

QUICK GUIDE TO CIGNA ID CARDS

2015-2016



We pack a lot of important information on our ID cards.

This brochure can help define and clarify information that appears on Cigna's most common customer ID cards. It can also help you understand the requirements associated with our various plans, allowing you to quickly and efficiently serve your patients.

We may occasionally update this brochure during the year. Download the most current version at Cigna.com > Health Care Professionals > Resources > Doing Business with Cigna.

Please note

There are various standard Cigna ID cards shown in this brochure. The actual ID card content may vary in order to conform to legislative and regulatory requirements. The ID cards shown are samples and may vary from the actual cards.



You may be asked to present this card when receiving care; it does not guarantee coverage. For coverage, you must meet all plan terms/conditions. Willful misuse of this card is considered fraud. Inpatient Admission/Outpatient Procedures: Your health care professional must contact Cigna to pre-approve these services by calling the toll-free number below or going to CignaforHCP.com. See the plan documents for pre-approval requirements. Without pre-approval, your plan may not pay for these services. In an emergency, get care immediately, then call your PCP as soon as possible for further assistance or advice on follow-up care within 48 hours. We encourage you to use a PCP as a valuable resource and personal health advocate.

13 Medical Claims PO Box 188061 Chattanooga, TN 37422-8061 Payer ID #62308

44 Customers & Health Care Professionals call 1-866-494-2111

Rx Claims: Pharmacy Service Center, PO Box 188053, Chattanooga TN 37422-8053

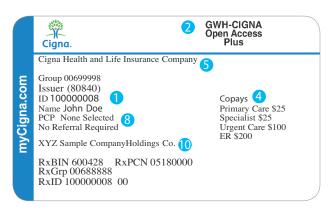
For Pharmacists Only 800-351-9170

9 MultiPlan Forestern Professionals Call Professionals C

Issue Date: 07/28/14

Mask 601

- PCP selection encouraged
- > No referrals required
- **>** GWH-Cigna and "G" ID cards represent all products



You may be asked to present this card when you receive care. This card does not guarantee coverage. You must meet all the plan's terms and conditions for services to be covered. It is considered fraud if you KNOWINGLY/PURPOSELY misuse this card.

2 INPATIENT ADMISSION AND OUTPATIENT PROCEDURES: Your health care professional must contact Cigna to pre-approve these services. They can call the toll-free number listed below or go to CignaforHCP.com for pre-approval. See your plan documents for pre-approval requirements. If these services are not pre-approved, your plan may not pay for them. In an emergency, get care immediately, then call your PCP as soon as possible for further assistance and advice on follow-up care within 48 hours. We encourage you to use a primary care physician as a valuable resource and personal health advocate.

3 Send All Claims To PO Box 188061 Chattanooga, TN 37422 - 8061 Payer ID #62308

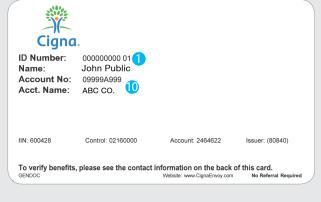
Customers & Health Care Professionals call 1-866-494-2111

4 Rx Claims: Pharmacy Service Center, PO Box 3598, Scranton PA 18505-0598

For Pharmacists Only 800-351-9170

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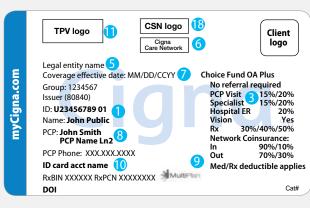
- > PCP selection encouraged
- > No referrals required
- **>** GWH-Cigna and "G" ID cards represent all products





- > PCP selection encouraged
- > Patients in these Cigna-administered plans use Cigna PPO or Cigna OAP networks in the U.S., as indicated on the back of the card
- Network Savings Program logo on back of card indicates out-of-network discounts may apply

Shared Administration PPO



- > PCP selection encouraged
- > Cigna Choice Fund® and medical plan type indicated
- Most coinsurance information shown
- > Coinsurance/deductible is paid directly to the doctor/facility by Cigna using patient's available health funds. EOP will show any remaining amount due from patient

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You may be asked to present this card when you receive care. The card does not guarantee coverage.

