-19.
- Proudly announcing our new partnership to advance health life - Denver Colfax Marathon
 - Cigna Health Expo taking place at Empower Field at Mile High Oct. 14-17, 2021
 - Denver Colfax Marathon Presented by Cigna taking place May 12-15, 2022

Agenda

- **Welcome!**
- **Cigna Member Value**
- **2022 Colorado Market Review**
- **2022 Product Portfolio & Plans**
- **Renewals, Billing & Enrollment**
- **Q & A**



Cigna value for your clients

We help people make smarter choices about their health by providing personalized insights and expertise to ensure they get the care and coverage they need, affordably.

Our data-driven tools and specialized health expertise provide your clients with clarity about and confidence in their healthcare choices.

Your clients have easy access to personalized support and our dedicated teams are ready to help whenever they need them.

We help your clients get the most out of their plan by connecting them to affordable, quality care through plan features they value.



Getting ready OE 2022

Cigna Member Value



myCigna

Your client's simplified digital experience

The screenshot shows the myCigna web portal for user Lou. The header includes the Cigna logo, navigation links (Home, Find Care & Costs, Coverage, Claims, Spending Accounts, Prescriptions, Wellness), and user information (ID Cards, HI, Lou). The main content area is titled "Welcome Lou" and features three primary sections: Medical Coverage Status, Spending Accounts, and Family Incentives.

Medical Coverage Status: Medical | Dental. In-Network Deductible Remaining: **\$1,000⁰⁰**. **You pay the deductible.** This is a family deductible. Costs for covered services paid by each family member contribute to this until it's met. Eligible in-network preventive care is covered 100% by your plan. [View coverage details](#)

Spending Accounts: Health Reimbursement Account (HRA). **\$5,915⁰⁰** as of 3/28/19. [View account details](#)

Family Incentives: HRA earned: **\$0⁰⁰** out of \$1,850. Gift Card earned: **\$0⁰⁰** out of \$225. You haven't earned any incentives yet. [Start earning](#)

Latest Updates: All (29) Savings Tips (18) Appointments Prescriptions (8) Claims Messages (3)

- Don't miss out on rewards. Earn up to \$25 for a simple health screening. [See details](#)
- Take your health assessment. Take control of your health. [See details](#)
- Urgent need? Try urgent care. Be prepared. [See details](#)
- Take action to prevent the flu. A message from your health plan | [See details](#)
- Your ABILIFY TAB 10MG prescription is eligible for refill. [See details](#)

My Health Team:

My Primary Care Provider	My Dentist
David D. Renaud, MD (310) 899-9793 Change	David J. Hayutin, DDS (303) 757-8844 Change

[Manage My Health Team](#)

Talk to a doctor or nurse 24/7 using your phone, tablet, or computer. [Connect now](#)

My Health: **81/100** My Wellness Score. Last taken Jul 2, 2019

The screenshot shows the myCigna mobile app for user Lou. The status bar at the top indicates T-Mobile Wi-Fi, 10:28 AM, and 85% battery. The app header includes the Cigna logo and a green checkmark icon. The main content area is titled "Welcome, Lou!" and features three tabs: Coverage Status, Spending Accounts, and Incentives.

Coverage Status: Medical Coverage. Remaining Family Deductible (In-network) **\$1,000.00**

How can we help you today?

- [ID Cards](#)
- [Claims & EOBs](#)
- [Deductibles & Maximums](#)
- [Spending Accounts](#)

The bottom navigation bar includes icons for Home, Updates, Find Care, and More.



Cigna Virtual Care

Virtual wellness screenings and the associated labs for the visit, and minor medical care, is covered at no cost to the customer.

Minor medical care

- Acne
- Allergies
- Asthma
- Bronchitis
- Cold and flu
- Constipation
- Diarrhea
- Earaches
- Fever
- Headaches
- Infections
- Insect bites
- Joint aches
- Nausea
- Pink eye
- Rashes
- Respiratory infections
- Shingles
- Sinus infections
- Skin infections
- Sore throats
- Urinary tract infections

Wellness screenings – New for 2022!

- Preventive Labs & Vitals
- Health Risk Assessment/Health Profile followed by a scheduled Consult with an MDLive doctor
- Visit results sent to PCP (requires customer opt-in)
- Referrals as needed

Note: Cigna provides access to Dedicated virtual care through a national telehealth provider, MDLive located on myCigna, as part of your health plan. Providers are solely responsible for any treatment provided to their patients. Video chat may not be available in all areas or with all providers. This service is separate from your health plan's network and may not be available in all areas. \$0 virtual care benefit for minor acute medical care not available for all plans. HSA plans and non-minor acute medical care may apply a copay, coinsurance or deductible. Virtual care does not guarantee that a prescription will be written. Refer to plan documents for complete description of virtual care services and costs, including other telehealth/telemedicine benefits. For IL customers a primary care provider referral may be required for specialist virtual visits.



Cigna Virtual Care

Virtual Dermatology is covered at the **specialist cost share** and **Virtual Behavioral Health** is covered at same in-person **copay or coinsurance**.

Virtual Behavioral Health

- Addictions
- Bipolar disorders
- Child/adolescent issues
- Depression
- Eating disorders
- Panic disorders
- Postpartum depression
- Stress
- Trauma/PTSD
- Grief/loss

Virtual Dermatology

- Customers provide a photo of their condition and board certified dermatologist replies back within 24 hours or sooner.
- Follow-up questions are included in same visit.



Note: Cigna provides access to dedicated virtual care through a national telehealth provider, MDLive located on myCigna, as part of your health plan. Providers are solely responsible for any treatment provided to their patients. Video chat may not be available in all areas or with all providers. This service is separate from your health plan's network and may not be available in all areas. **Virtual care does not guarantee that a prescription will be written.** Refer to plan documents for complete description of virtual care services and costs, including other telehealth/telemedicine benefits. For IL customers a primary care provider referral may be required for specialist virtual visits. Confidential, unpublished property of Cigna. Use and distribution limited solely to authorized personnel. © 2022 Cigna

myCigna + MDLIVE

Connecting customers to board certified doctors, in real time



Hi, Carina ▾

ID Cards

Rx Cart

Home

Find Care & Costs

Claims ▾

Coverage ▾

Spending Accounts ▾

Prescriptions ▾

Wellness ▾

Talk to a Doctor or Nurse 24/7

Cigna has partnered with top telehealth providers, so you can easily connect with board-certified doctors and pediatricians 24/7.



