

## 90% or 80% CO-INSURANCE PLANS FAIRFAX COUNTY GOVERNMENT

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

**Together, all the way.®**

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1

## A health plan that lets you choose which doctors to see and when

### Open Access Plus (OAP) Network

- You have the option of choosing a primary care provider (PCP) to guide your care (it is recommended but not required)
- You can see a specialist without a referral
- Using doctors and health care facilities in the Cigna OAP network may keep your costs lower
- You can choose doctors or facilities not part of the Cigna OAP network, but your costs may be higher
- You have access to Cigna's national network of labs, x-ray and radiology centers – plus 70% potential savings through in-network national labs (LabCorp or Quest)



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2

2

## A health plan that lets you choose which doctors to see and when

### Open Access Plus (OAP) Network

- Nationwide in-network coverage for emergency care (ex. ambulance services)
- You will pay an annual amount – the deductible – before your health plan begins to pay for covered health care costs
- \*\* Only services covered by the health plan count toward the deductible
- Once you meet your deductible, you will pay a portion of covered health care costs and the plan pays the rest
- Once you meet an annual limit on your payments – out-of-pocket maximum – your plan pays 100% of covered costs



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3

3



## HOW TO USE YOUR PLAN

The claim process explained



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4

4

## Planning for your medical costs

	90% Co-Insurance Plan		80% Co-Insurance Plan	
	Single	Family	Single	Family
<b>Deductible</b>	\$350 In-network \$700 Out-of-network	\$700 In-network \$1400 Out-of-network	\$500 In-network \$1,000 Out-of-network	\$1,000 In-network \$2,000 Out-of-network
<b>Out-of-pocket maximum*</b>	\$2,000 In-network \$5,000 Out-of-network	\$5,000 In-network \$10,000 Out-of-network	\$3,000 In-network \$6,000 Out-of-network	\$6,000 In-network \$12,000 Out-of-network
<b>Co-Insurance</b>	10% In-network 30% Out-of-network After deductible is met	10% In-network 30% Out-of-network After deductible is met	20% In-network 60% Out-of-Network After deductible is met	20% In-network 60% Out-of-Network After deductible is met
<b>Inpatient Care</b>	10% In-network 30% Out-of-network After deductible is met	10% In-network 30% Out-of-network After deductible is met	20% In-network 60% Out-of-Network After deductible is met	20% In-network 60% Out-of-Network After deductible is met
<b>Emergency Room</b>	10% In-network 30% Out-of-network After deductible is met	10% In-network 30% Out-of-network After deductible is met	20% In-network 60% Out-of-Network After deductible is met	20% In-network 60% Out-of-Network After deductible is met
<b>Preventive Care Services *in-network*</b>	100%	100%	100%	100%
<b>Lifetime maximum</b>	Unlimited	Unlimited	Unlimited	Unlimited