You must comply with all terms and conditions of the plan. Willful misuse of this card is considered fraud

1) INPATIENT ADMISSION:

Your provider must call the toll-free number listed below to pre-certify the above services. Refer to your plan documents for your pre-certification requirements. Failure to do so may affect benefits. In an emergency, seek care immediately, then call your primary care doctor as soon as possible for further assistance and directions on follow-up care within ### hours.

Coinsurance/deductible is paid directly to the doctor/facility by Cigna using individual's available health funds

For Pharmacy, call ABC Company 1.800.XXX.XXXX (Not a Cigna Company)
For Vision, call ABC Company 1.800.XXX.XXXX (Not a Cigna Company)

Send claims to:

CAD Name, PO Box XXXX, Anytown, USA 12345-6789 TPV Name, PO Box XXXX, Anytown, USA 12345-6789

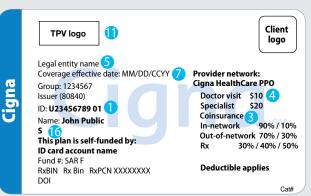
All Others: PO Box XXXX, Anytown, USA 12345-6789

Customer Service: 1.800.XXX.XXXX 14 MH/SA: 1.800.XXX.XXXX

We encourage you to use a PCP as a valuable resource and personal health advocate

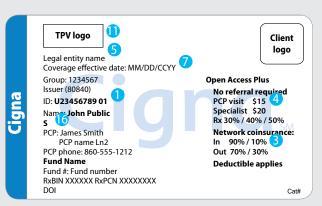
<u>u</u>

- ➤ Coinsurance/deductible should not be collected at the time of service unless you have accessed the Cigna Cost of Care Estimator® on the Cigna for Heath Care Professionals website (CignaforHCP.com) to obtain an estimate of the patient's costs, and provide a copy of the estimate to the patient
- Collecting at the time of service without accessing the Cigna Cost of Care Estimator may result in overpayment and require a refund to the patient



> Cigna Care Network® is available

You may be asked to present this card when you receive care. The card does not guarantee coverage You must comply with all terms and conditions of the plan. Willful misuse of this card is considered fraud. 12 INPATIENT ADMISSION: Your provider must call the toll-free number listed below to pre-certify your medical services or benefits may be affected. Refer to your plan documents for your plan's precertification requirements. In an emergency, seek care immediately, then notify Cigna within 48 hours Mail all non-medical claims and correspondence to: ID card name back SAR fund name 13 Submit/mail claims to: Cigna Payor 62308, PO Box 188004, Chattanooga, TN 37422-8004 All other: TPV N&A print line Pre-certification: Member Srvc Nu Pharmacy Questions: 1.800.244.6224 Eligibility, Benefit and Claim guestions please call: SAR TPA phone To access the online provider directory go to www.CignaSharedAdministration.com To access member pharmacy tools go to www.myCigna.com Benefits are not insured by Cigna HealthCare GCIU 775 AWAY FROM HOME CARE

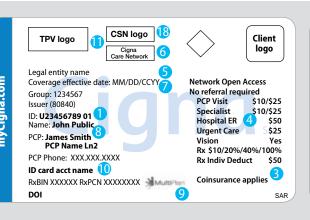


You may be asked to present this card when you receive care. The card does not guarantee coverage. You must comply with all terms and conditions of the plan. Willful misuse of this card is considered fraud INPATIENT ADMISSION: Your network provider must call the toll-free number listed below to pre-certify the above services. Refer to your plan documents for your pre-certification requirements. Failure to do so may affect benefits. In an emergency, seek care immediately, then call your primary care doctor as soon as possible for further assistance and directions on follow-up care within ### hours. Mail all non-medical claims and correspondence to Fund name Fund address Send claims to: Claims address All others: PO Box XXXX, Anytown, USA 12345-6789 Pre-certification: Member Srvc Nu Pharmacy Questions: Pharm Num Eligibility, Benefit and Claim Questions: Please call Payor Num To access the online provider directory go to www.cignasharedadministration.com To access member pharmacy tools go to www.mycigna.com We encourage you to use a PCP as a valuable resource and personal health advocate. GCIU 775 AWAY FROM HOME CARE