Urgent Care

Board-certified doctors and pediatricians available 24/7

[Connect](#)

- ✓ Cold & flu
- ✓ Pink eye
- ✓ Sinus infection
- ✓ Sore Throat
- ✓ UTI (Females Only)
- ✓ Fever

Counseling

Licensed therapists and psychiatrists available via appointment

[Connect](#)

- ✓ Anxiety
- ✓ Grief and loss
- ✓ Relationship issues
- ✓ Depression
- ✓ Medication management

Dermatology

Board-certified dermatologists can diagnose and treat you from home

[Connect](#)

- ✓ Acne
- ✓ Rashes
- ✓ Eczema
- ✓ Psoriasis
- ✓ Suspicious spots and moles
- ✓ Warts, abnormal bumps and more!

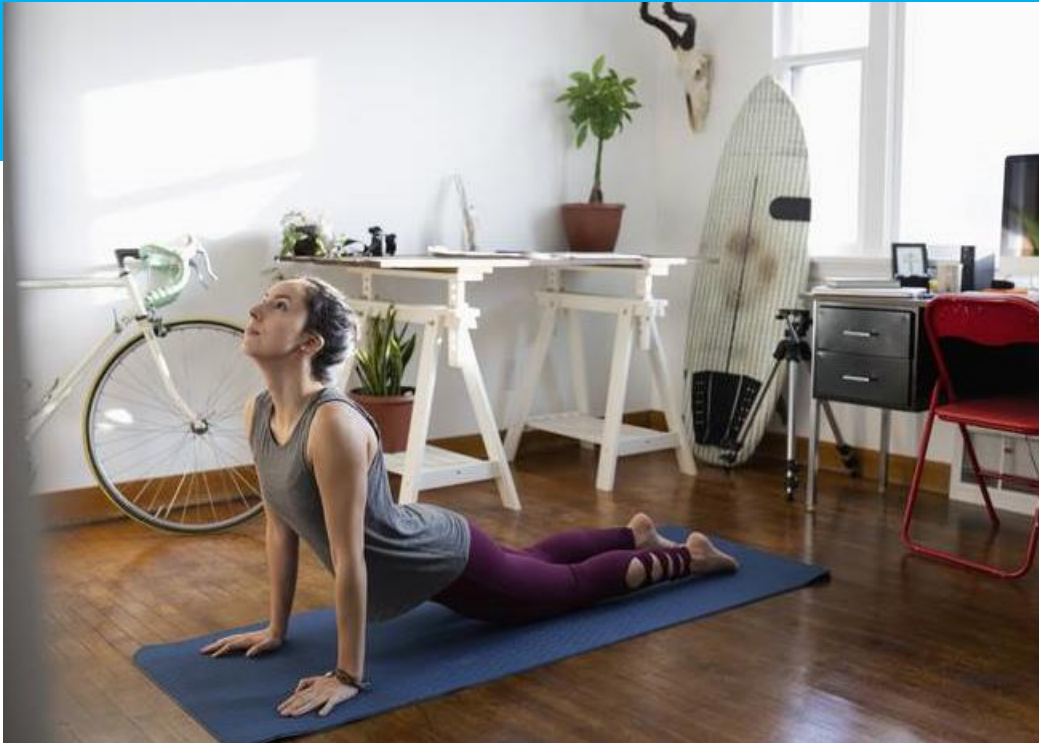
✓ **CONVENIENT**

- Customer can take appointment from their phone, tablet, or computer
- **888-525-7713**
- Prescriptions can be sent directly to a local pharmacy
- Adult and pediatric care for medical¹



Take Control Rewards program

Available in *all* IFP Medical service areas for Open Enrollment 2022!



Customers can complete actions and earn rewards through Cigna's **Take Control Rewards** loyalty program!

- ✓ The customer can earn up to **\$275** in points for completing actions such as:
 - Create a myCigna account
 - Complete a wellness exam
 - Learn about their benefits
- ✓ Points can be exchanged for experiences, merchandise, sporting goods, entertainment options, and awards like:
 - Fitbit®
 - Roku®
 - Costco Membership
 - Visa® reloadable debit card
- ✓ Available to new and returning IFP medical policyholders over age 18.

Note: The Cigna Take Control RewardsSM Program is available in all states to all primary subscribers that are active Cigna medical Individual and Family Plan policy holders and who are 18 years of age or older. All rewards may be considered taxable income. Customer should contact personal tax advisor for details. Program participation along with redeeming rewards is dependent on qualifying premiums being current and fully paid.

Program will be available in all IFP Medical Service areas beginning in mid-January.

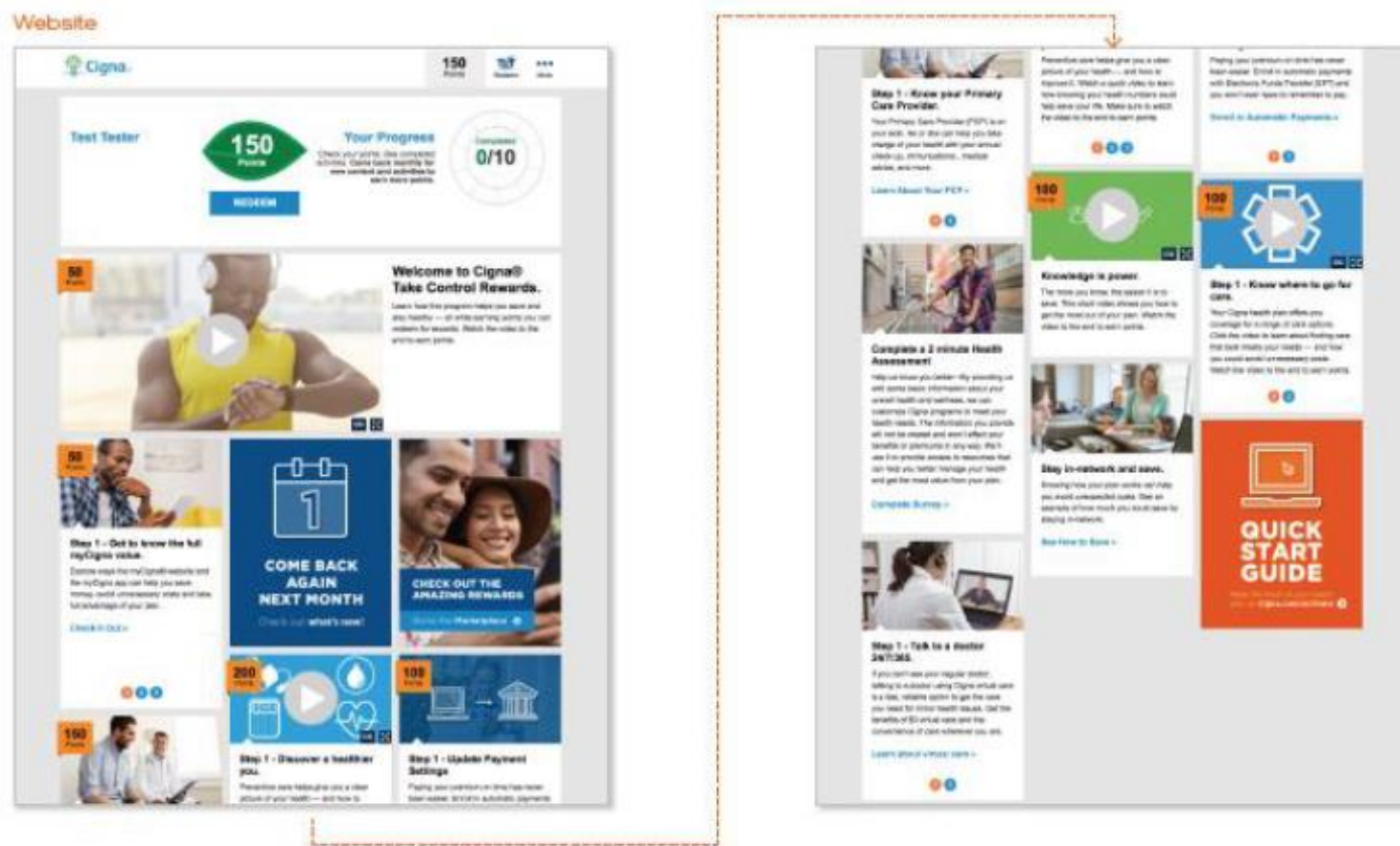
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Take Control Rewards program