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5

5

## Planning for prescription costs

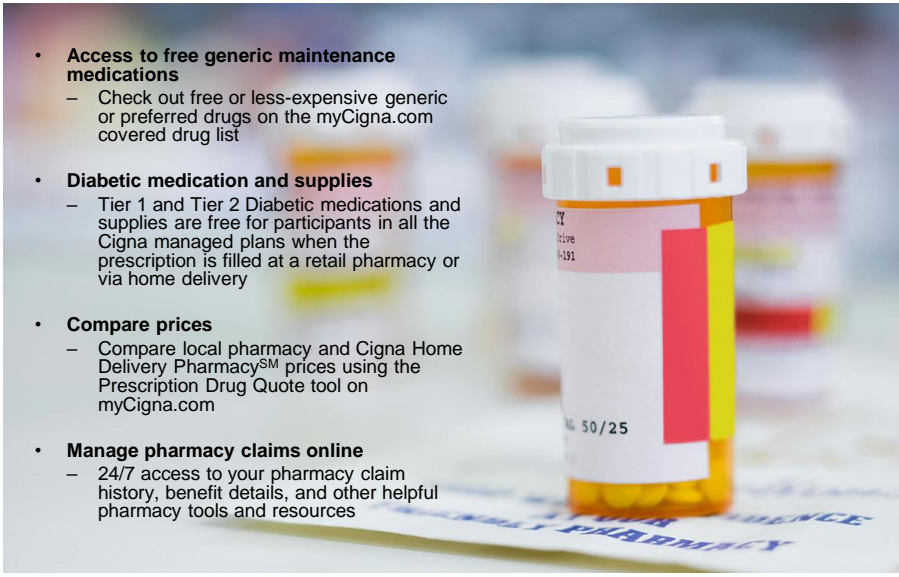
	90% Co-Insurance Plan		80% Co-Insurance Plan	
	Retail (30-day supply)	Home delivery (90-day supply)	Retail (30-day supply)	Home delivery (90-day supply)
<b>Deductible</b>	Single \$75 Family \$150		Single \$75 Family \$150	
<b>Out Pocket Pharmacy Max</b>	Single \$2,000 Family \$4,000		Single \$2,000 Family \$4,000	
<b>In-network</b>	Retail (30-day supply)	Home delivery (90-day supply)	Retail (30-day supply)	Home delivery (90-day supply)
Tier 1 generics	You pay \$7	You pay \$14	You pay \$7	You pay \$14
Tier 2 preferred brands	You pay 20% Max \$50	You pay 20% Max \$100	You pay 20% Max \$50	You pay 20% Max \$100
Tier 3 non-preferred brands	You pay 30% Max \$100	You pay 30% Max \$200	You pay 30% Max \$100	You pay 30% Max \$200
<b>Out-of-network</b>	You will pay 30% for all out-of-network prescription medications after your deductible is met. ***No out of network home delivery benefits***			

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6

6

## Additional Prescription Benefits

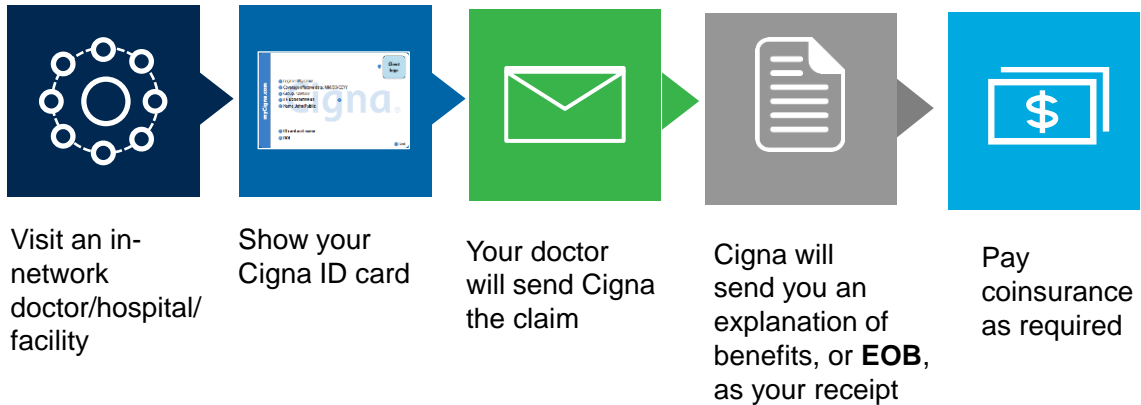


- **Access to free generic maintenance medications**
  - Check out free or less-expensive generic or preferred drugs on the myCigna.com covered drug list
- **Diabetic medication and supplies**
  - Tier 1 and Tier 2 Diabetic medications and supplies are free for participants in all the Cigna managed plans when the prescription is filled at a retail pharmacy or via home delivery
- **Compare prices**
  - Compare local pharmacy and Cigna Home Delivery Pharmacy<sup>SM</sup> prices using the Prescription Drug Quote tool on myCigna.com
- **Manage pharmacy claims online**
  - 24/7 access to your pharmacy claim history, benefit details, and other helpful pharmacy tools and resources



7

## The claim process



8

8

## Use virtual care 24/7

Virtual care lets you get the care you need – including most prescriptions (when appropriate) – for a wide range of minor conditions.

**Who:** Board-certified doctors and pediatricians as well as licensed counselors and psychiatrists.

**When:** Medical conditions: 24/7/365 day or night, including weekends and holidays.

Behavioral health: schedule an appointment.