- > PCP selection encouraged
- No referrals required
- Cigna Care Network is available

myCigna.com

MANAGED CARE PLANS: OPEN ACCESS



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Your provider must call the toll-free number listed below to pre-certify the above services. Refer to your plan documents for your pre-certification requirements. Failure to do so may affect benefits. In an emergency, seek care immediately, then call your primary care doctor as soon as possible for further assistance and directions on follow-up care within ### hours.

For information about mental health services and coverage, call MHSA Stmt Tel

Med Group: Sunset Med Group

Send claims to: 123 Main Street, Suite 999, Anytown, USA 12345-6789 For Pharmacy, call ABC Company 1.800.XXX.XXXX (Not a Cigna Company) For Vision, call ABC Company 1.800.XXX.XXXX (Not a Cigna Company) Cigna Claims: PO Box XXXX, Anytown, USA 12345-6789

TPV Name, PO Box XXXX, Anytown, USA 12345-6789 CSN Name, PO Box XXXX, Anytown, USA 12345-6789

Customer Service: 1.800.XXX.XXXX 141/SA: 1.800.XXX.XXXX

> PCP selection encouraged

> No referrals required

TPV logo

Legal entity name

ID: U23456789 01

Name: John Public PCP: James Smith PCP Name Ln2

PCP phone: XXX.XXX.XXXX

ID card acct name (U

Group: 1234567

Issuer (80840)

> In-network coverage only, except emergency care

CSN logo

Coverage effective date: MM/DD/CCYY

RxBIN XXXXXX RxPCN XXXXXXXX

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12 INPATIENT ADMISSION AND OUTPATIENT PROCEDURES:

 $Your \, network \, provider \, must \, call \, the \, toll-free \, number \, listed \, below \, to \, pre-certify \, the \, above \, services. \, Refer \, to \, your \, plan \, documents$ for your pre-certification requirements. Failure to do so may affect benefits. In an emergency, seek care immediately, then call your primary care doctor as soon as possible for further assistance and directions on follow-up care within ### hours.

For pharmacy, call ABC Company 1.800.XXX.XXXX (Not a Cigna Company) For vision, call ABC Company 1.800.XXX.XXXX (Not a Cigna Company)

CAD name, PO Box XXXX, Anytown, USA 12345-6789 TPV name, PO Box XXXX, Anytown, USA 12345-6789

All others: PO Box XXXX, Anytown, USA 12345-6789

Customer service: 1.800.XXX.XXXX 14,/SA: 1.800.XXX.XXXX

We encourage you to use a PCP as a valuable resource and personal health advocate. 15 AWAY FROM HOME CARE

\$10/\$25 \$10/\$25 \$50 \$50 \$25 Yes '30 Send claims to: Med/Rx deductible applies

Client

90%/10%

70%/30%

Open Access Plus

PCP visit

Specialist Hospital ER

Urgent care Vision

Out 👶

No referral required

Network Coinsurance:



- No referrals required
- > Open Access Plus: In-network and out-of-network coverage
- Open Access Plus In-network: In-network coverage only, except emergency care

CSN logo Client **TPV** logo Legal entity name POS (or HMO) Open Access Coverage effective date: MM/DD/CCYY 7 No referral required Group: 1234567 Issuer (80840) Specialist 4 \$15/\$25 ID: U23456789 01 1 **Hospital ER** \$50 Name: John Public \$25 **Urgent Care** PCP: James Smith PCP Name Ln2 Rx \$10/20%/40%/100% PCP Phone: XXX.XXX.XXXX Rx Indiv Deduct ID card acct name 10 Coinsurance applies RxBIN XXXXXX RxPCN XXXXXXXX 31444

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Your network provider must call the toll-free number listed below to pre-certify the above services. Refer to your plan documents for your pre-certification requirements. Failure to do so may affect benefits. In an emergency, seek care immediately, then call your primary care doctor as soon as possible for further assistance and directions on follow-up care within ### hours.