Help your customers **maximize the value** of their plan

**Available in all
IFP Medical service areas for
Open Enrollment 2022!**



✓ It's **simple and easy** for the customer to begin earning points!

- Activate and log into myCigna.com account
- Complete a short Health Assessment on the Wellness tab
- Complete the behaviors and earn reward points
- Redeem the reward points!



My Personal Champion

Delivering personal attention

My Personal Champion Program

- ✓ A team dedicated to providing specialized support to customers **experiencing complex medical and administrative needs** relating to their health care
- ✓ This **referral program** is available to eligible customers at **no additional out-of-pocket cost**



- **Customized service**
- **Coordinated help**
- **Additional resources to support specific needs**

Cigna Pharmacy



- ✓ **Convenient home delivery** with Express Scripts® Pharmacy, Cigna's home delivery pharmacy
- ✓ **Cigna 90 NowSM program** – Convenience to obtain a 90-day supply of medications with **90-day contracted retail pharmacies** – your client can pick their 90 day pharmacy at Cigna.com/Rx90network
- ✓ **Affordable** Rx copays on all tiers¹
- ✓ **Easily search formulary** at, Cigna.com/ifp-drug-list
- ✓ **Continued value to customers** with programs such as Cigna Medication Coaching Program, Enhanced RxSavings Messenger/Prescription Cost Savings Program, and My Medications
- ✓ Access to **condition-specific medication management** with **Accredo**, a Cigna specialty pharmacy

1. Please see Plan Documents for detailed information.
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Patient Assurance ProgramSM

Customers with diabetes will save on their insulin and some non-insulin medications¹

Reduce customer costs with our **Patient Assurance Program:**

- Pay no more than **\$25** for a 30-day supply, or **\$75** for a 90-day supply, of these insulin and diabetes medications^{2,3}:
 - Insulins: Basaglar, Humalog, Humalog Mix, Humulin
 - Non-Insulins: Farxiga, Trulicity, Xigduo XR
- Deductible doesn't apply to these medications⁴.

1. Discounts available with the Cigna Patient Assurance Program. \$25 is the maximum out-of-pocket cost for a 30-day supply of covered, eligible insulin. **Included in all plans other than the Enhanced Diabetes Care plans**

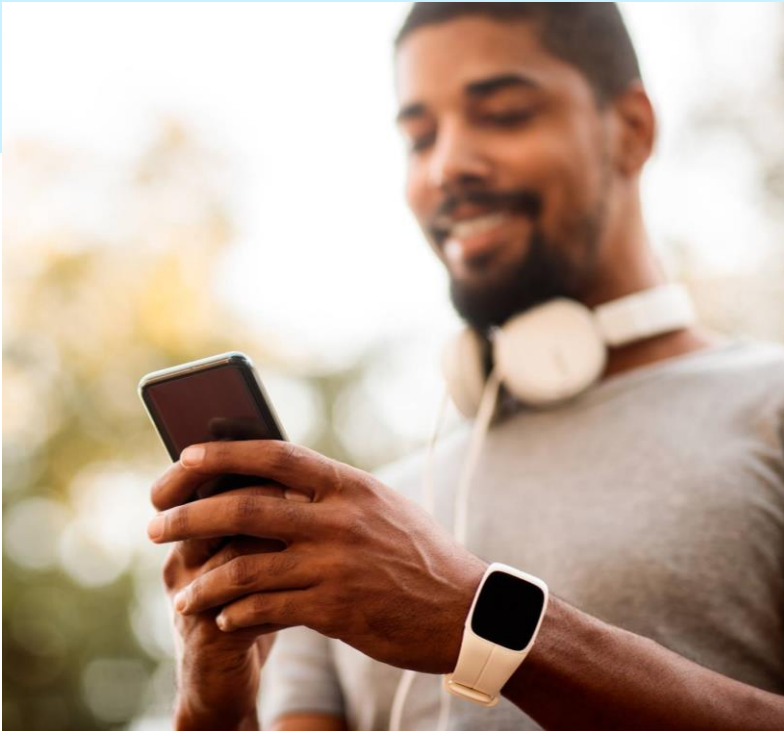
2. Health benefit plans vary, but in general to be eligible for coverage a drug must be approved by the Food and Drug Administration (FDA), prescribed by a health care professional, purchased from a licensed pharmacy and medically necessary.

3. Some states limit Tier 5 medications to a 30-day supply. Log in to the myCigna App or website, or check your plan materials, to learn more about how your plan covers these medications.

4. A member will not be responsible for more than the capped amount.

Diabetes care solutions for all Cigna members

Making diabetes care simple and affordable for customers



All Cigna health plans offer select diabetic supplies, labs and exams at no extra cost to the customer.

All Cigna health plans include:

- **\$0** for diabetes management education¹
- **\$0** for certain labs and exams, such as:¹
 - A1C test
 - Retinal eye exam
 - Nephropathy screening
- **\$0** for covered diabetic supplies on the Cigna Prescription Drug List, such as:¹
 - Test strips for blood glucose monitors
 - Visual reading and urine test strips
 - Various OneTouch® testing preparation items including lancing devices, lancets and test strips



1. If you participate in HSA plan, you'll need to meet your HSA-plan deductible before your cost-share is \$0 for diabetes care benefits.