**What:** For conditions such as Allergies, Asthma, Bronchitis, Cold and Flu, Fever, Headaches, Joint Aches

**How:** Phone or video.



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9

9

## Behavioral/mental health virtual care

(this is not the EAP Services)

Licensed counselors and psychiatrists can diagnose, treat and prescribe most medications for nonemergency behavioral/mental health conditions, such as:

- Addictions
- Bipolar disorders
- Child/adolescent issues
- Depression
- Eating issues
- Grief/loss
- Life changes
- Men's issues
- Panic disorders
- Parenting issues
- Postpartum depression
- Relationship and marriage issues
- Stress
- Trauma/PTSD
- Women's issues



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10

10

## And help find care for your more serious health conditions

### Help with your medication

- **Personalized support for complex medical conditions.** Accredo's® team of specialty-trained pharmacists and nurses will provide you with the personalized care and support you need to manage your complex medical condition.\* This includes counseling and training on how to administer your specialty medication. They'll help you work through side effects, check in with you and your doctor to see how your therapy's going, help you get your medications approved for coverage, and more.
- **Confidential medication support.** Talk with a pharmacist about your medication, interactions and side effects.
- **Make sure you're paying the best price for your medication.** Prescription prices can vary by pharmacy. Before you fill your prescription, compare your costs online. Use the Price a Medication feature on the myCigna® App or website to see how much your medication may cost you at the different pharmacies in your plan's network. You can also see if there are lower-cost alternatives available.
- **Get reminders to take your medication.** We'll also remind you when it's time to refill your prescription.



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11

11

## Secondary Plan for Medicare Eligible Retirees

- Retirees who become eligible for Medicare must apply for Medicare Part A and Part B as soon as they are eligible. Retirees who do not apply and maintain Medicare Part A and Part B coverage will not be eligible for county medical coverage.
- In most cases, Medicare becomes the primary (or First) payer of your medical claims and the county's medical plan becomes the secondary payer. Through the "Medicare Crosswalk" claims are automatically sent to Cigna once Medicare has processed their payment.
- If Cigna's normal liability is equal to or less than Medicare's payment, Cigna does not make an additional payment as the secondary payer.



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12

12



## YOUR PHARMACY PLAN



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13

13

### Important changes you need to know about.

- > **Use the new ID card you'll get in the mail.** It has important information on it the pharmacy needs to access your benefits and process your prescription.
- > **Your next refill date may be different from what's listed on your current pill bottle.** The date will now be based on the timing of your last few fills.
- > **Accredo®** is our new specialty pharmacy for those managing a complex medical condition that requires a specialty medication.



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14

14



## Important changes you need to know about.

### Express Scripts Pharmacy® is our new home delivery pharmacy.

- > See “Express Scripts” on your pill bottles/order materials.
- > Express Scripts Pharmacy® will contact you (phone, calls, emails and texts) about your order.
- > You’ll need to update your payment information.
- > Continue to use myCigna® app or website to manage your home delivery prescriptions – you’ll be connected to Express Scripts’ website.
- > Sign up for automatic refills and/or auto renewals.
- > You can’t order home delivery prescriptions online or by phone on 1/1/2021.



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15

15

## Get the most out of your pharmacy benefits plan

<b>Use the myCigna® App or website.</b> Plan info at your fingertips – 24/7.	<b>Avoid surprises at the pharmacy</b> <ul style="list-style-type: none"> <li>Price a medication and search for lower-cost alternatives, if available<sup>2</sup></li> <li>See which medications your plan covers</li> <li>Find a pharmacy in your plan’s network</li> <li>Ask a pharmacist a question 24/7</li> </ul>	<b>Stay organized</b> <ul style="list-style-type: none"> <li>See your pharmacy claims</li> <li>Update your personal profile</li> <li>Set up your communication preferences</li> </ul> <b>Home delivery</b> <ul style="list-style-type: none"> <li>Track your order</li> <li>Request refills</li> </ul>
<b>Use home delivery.</b> Get medications delivered to your door, and more.	<ul style="list-style-type: none"> <li><b>Fast, free, reliable shipping.</b> We provide free standard delivery to your home or work address.</li> <li><b>Easy refills.</b> Fill up to a 90-day supply at one time, so you fill less often.</li> <li><b>Free reminders.</b> We’ll send you refill reminders to help make sure you don’t miss a dose.</li> </ul>	
<b>Use Accredo® to help manage a complex medical condition.<sup>3</sup></b>	<ul style="list-style-type: none"> <li>24/7 access to hundreds of specialty-trained pharmacists and nurses experienced in complex conditions that require specialty medications.</li> <li>Access to a wide-range of personalized care services. This includes counseling and training on how to administer your medication.</li> <li>Refill your prescriptions by text.<sup>4</sup></li> <li>Get real-time updates once they ship your order.</li> </ul>	
<b>Use Cigna 90 NOW to make it easier to fill the medications you take on a regular basis</b>	The Cigna 90 Now <sup>SM</sup> program, you can choose to fill your maintenance medications in either a <b>30-day</b> or <b>90-day</b> supply. <ul style="list-style-type: none"> <li><b>For 30-day supplies:</b> You can use any retail pharmacy in your plan’s network. You have the option of switching to a 90-day supply at any time.</li> <li><b>For 90-day (or 3-month) supplies:<sup>1</sup></b> You can use an in-network retail pharmacy approved to fill 90-day prescriptions or home delivery.</li> </ul>	