For information about mental health services and coverage, call MHSA Stmt Tel

Med Group: Sunset Med Group

Send claims to:

For pharmacy, call ABC Company 1.800.XXX.XXXX (Not a Ggna Company) For vision, call ABC Company 1.800.XXX.XXXX (Not a Cigna Company) Cigna claims: PO Box XXXX, Anytown, USA 12345-6789

TPV name, PO Box XXXX, Anytown, USA 12345-6789

CSN name, PO Box XXXX, Anytown, USA 12345-6789

Customer service: 1.800.XXX.XXXX 14H/SA: 1.800.XXX.XXXX

- > PCP selection encouraged
- No referrals required
- > HMO Open Access: In-network coverage only, except emergency care
- POS Open Access: Offered as a HMO or network plan; in-network and out-of-network coverage

Network



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INPATIENT ADMISSION AND OUTPATIENT PRECEDURES: 12

Your provider must call the toll-free number listed below to pre-certify the above services. Refer to your plan documents for your pre-certification requirements. Failure to do so may affect benefits. In an emergency, seek care immediately, then call your primary care doctor as soon as possible for further assistance and directions on follow-up care within EF hours.

Coinsurance/deductible is paid directly to the doctor/facility by Cigna using individual's available health funds

Carve out 1 Prt Line Carve out 2 Prt Line

Send claims to:

CAD Name, PO Box XXXX, Anvtown, USA 12345-6789 TPV Name, PO Box XXXX, Anytown, USA 12345-6789

All Other: PO Box XXXX, Anytown, USA 12345-6789

Customer Service: 1.800.XXX.XXXX 14/SA: 1.800.XXX.XXXX

We encourage you to use a PCP as a valuable resource and personal health advocate.

Open Access Plus

- > PCP selection encouraged
- > No referral required
- LocalPlus: In-network and out-of-network coverage
- LocalPlus IN: In-network coverage only, except emergency care

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Med group: Sunset Med Group Send claims to: 123 Main Street, Suite 999, Anytown, USA 12345-678

For pharmacy: Call ABC Company 1.800.XXX.XXXX (Not a Cigna Company) For vision: Call ABC Company 1.800.XXX.XXXX (Not a Cigna Company)

Cigna: PO Box XXXXX, Anytown, USA 12345-6789

Member services: 1 800 XXX XXXX MH/SA·1 800 XXX XXXX C



- > PCP selection required
- Referrals required
- > HMO: In-network coverage only, except emergency care
- > POS: Offered as a HMO or network plan; in-network and out-of-network coverage

CSN logo Client TPV logo logo Legal entity name Coverage effective date: MM/DD/CCYY 7 Group: 1234567 Network PCP Visit Issuer (80840) Specialist 4 \$15/\$20 ID: **U23456789 01** Hospital ER \$50 Name: John Public **Urgent Care** \$25 PCP: James Smith PCP Name Ln2 Rx \$10/20%/40%/100% PCP Phone: XXX.XXX.XXXX Rx Indiv Deduct ID card acct name Coinsurance applies RxBIN XXXXXX RxPCN XXXXXXXX 31144 OAP#

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You may be asked to present this card when you receive care. The card does not guarantee coverage. You must comply with all terms and conditions of the plan. Willful misuse of this card is considered fraud.

NPATIENT ADMISSION

Your provider must call the toll-free number listed below to pre-certify the above services. Refer to your plan documents for your pre-certification requirements. Failure to do so may affect benefits. In an emergency, seek care immediately, then call your primary care doctor as soon as possible for further assistance and directions on follow-up care within ### hours.