Notice for North Carolina residents: Customer actual expenses for covered services may exceed the stated coinsurance percentage or copayment amount because the actual provider charges may not be used to determine plan and member payment obligations. Product availability may vary by location and plan type and is subject to change.

Getting ready OE 2022

2022 IFP Market and Expansion Areas



Colorado

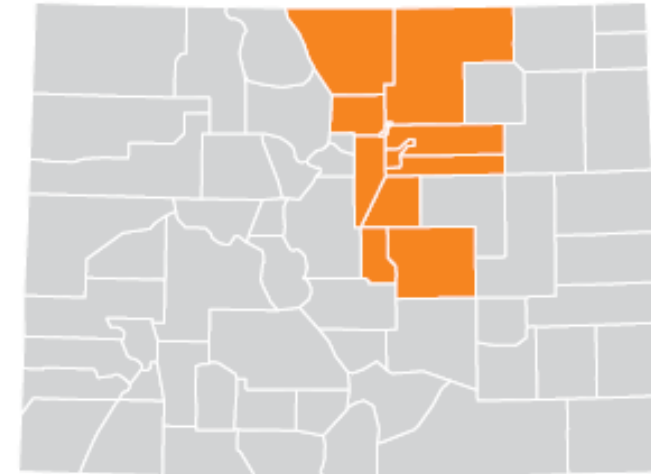
New for 2022! – Enhanced Asthma COPD Care Plans and Acupuncture Benefit Plans.

- **4 new silver plans in 2022**
- **16 plans available** (4 bronze, 10 silver, 2 gold)
 - 4 bronze (on/off)
 - 5 silver (on/off), 5 silver (off only)
 - 2 gold (on/off)
- **Coverage to specifically address chronic health care conditions**
 - New Cigna Enhanced Asthma COPD Care Plans
- **Holistic care options for your clients**
 - New Acupuncture benefit plans
- **Affordable Rx copays on all tiers**
- **First dollar coverage on select silver and bronze plans**

Plan availability for both ON and OFF the **State-Based Exchange**



CIGNA CONNECT Colorado Adams, Arapahoe, Boulder, Broomfield, Denver, Douglas, El Paso, Jefferson, Larimer, Teller, Weld



CIGNA CONNECT CO Single service area for all counties

- Connect Plans Available
- No Plans Available



Note: Please see Plan Documents for detailed information.

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Colorado

Network Partners¹:

HCA

SCL

Boulder Community Health

New West Physicians

Primary Physician Partners

Rose Integrated Health

Community Medical Associates (Denver/Boulder)

University of Colorado (only in CO Springs/Ft. Collins/Greeley)

Plan availability for both ON and OFF the **State-Based Exchange**

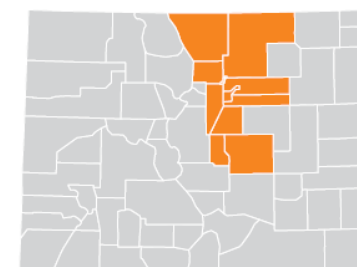


CIGNA CONNECT Colorado Adams, Arapahoe, Boulder, Broomfield, Denver, Douglas, El Paso, Jefferson, Larimer, Teller, Weld

PCP ENCOURAGED

REFERRAL ENCOURAGED, NOT REQUIRED

Pediatric dental (Off exchange) is bundled



CIGNA CONNECT CO Single service area for all counties

 Connect Plans Available

 No Plans Available




1. Please note that this provider list is not complete. Visit [Cigna.com/ifp-providers](https://www.cigna.com/ifp-providers) to verify a provider's network status.

Colorado


Cigna HealthCare of Colorado, Inc. – **Denver/Boulder/Ft. Collins/Greeley/Colorado Springs**

Provider Directory: Cigna.com/ifp-providers



[Find a Doctor, Dentist, or Facility](#)[Log in to myCigna](#)


Language: [English](#) | [Español](#)

**Coronavirus (COVID-19) Updates**


We recommend that you call ahead or check the provider's website before visiting to make sure they're open and able to treat your condition, including if they offer phone or video visits.

Find a Doctor, Dentist, or Facility in


Enter Address, City, or Zip



Doctor by Type



Doctor by Name



Health Facilities

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Getting ready OE 2022

2022 Product Portfolio and Plans



Cigna Enhanced Asthma COPD Care Plans

- ✓ Offers **lower cost sharing** on select Asthma or COPD medications and \$0 copay for select respiratory care benefits



- **Deductible waived for below benefits:**
- **\$0** for Pulmonary Rehabilitation services
- **\$0** for select Pulmonary Function Tests
- **\$0** for Supplemental Oxygen

- **Pay no more than a \$10 copay, with deductible waived for Generic** prescriptions, such as:
 - Albuterol Sulfate HFA Inhaler
 - Albuterol Sulfate Inhalant Solution
 - Albuterol Sulfate Syrup
 - Albuterol Sulfate Tablets
 - Fluticasone-Salmeterol Inhaler
 - Ipratropium Inhalant Solution
 - Ipratropium-Albuterol Sulfate Inhalation Solution
 - Levalbuterol HFA Inhaler
 - Levalbuterol Inhalant Solution
 - Levalbuterol Inhalant Solution Concentrate
 - Terbutaline Sulfate Tablets
 - Wixela Inhub

- **Pay no more than a \$20 copay, with deductible waived for Preferred Brand** prescriptions, such as:
 - Anoro Ellipta
 - Arnuity Ellipta
 - Breo Ellipta
 - Flovent Diskus
 - Flovent HFA
 - Incruse Ellipta
 - Serevent Diskus

Notice for North Carolina residents: Customer actual expenses for covered services may exceed the stated coinsurance percentage or copayment amount because the actual provider charges may not be used to determine plan and member payment obligations. Product availability may vary by location and plan type and is subject to change. Plans contain exclusions and limitations and are not available in all areas. For costs and details of coverage, review plan documents.