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16

16



## Cigna RX Part D Pharmacy Plan for Medicare Eligible Retirees

- Medicare eligible retirees enrolled in the Cigna 90% or 80% Co-insurance Plan are enrolled in the Cigna RS Part D Pharmacy Plan.
- Cigna RX Part D Plan is Fairfax County Governments EGWP Plan and was formerly known as HealthSpring.



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17

17



## HELP WITH YOUR HEALTH

Programs and services



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18

18

## We want to help you stay healthy

Learn more about your health and how to improve it



- Cigna Healthy Rewards® to save money on health and wellness products and
- Tips for healthy pain management available on **Cigna.com/helpwithpain** or by sending a text to 25792
- Free Veteran Support Line available 24/7/365 to all veterans by calling **855.244.6211**
- Coverage for preventive care, including immunizations and screenings
- Simple, online health assessment designed to help you live a healthier life
- Online coaching programs help you maintain a healthy lifestyle
- Personal health coaches to help improve your health and wellness
- Programs to help you better manage stress, quit tobacco or lose weight
- Your employer offers an incentive for taking steps to stay healthy through the Cigna MotivateMe Program
- Your employer offers rewards for taking steps to stay healthy with the LiveWell Program

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19

19

## Cigna One Guide

Cigna One Guide® service helps you make smarter, informed choices and get health-related recommendations based on what matters most to you. It's our highest level of support that combines the ease of a powerful app, the web and live service via phone or chat.

One Guide personal support, tools and reminders can help you stay healthy and save money.



During enrollment you can use a personal guide – together or individually – to help you understand your plan options and provide personalized recommendations based on what matters most to you.

Once enrolled, you can access the Cigna One Guide features by downloading the enhanced myCigna® app, by phone or live chat by registering on myCigna.com.



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20

20

## myCigna.com

### myCigna – online or app

- Directory of doctors, hospitals, facilities with cost and quality information
- Personalized dashboard
- Useful tools to help you:
  - Review your coverage
  - Access to ID Cards
  - Click to Chat feature to engage with Cigna Rep
  - Manage and track claims
  - Track account balances and deductibles, and sign up for email notifications
  - Find quality of care information for common procedures and treatments
  - Get Claims and Balances statements on demand to view claim history and account transactions
  - Price and compare medications

**Easier to navigate. Easier to use.**  
 Now it's easier than ever for you to manage and make the most of their health plan on the myCigna® website and app.



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## Compare and choose doctors by reviewing quality information on myCigna.com®



**Cigna Care Designation** helps take some of the guesswork out of choosing a health care provider

- Using industry-standard measures and information, Cigna regularly evaluates in-network providers in 21 of the most common specialties.
- Our results show providers who have a proven history of achieving good quality outcomes, while also being cost-effective



Hospitals that demonstrate better health outcomes at lower costs for one of the reviewed conditions earn our top designation – **Cigna Centers of Excellence**.

- We review how successful a hospital is in treating 18 common conditions.
- Our ratings are based on actual patient outcomes, average length of stay and average costs we gathered from outside sources.
- Our results show providers who have a proven history of achieving good quality outcomes, while also being cost-effective.