For information about mental health services and coverage, call MHSA Stmt Tel

Med Group: Sunset Med Group

Send claims to: 123 Main Street, Suite 999, Anytown, USA 12345-6789 For Pharmacy, call ABC Company 1.800.XXX.XXXX (Not a Cigna Company) For Vision, call ABC Company 1.800.XXX.XXXX (Not a Cigna Company)

Cigna Claims: PO Box XXXX, Anytown, USA 12345-6789 TPV Name, PO Box XXXX, Anytown, USA 12345-6789 CSN Name, PO Box XXXX, Anytown, USA 12345-6789

Customer Service: 1 800 XXX XXXX 141/SA: 1.800.XXX.XXXX

- > PCP selection required
- > Referrals required
- > In-network coverage only, except emergency care

Key

Refer to this key for explanations of the information found on the sample Cigna ID cards featured in this brochure.

- 1 Use this ID number for all claims and inquiries.
- 2 Indicates a seamless network where a patient can receive in-network care on a regional or statewide basis.
- 3 For patients with coinsurance, submit claims to Cigna or its designee, and receive an Explanation of Payment (EOP), which will show any remaining amount due from the patient.
- 4 Collect any copayment at the time of service.
- 5 May read as: "Cigna Health and Life Insurance Company" or "Connecticut General Life Insurance Co." or "Cigna HealthCare of XXXX. Inc."
- 6 ID cards with the Cigna Care Network® logo indicate the patient's liability varies based on the health care professional's Cigna Care Designation status. Refer to the online health care professional directory to determine a physician's Cigna Care Designation status.
- 7 Effective date of coverage.
- 8 Name of patient's primary care physician (PCP).
- 9 Network Savings Program (NSP) logo indicates that out-of-network discounts may be available to the customer.
- 10 Employer name.
- If a third party administers services in conjunction with Cigna, the ID card may include multiple logos and show a different claim address or telephone number on the back of the card.
- Precertification requirements may be shown as either "Inpatient Admission" or "Inpatient Admission and Outpatient Procedures."
- Submit claims to the claim submission address shown on the card.
- (4) Call the customer service number(s) indicated on the card. Some plans have dedicated numbers for accessing information be sure to check the card for the correct number.
- (5) "Away From Home Care" indicates the patient has access to the Cigna national OAP network.
- 16 Indicates Shared Administration.
- 17 Union identifier.
- (CSN) logo.



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INPATIENT ADMISSION AND OUTPATIENT PROCEDURES:

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CAD name, PO Box XXXX, Anytown, USA 12345-6789 TPV name, PO Box XXXX, Anytown, USA 12345-6789

All others: PO Box XXXX, Anytown, USA 12345-6789

Customer service: 1.800.XXX.XXXX 14.H/SA: 1.800.XXX.XXXX



AWAY FROM HOME CARE

- > No PCP selection required
- > No referrals required
- > PPO: In-network and out-of-network coverage
- > EPO: In-network coverage only, except emergency care

TPV / Alliance logo Client CareLink logo logo Legal entity name 5 Cigna.com Coverage effective date: MM/DD/CCYY Open Access Plus Group: 1234567 No referral required **PCP** visit Issuer (80840) Specialist ID: **U23456789 01** \$30 \$50 \$25 Hospital ER Name: John Public Urgent care PCP: John Smith Vision Yes PCP name Ln2 Rx \$10/\$20/\$40/90% PCP phone: 860.555.1212 Rx indiv deduct \$50 ID card acct name 10 Network coinsurance: RxBIN XXXXXX RxPCN XXXXXXXX 90%/10%

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 $Coinsurance/deductible\ is\ paid\ directly\ to\ the\ doctor/facility\ by\ Cigna\ using\ individual's\ available\ health\ funds.$

14H/SA: 1.800.XXX.XXXX

For pharmacy: Call ABC Company 1.800.XXX.XXXX (Not a Cigna Company) For vision: Call ABC Company 1.800.XXX.XXXX (Not a Cigna Company) Send claims to: CSN name, PO Box XXXXX, Anytown, USA 12345-6789

All other: PO Box XXXXX, Anytown, USA 12345-6789

Customer service: 1.800.XXX.XXXX

We encourage you to use a PCP as a valuable resource and personal health advocate.