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Acupuncture Benefit Plans

Expanded availability for 2022, these silver plans are offered in Colorado, Virginia, and Utah



Creating solutions for those interested in more holistic-based care

- Driven by local market and broker feedback
- **12 visits at a PCP co-pay**, up to 20 visits per year (with prior authorization)
- Cost sharing for office visits ranges **from \$0-\$15** depending on base and CSR Plan

2022 Plan Portfolio

Cigna HealthCare of Colorado, Inc. –
 Denver/Boulder/Ft. Collins/Greeley/Colorado Springs

Individual and Family Plans
 Cigna Health and Life Insurance Company

2022 Cigna Health Plans

CIGNA CONNECT PLANS - COLORADO
 BOULDER, DENVER METRO, EL PASO, LARIMER, TELLER, WELD

B BRONZE



	Cigna Connect Flex Bronze 8700	Cigna Connect Flex Bronze 7200	Cigna Connect Flex Bronze 7000 Rx Copay	Cigna Connect HSA Bronze 6500	Cigna Connect HSA Bronze 6500 NA/AN <300 Cigna Connect Flex Bronze 7000 Rx Copay NA/AN <300 Cigna Connect Flex Bronze 7200 NA/AN <300 Cigna Connect Flex Bronze 8700 NA/AN <300*
MEDICAL	In-Network	In-Network	In-Network	In-Network	In-Network
Annual Deductible ¹ Individual/Family	\$0/\$0	\$7,200/\$14,200	\$7,000/\$14,000	\$6,500/\$13,000	\$0
Coinsurance ²	You pay 0% after deductible	You pay 50% after deductible	You pay 40% after deductible	You pay 30% after deductible	You pay 0%
Annual Out-of-Pocket Maximum (Individual/Family)	\$8,700/\$17,400	\$8,700/\$17,400	\$8,700/\$17,400	\$7,000/\$14,000	\$0
Physician services (primary care/specialist)	You pay 0% after deductible	You pay \$40, deductible waived/ You pay \$80, deductible waived	You pay \$50, deductible waived/ You pay \$40% after deductible	You pay 30% after deductible	You pay 0%
Preventive Care ⁴	You pay 0%, deductible waived	You pay 0%, deductible waived	You pay \$0, deductible waived	You pay 0%, deductible waived	You pay 0%
Inpatient facility and physician services	You pay 0% after deductible	You pay 50% after deductible	You pay 40% after deductible	You pay 30% after deductible	You pay 0%
Lab, X-ray and Ultrasound	You pay 0% after deductible	You pay 50% after deductible	You pay 40% after deductible	You pay 30% after deductible	You pay 0%
Emergency Room Services	You pay 0% after deductible	You pay 50% after deductible	You pay \$750 after deductible	You pay 30% after deductible	You pay 0%
Urgent Care	You pay 0% after deductible	You pay \$60, deductible waived	You pay \$60, deductible waived	You pay 30% after deductible	You pay 0%
Virtual Care ⁵	You pay \$0, deductible waived	You pay \$0, deductible waived	You pay \$0, deductible waived	You pay \$0 after deductible	You pay \$0
RX DRUGS – Tier 1, 2, 3 and 4: Up to a 30-day supply at participating pharmacy or up to a 90-day supply at 90-day retail pharmacy. Tier 5: Up to a 30-day supply at participating pharmacy.					
Tier 1 - Retail pref-generic	You pay 0% after deductible	You pay 50% after deductible	You pay \$10, deductible waived	You pay 30% after deductible	You pay 0%
Tier 2 - Retail non-pref-generic	You pay 0% after deductible	You pay 50% after deductible	You pay \$35, deductible waived	You pay 30% after deductible	You pay 0%
Tier 3 - Retail pref-brands	You pay 0% after deductible	You pay 50% after deductible	You pay \$300, deductible waived	You pay 30% after deductible	You pay 0%
Tier 4 - Retail non-pref-brands	You pay 0% after deductible	You pay 50% after deductible	You pay \$650, deductible waived	You pay 30% after deductible	You pay 0%
Tier 5 - Retail specialty	You pay 0% after deductible	You pay 50% after deductible	You pay \$750, deductible waived	You pay 30% after deductible	You pay 0%
Formulary Diabetic Supplies	You pay 0%, deductible waived	You pay 0%, deductible waived	You pay 0%, deductible waived	You pay 0% after deductible	You pay 0%
Metformin (non-insulin)	You pay 0%, deductible waived	You pay 0%, deductible waived	You pay 0%, deductible waived	You pay 0% after deductible	You pay 0%
Preferred Insulin	You pay \$25	You pay \$25	You pay \$25	You pay \$25	You pay \$0

*Native American/Alaska Natives. **Unless indicated above, all plans will be available on and off the marketplace.

This summary section contains highlights only. Out-of-network services are not covered under these plans. Eligible out-of-network emergency services are covered at the in-network benefit level as defined in plan documents. Full benefit information, including plan benefit exclusions and limitations, are available here: <https://www.cigna.com/individuals-families/policy>.

1. Annual Deductible (Individual/family deductible is satisfied when each member has reached their annual individual deductible or when the total annual family deductible amount has been reached by any combination of family members, includes medical and pharmacy).

2. Coinsurance (Amount you pay for covered medical services).

3. Annual Out-of-Pocket Maximum (Individual/family copays, deductibles, coinsurance and pharmacy charges apply to the out-of-pocket maximum).

4. Includes eligible in-network preventive care services. Some preventive care services may not be covered, including most immunizations for travel. Reference plan documents for a list of covered and non-covered preventive care services.

5. Cigna provides access to virtual care through a national telehealth provider, MDLIVE located on myCigna, as part of your health plan. Providers are solely responsible for any treatment provided to their patients. Video chat may not be available in all areas or with all providers. This service is separate from your health plan's network and may not be available in all areas. \$0 virtual care benefit for minor acute medical care not available for all plans. HSA plans and non-minor acute medical care may apply a copay, coinsurance or deductible. Virtual care does not guarantee that a prescription will be written. Refer to plan documents for complete description of virtual care services and costs, including other telehealth/telemedicine benefits. For IL customers a primary care provider referral may be required for specialist virtual visits.

957226 07/21



Plan Highlights

This is subject to regulatory approval for 2022; the cost-sharing shows what the client would pay

	Flex Bronze 7200	Flex Bronze 7000 RX Copay	Bronze HSA 6500	Silver 4200 Enhanced Asthma COPD Care Non-Subsidized	Silver 4200 Enhanced Asthma COPD Care 100-150% FPL (94)
Annual Deductible	\$7,200 / \$14,200	\$7,000 / \$14,200	\$6,500 / \$13,000	\$4,200 / \$8,400	\$50/ \$100
Annual out-of-pocket Max	\$8,700 / \$17,400	\$8,700 / \$17,400	\$7,000 / \$14,000	\$8,700 / \$17,400	\$1,800 / \$3,600
Primary Care	\$40 deductible waived	\$50 deductible waived	30% after deductible	\$15 deductible waived	\$0 deductible waived
Virtual Care	\$0 deductible waived	\$0 deductible waived	\$0 after deductible	\$0 deductible waived	\$0 deductible waived
Specialist Care	\$80 deductible waived	40% after deductible	30% after deductible	\$65 deductible waived	\$30 deductible waived
Lab, X-Ray, and Ultrasound	50% after deductible	50% after deductible	30% after deductible	30% after deductible	5% after deductible
Emergency Room	50% after deductible	50% after deductible	30% after deductible	30% after deductible	5% after deductible
Urgent Care	\$60 deductible waived	\$60 deductible waived	30% after deductible	\$35 after deductible	\$15 deductible waived
Tier 1 / Tier 2	50% after deductible	\$10 / \$35 deductible waived	30% after deductible	\$3 / \$20 deductible waived	\$0 / \$15 deductible waived
Tier 3 / Tier 4	50% after deductible	\$300 / \$650 deductible waived	30% after deductible	\$70 deductible waived / 50% after deductible	\$30 deductible waived / 50% after deductible
Diabetic Supplies / Metformin	0% deductible waived	0% deductible waived	0% deductible waived	0% deductible waived	0% deductible waived
Preferred Insulin	\$25 deductible waived	\$25 deductible waived	\$25 deductible waived	\$25 deductible waived	\$25 deductible waived