Indicates doctor with Cigna Care Designation

The screenshot shows a doctor profile for Robert K. Smith, MD. It includes his medical group, address, phone number, and specialty (Internal Medicine). A blue arrow points to the 'Cigna Care Designation' badge. Another blue arrow points to the 'Cost Efficiency Rating' of four stars. A third blue arrow points to the 'New Patient Office Visit' cost of \$167. The profile also shows 'In-Network' and 'Accepting new patients' status, and a 'Select PCP' button.

Shows cost-efficiency rating and other recognitions

Example for illustrative purposes only. Actual costs will vary.



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## We're here for you



**Dedicated Fairfax County  
Cigna Virtual Care Advocate**

**Keisha Lewis**

**By phone – 703.324.2446**

**By email- [Keisha.Lewis@fairfaxcounty.gov](mailto:Keisha.Lewis@fairfaxcounty.gov)**

- Hours 8:00am - 5:00pm
- Representative available to answer questions on you benefit questions and concerns.

**By phone – 800.CIGNA24  
24/7/365**

- Call anytime day or night for live customer service
- Ask for a Spanish-speaking representative or speak with us in your preferred language – interpreter service is available in more than 200 languages
- Speak with a nurse advocate anytime, day or night through the 24-hour Health Information Line

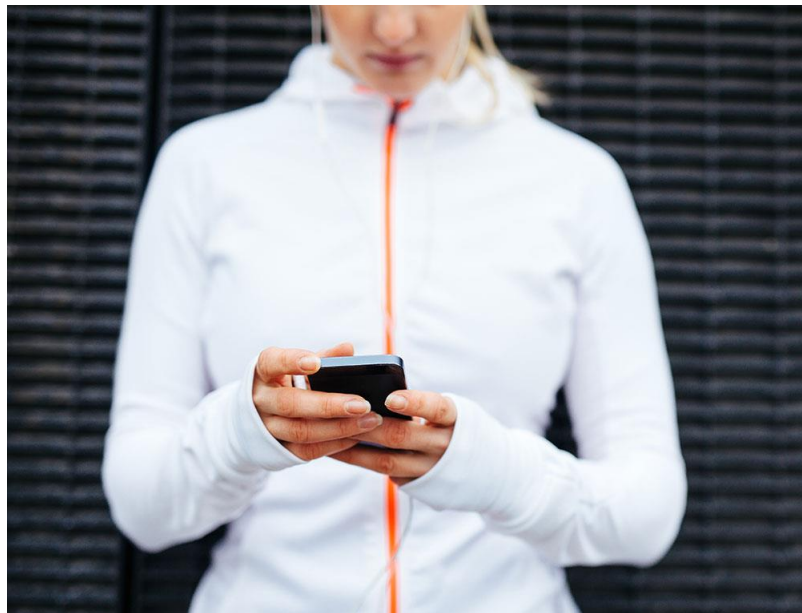


**Now compatible with iPhone® X devices**

The Apple® Face ID® feature for iPhone X devices is a new way to unlock and authenticate your myCigna® App. It's even more convenient than the Touch ID® tool, and makes authenticating fast and easy. Other iPhone users can still use Touch ID to log in to the app.



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You go the extra mile to be healthy, but you don't have to go it alone.

We'll be right by your side with the coverage, tools and resources to help you – body & mind.

Together, we can help you live a healthier and more secure life.

**Together, all the way.**



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Please reference summaries and SPD's for full plan details.

Rates will vary by plan design. Coverage is subject to any applicable plan deductibles, copay and/or coinsurance requirements. Product availability may vary by location and plan type and is subject to change. All group health insurance policies and health benefit plans have exclusions and limitations. For costs and details of coverage, see your enrollment materials. The information in this presentation summarizes the highlights of your plan. For a complete list of both covered and not covered services, including benefits required by your state, see your employer's group insurance certificate, summary plan description or group service agreement – the official plan documents. If there are any differences between the information in this presentation and the plan documents, the information in the plan documents takes precedence.

You cannot open an HSA if, in addition to coverage under an HSA-qualified High Deductible Health Plan ("HDHP"), you are also covered under a Health Flexible Spending Account (FSA) or an HRA or any other health coverage that is not a HDHP. The HSA provider and/or trustee/custodian will be solely responsible for all HSA services, transactions and activities related thereto. Neither your employer nor Cigna is responsible for any aspects of the HSA services, administration and operation.

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