Plan Highlights

This is subject to regulatory approval for 2022; the cost-sharing shows what the client would pay

	Silver 5500 Non-Subsidized	Silver 5500 200-250% FPL (73)	Silver 5500 151-200% FPL (87)	Silver 5500 100-150% FPL (94)	Silver 4800+ Acupuncture Non-Subsidized	Silver 4800+ Acupuncture 100-150% FPL (94)
Annual Deductible	\$5,500 / \$11,000	\$3,000 / \$ 6,000	\$600 / \$1,200	\$0	\$4,800 / \$9,600	\$0
Annual Out-of-Pocket Max	\$8,700 / \$17,400	\$6,950 / \$13,900	\$2,950 / \$5,800	\$2,950 / \$5,800	\$8,700 / \$17,400	\$2,200 / \$4,400
Primary Care	\$25 deductible waived	\$25 deductible waived	\$10 deductible waived	\$0	\$15 deductible waived	\$0
Virtual Care	\$0 deductible waived	\$0 deductible waived	\$0 deductible waived	\$0	\$0 deductible waived	\$0
Specialist Care	\$80 deductible waived	\$80 deductible waived	\$40 deductible waived	\$20	30% after deductible	10%
Lab, X-Ray, and Ultrasound	25% after deductible	25% after deductible	20% after deductible	5%	30% after deductible	10%
Emergency Room	\$600 after deductible	\$600 after deductible	\$600 after deductible	\$300	\$500 after deductible	\$250
Urgent Care	\$50 deductible waived	\$50 deductible waived	\$40 deductible waived	\$25	\$30 deductible waived	\$15
Tier 1 / Tier 2	\$3 / \$20 deductible waived	\$0 / \$25 deductible waived	\$0 / \$20 deductible waived	\$0 / \$10	\$3 / \$15 deductible waived	\$2 / \$10
Tier 3 / Tier 4	\$70 deductible waived / 50% after deductible	\$75 deductible waived / 50% after deductible	\$75 deductible waived / 50% after deductible	\$40 / 50%	\$80 deductible waived / 50% after ded.	\$40 / 50%
Diabetic Supplies / Metformin	0% deductible waived	0% deductible waived	0% deductible waived	0%	0% deductible waived	0%
Preferred Insulin	\$25 deductible waived	\$25 deductible waived	\$25 deductible waived	\$25	\$25 deductible waived	\$25



Plan Highlights

This is subject to regulatory approval for 2022; the cost-sharing shows what the client would pay

	Silver 3500 Rx Copay Non-Subsidized	Silver 3500 Rx Copay 150-200% FPL (87)	Silver 3500 Rx Copay 100-150% FPL (94)	Flex Gold 2250	Flex Gold 900 Rx Copay
Annual Deductible	\$3,500 / \$7,000	\$400 / \$ 800	\$100 / \$200	\$2,250 / \$4,500	\$900 / \$1,800
Annual Out-of-Pocket Max	\$8,700 / \$17,400	\$2,900 / \$5,900	\$2,000 / \$4,000	\$8,700 / \$17,400	\$7,900 / \$15,800
Primary Care	\$15 deductible waived	\$10 deductible waived	\$0 deductible waived	\$10 deductible waived	\$10 deductible waived
Virtual Care	\$0 deductible waived	\$0 deductible waived	\$0 deductible waived	0% after deductible	\$0 deductible waived
Specialist Care	\$80 deductible waived	\$40 deductible waived	\$10 deductible waived	\$60 deductible waived	\$60 deductible waived
Lab, X-Ray, and Ultrasound	30% after deductible	10% after deductible	5% after deductible	30% after deductible	20% after deductible
Emergency Room	30% after deductible	10% after deductible	5% after deductible	\$500 after deductible	\$500 after deductible
Urgent Care	\$50 deductible waived	\$40 deductible waived	\$25 deductible waived	\$40 deductible waived	\$40 deductible waived
Tier 1 / Tier 2	\$3 / \$25 deductible waived	\$0 / \$20 deductible waived	\$0 / \$10 deductible waived	\$3 / \$10 deductible waived	\$3 / \$10 deductible waived
Tier 3 / Tier 4	\$80 / \$500 deductible waived	\$30 / \$200 deductible waived	\$30 / \$200 deductible waived	\$50 deductible waived / 50% after deductible	\$55 / \$500 deductible waived
Diabetic Supplies / Metformin	0% deductible waived	0% deductible waived	0% deductible waived	0% deductible waived	0% deductible waived
Preferred Insulin	\$25 deductible waived	\$25 deductible waived	\$25 deductible waived	\$25 deductible waived	\$25 deductible waived



Getting ready OE 2022

2021 – 2022 Stand Alone Dental



DPPO Advantage Network

Access and Convenience

- ✓ **92,700+ credentialed** dentists and specialists across **309,000+** locations nationwide
- ✓ No need to submit claims if using a participating dentist
- ✓ No balance billing for services when seeing a Cigna DPPO Advantage provider
- ✓ No primary dentist selection required



On Demand, Digital Support

- ✓ One-stop plan access at **myCigna.com** or on the **myCigna®** App¹
- ✓ Help choosing the right dentist with the **Brighter Score®²** feature
- ✓ 24/7/365 customer service
- ✓ Cigna Healthy Rewards® for access to exclusive discounts on health and wellness programs and services.

⚡ Things to remember:

- It is usually **more cost effective** to visit a Cigna DPPO Advantage provider than it will be to visit an out-of-network provider.
- Customers should always confirm that their dentist participates in the DPPO Advantage Network.

1. Download and use of the myCigna® mobile app is subject to app terms and conditions and the online store from which it is downloaded. Standard mobile phone carrier and data usage charges apply.
2. Brighter features may vary by dentist. These and other dentist directory features are for educational purposes only and should not be the sole basis for decision-making. They are not a guarantee of the quality of care that will be provided to individual patients, and you should consider all relevant factors when selecting a dentist.

Cigna Dental Plans Offered

Cigna offers 3 Stand Alone Dental plans.

Cigna Dental Preventive

Covers Class I **preventive and diagnostic services at 100%** with a \$0 deductible, when visiting a Cigna DPPO Advantage provider. This plan has a national average premium of **\$19¹**.

Cigna Dental 1000

Covers eligible Class I, II & III services up to **\$1,000**, after deductible and applicable waiting periods² are met, when visiting a Cigna DPPO Advantage provider. This plan has a national average premium of **\$33¹**.

Cigna Dental 1500

Covers eligible Class I, II & III services up to **\$1,500**, after deductible and applicable waiting periods² are met, when visiting a Cigna DPPO Advantage provider. Includes a **\$1,000 lifetime orthodontia** benefit. This plan has a national average premium of **\$39¹**.

Each Cigna Stand Alone Dental Plan includes a 15% discount for each additional eligible dependent.³

1. Premiums vary by geographic area. Sample rates shown reflect single coverage. Cigna internal data as of July 2021.
2. Waiting periods are waived for those with 12 months of qualified continuous prior insurance coverage.
3. For each subsequent member added to a primary policy, a 15% discount is applied to the standard rate. Discount is automatically applied in the quote tool.



Getting ready OE 2022

Renewals, Billing & Enrollment



OE 2022 Effective Dates

**For the 2022 Open Enrollment Period, the first effective date for a medical plan is
January 1, 2022**

For enrollment between:	2022 effective date:
11/1/2021 – 12/15/2021	1/1/2022
12/16/2021 – 1/15/2022	2/1/2022 (OE Extension)
1/16/2022 and after	Based on qualifying life event

- Applications signed after 1/16/22 will be accepted under the Special Enrollment Period (SEP) if the applicant has a qualifying life event.

Renewals Timing and Action

Two Types of Renewal Letters

✓ **Plan available in 2022**

- Mailed by 11/1 with the exception of VA, which will mail by 10/15
- No action required if they want to stay in the same plan – **except to pay the bill** (Changes require action by customer)

✓ **Discontinued with mapping**

- To be mailed by 10/01/2021
- 2021 plan isn't being offered in 2022
- Mapped to a new plan for 2022
- If they like the new plan, they don't have to take action – **except to pay the bill**
- If they do not like the new plan, then they will actively need to **choose a new one**

- ✓ Letters are mailed to those who want to choose a different plan with instructions on how to explore their options.

- ✓ If a medical and dental policy are bundled together and the medical policy is cancelled, the dental policy will also be cancelled.

OE 2022 renewal information

✓ **Dates/deadlines to be aware of – Renewals:**

- 12/15/2021 for plan changes
- 2/1/2022 to pay for January 2022 premium

✓ **Renewals – On Exchange:**

- Your clients can renewing plans new via Connect for Health Colorado
- Make sure to sure update any changes to their application, such as income changes

OE 2022 payment information

✓ Initial “binder” payment:

- **On Exchange** – Until the effective date or up to 30 calendar days after the application date
- **Off Exchange** – Initial payment is required with the submission of the application

✓ Renewals:

- **On/Off Exchange** – Due date for the renewal payment is 2/1/2022

✓ Ongoing monthly payments:

- **On/Off Exchange** – Due date for all ongoing payments is the day before the coverage period begins (example: 1/31 for February coverage month)

✓ Recurring bank drafts:

- **Off Exchange** – EFT drafts occur on the fifth of the month for the current coverage month (example: 2/5 for February coverage month)
- **On Exchange** – EFT drafts occur the day before the due date (example: 1/31 for February coverage month)

Note: Enrollees have the right to terminate coverage under the Free Look Period. Unless otherwise mandated by state, requests must be made within 10 calendar days from the date the Cigna Plan Notice Handbook is generated.

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OE 2022 payment information

✓ Initial “binder” payment options:

- Credit card (MC or Visa)
- Electronic funds transfer – EFT
- Check (with paper applications only)
- Pre-paid debit card

✓ Ongoing monthly billing options:

- Electronic funds transfer – EFT
- eBill (Electronic bill that is emailed)
- Monthly paper bill
- Pre-paid debit card
- **Credit card is NOT an ongoing payment method** (except in IL)

✓ Payment Options:

- **Cignaindividual.com/payment**
 - Can take credit card for first payment or can set up auto-pay with banking information
- **IFP Billing & Enrollment: 877.484.5967**
- **Check or money order to:**
 - P.O. BOX 30028, Tampa, Florida 33630
- **myCigna.com -> Pay My Bill**
- Five business days after the first payment is processed, the member will be able to register for **mycigna.com**.
- Once registered for mycigna.com the customer can make all subsequent payments from mycigna.com, using **myBill** (click on Pay My Bill)

Note: Enrollees have the right to terminate coverage under the Free Look Period. Unless otherwise mandated by state, requests must be made within 10 calendar days from the date the Cigna Plan Notice Handbook is generated.


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OE 2022 Pay My Bill


Navigation view from myCigna.com

Mar 1 | [Claim summary](#)

 Get your discounted Fitbit to help you stay active, healthy and mindful
A message from your health plan | [See details](#)

 NATHAN's claim on 2/25/2021 for a visit to BRIAN K PETERSON is **PROCESSED**.
Feb 25 | [Claim summary](#)

[Show more](#)



My Wellness Score

A healthier you awaits. Complete your health assessment to [unlock your score](#).

[Take your health assessment](#)

Contact Us

Help with benefits & coverage:
1 (866) 494-2111

Help using this website:
1 (800) 853-2713

Need additional help? [Get in touch with us now](#)





Popular Links

- [Get an ID Card](#)
- [Find Care & Costs](#)
- [View My Claims and EOBs](#)
- [Find a Form](#)
- [Pay My Bill](#)

Other Cigna Websites

- [Cigna.com](#)
- [Cigna Medicare](#)
- [Cigna International](#)

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Check out Your Cigna Plan Notices

View myBill

Cigna | myBill Limited English Proficiency Nondiscrimination Notice

[Click here to open live chat](#) * [FAQ](#) [Glossary & Acronyms](#)

Welcome Today is March 5th, 2021

[Manage My Policies](#) [My Dashboard](#) [Account Vault](#) [Transactions](#) [E-Delivery](#) [LOGOUT](#)

At Cigna Your Opinion Matters [+][Feedback](#)

Billing Dashboard

This page displays a snapshot of recent billing and payment information. There are also convenient links to see additional billing and payment information, manage your accounts and schedule a payment.

Latest Online Bill 03/01/2021

Past Due Balance	Total Amount Due	Due Date
\$0.00	\$0.00	02/28/2021

[PAY MY BILL](#) [View Current Bill](#)

What would you like to do?

- [Pay my Bill](#)
- [Enroll in Automated Billing](#)
- [Complete Billing History](#)
- [Account Vault](#)
- [Review Payment History](#)

SCHEDULED PAYMENTS

0

Scheduled On	Scheduled For	Type	Account Name	Confirmation No.	Amount	Options
No data found						

TOTAL SCHEDULED PAYMENTS \$0.00

Scheduled payments are reflected in your current amount due. [PAYMENT HISTORY](#) [SCHEDULE A PAYMENT](#)

▼ Processed Payments 3

▼ RETURNED PAYMENTS 0

▼ CHANGES SINCE MY LAST BILL

Billing Summary

Bill Period Begin Date: 03/01/2021

Overview — 03/01/2021 Bill (Detailed breakdowns are provided below) — [View Bill](#)

	Bill Totals
Prior Balance	\$1,560.77
Premium Collected	\$0.00
Past Due Amount	\$1,560.77
Current Charges	\$1,560.77
APTC Amount	\$0.00
Adjustments	\$0.00
Fees	\$0.00
TOTAL AMOUNT DUE	\$3,121.54

[BILLING HISTORY](#)

Billing Preference **E-Bill**

Billing Due Date: Bill past due 5 days

Choose one of the available actions about your bill:

- [Pay my Bill](#)
- [Account Vault](#)
- [Payment History](#)

Do you have a question about billing?
Check the [Billing FAQ](#).

✓ The customer has options to:

- Process a Payment
- Change the Billing Preference
- Access Payment History
- Make and Schedule online payments
- Modify/cancel a recently scheduled payment

OE 2022 Important Information

✓ **ID cards:**

- Mailed to customers end of December
- Temporary ID cards available on myCigna.com:
 - The customer can register for myCigna.com once they complete the binder payment
 - The temporary ID card will be available after the customer enrolls, completes the binder payment, and after the policy becomes effective

✓ **PCP:**

- PCP selection will not be required, but is encouraged (except in **IL**, it is required)

✓ **Referrals:**

- Referrals will not be required, but are encouraged (except in **IL**, they are required)

Welcome to Cigna

Open Enrollment 2022

- Your client receives their **initial welcome email** generally within a few days of enrolling
- After 3-5 days of submitting their binder payment, your client can activate their **myCigna.com** account!
 - Limited information is available on their myCigna.com account prior to 1/1
 - After 1/1/22 and after policy is effectuated, your client will be able to use all areas of their myCigna.com account
- From January to February, the customer will be emailed information like the **Quick Start Guide**, and **How to Use Your Plan**
- Your clients can choose to **go paperless** on communication preferences page and sign up for EFT billing by visiting the Billing Dashboard

Note: Cigna provides access to dedicated virtual care through a national telehealth provider, MDLive located on myCigna, as part of your health plan. Providers are solely responsible for any treatment provided to their patients. Video chat may not be available in all areas or with all providers. This service is separate from your health plan's network and may not be available in all areas. Virtual care does not guarantee that a prescription will be written. Refer to plan documents for complete description of virtual care services and costs, including other telehealth/telemedicine benefits. For IL customers a primary care provider referral may be required for specialist virtual visits

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OE 2022 Marketing Materials

Reach out to Carina.Gonzalez@Cigna.com



Cigna One Guide® provides personal support, so you have zero reasons to settle for anything less.

Let's face it, understanding and using a health plan isn't always easy. Well, not to worry. The Cigna One Guide team is ready and waiting to help provide guidance on your plan, ways to save and so much more. It's our highest level of personal support available. Simply call, and you'll automatically be connected with a One Guide personal guide who will get you where you need to go.

Your Cigna One Guide personal guide can help you:

Understand your plan

- › Learn how your coverage works
- › Get answers to your health care or plan questions

Get care and costs


- › Find an in-network health care provider, lab or urgent care center
- › Connect with dedicated, one-on-one support for complex health situations
- › Connect with pharmacists
- › Get cost estimates to avoid surprises*

Cigna customers can click, call or visit us online.
myCigna.com • [myCigna™ App](https://myCigna.App) • 800.244.6224

To learn more, contact:

[broker name/org]
 [broker phone #]
 [hours]
 [broker email]
 [broker web address]

Together, all the way.®

Welcome to Cigna

The information, tools, and resources you need to manage your business and complete enrollments.

Already registered?

Use your current username and password to log in.


Username [Forgot Username?](#)

Password [Forgot Password?](#)

Log In

Don't have
Let us help

For new U.S. Commercial (Employer-Sponsored Plans) brokers, please register your access code using the "Create Account" link on the right side of the page to gain access to the Commercial broker site.



INDIVIDUAL & FAMILY PLANS

Contact Information

Producer appointment
 To become appointed, contact Broker Support:
 Email: DASH@Cigna-IFP.com
 Phone: 877.Cigna.15 (877.244.6215)*
 License renewal:
 Email: AgentLicensingISG@Cigna.com
 Fax: 800.235.5023

Commission inquiries
 Email: IFPCommissions@Cigna.com
 Mail: Routing C7COM
 900 Cottage Grove Road
 Bloomfield, CT 06002

CignaforBrokers.com

- › Apply online
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- › Download market and plan information
- › Create your custom ProducerLink
 - Clients and prospects can obtain a quote and apply directly from your website
 - Your information is auto-populated into the application, ensuring you receive credit for the sale

Cigna sales support
 Phone: 877.Cigna.15 (877.244.6215)*
 Email: Sales@Cigna-ISG.com

 To learn more, visit Cigna.com/IFPbrokers.

* Cigna sales support is available 8:00 am-8:00 pm ET, Monday-Friday.

How to obtain a quote
CignaforBrokers.com
 Phone: 877.Cigna.15 (877.244.6215)*
 Fax: 877.484.5968

Billing and enrollment
 Phone: 877.244.6215*
 Fax: 877.484.5968

How to apply
CignaforBrokers.com or through your custom ProducerLink
 Application - apply online or submit directly with initial payment by credit card, EFT or check to:
 Cigna HealthCare
 Individual & Family Plans
 PO Box 30362
 Tampa, FL 33630-3362
 Fax: 877.484.5927

Together, all the way.®



IFP Contacts

Billing and enrollment:

Phone: 877.244.6215, Fax: 877.484.5968

Colorado Sales Manager

Carina Gonzalez

Carina.Gonzalez@Cigna.com

Quick Links:

Cigna.com/ifp-drug-list

Cigna.com/ifp-providers

Cignaindividual.com/payment



A person in a blue long-sleeved shirt and black shorts is running across a desert landscape. The sun is low on the horizon, creating a warm, golden glow. The sky is a deep blue with some wispy clouds. The ground is covered in dry, yellowish grass and small shrubs. In the background, there are distant mountains and a few scattered trees.

Thank you,
Colorado Navigators