AWAY FROM HOME CAR

> PCP selection encouraged

Client logo Legal entity name Coverage effective date: MM/DD/CCYY myCigna.com Indemnity Rx \$10/20%/40%/100% Group: 1234567 Rx indiv deduct Issuer (80840) \$300 Indiv deduct ID: **U23456789 01** Family deduct \$500 Name: John Public Hospital deduct \$200 ER deduct \$50 Coinsurance: ID card acct name 10 Medical 80%/20% RxBIN XXXXXX RxPCN XXXXXXXX Med/Rx deductible applies

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Coinsurance/deductible is paid directly to the doctor/facility by Cigna using individual's available health funds

Note: You can reduce your out-of-pocket expenses if you use a Network Savings Program provider. Use of a Network Savings Program provider does not affect your benefit coverage. For help finding a participating provider, please visit our website, or call the toll-free number listed on this card.

BFor Pharmacy, call ABC Company 1.800.XXX.XXXX (Not a Cigna Company) For Vision, call ABC Company 1.800.XXX.XXXX (Not a Cigna Company)

Send Claims to: PO Box XXXX, Anytown, USA 12345-6789

Customer Service: 1.800.XXX.XXXX 14.H/SA: 1.800.XXX.XXXX



> No PCP selection required

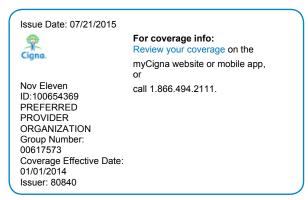
- > No referrals required
- > Patient files claims

The myCigna Mobile App: **App-solutely convenient**

The myCigna Mobile App gives Cigna customers a simple way to personalize, organize, and access their important health and coverage information - on the go. Your patients may present their Cigna ID card information, claims information, and coverage eligibility to you via the app on their cell phone or tablet.

Sample ID cards you might see on your patients' myCigna Mobile App:





ID card features

- Quickly view ID card information (front and back) for the entire family
- Easily print, email or scan right from the cell phone or tablet

Inpatient Admission and Outpatient Procedures

Your network provider must call the toll-free number listed below to pre-certify the above services. Refer to your plan documents for your pre-certification requirements. Failure to do so may affect benefits. In an emergency, seek care immediately, then call your primary care doctor as soon as possible for further assistance and directions on follow up care within 24 hours.

Send Claims To: CIGNA, PO Box 182223, Chattanooga TN 37422-7223

Customer Service888.992.4462

You may be asked to present this card when you access care. This card doesn't guarantee coverage. You must comply with all items and conditions of the plan. Willful misuse of this card is considered fraud.

Hospital Admission: Prior to any non-emergency hospital admission, you or your doctor must call the toll-free Customers and Health Care Professionals number shown below to request "precertification." In the case of an emergency, you, your family, or your doctor must call within 48 hours of hospital admission. Failure to contact Cigna will affect your coverage.

In an Emergency: Seek care immediately. Go directly to the nearest emergency facility or call 911.

Health Care Professionals:. Visit www.CignaforHCP.com or call 800-882-4462.

Customers and Health Send Medical Claims To: Care Professionals:

1 866 494 2111 (24 hours a day, 365 days

Cigna 1000 Great-West Drive

Kennett, MO 63857

a year)

Paver ID: #62308

Additional app features:

The myCigna Mobile App includes features that help your patients - and you - have an easier health care experience.

Health care professional directory

- Locate doctors and health care facilities
- Access maps for instant driving directions

Health wallet

- Store and organize all contact information for doctors, hospitals and pharmacies
- Add health care professionals to contact list right from a claim or directory search

Claims

- View and search recent and past medical, dental, and pharmacy claims
- Bookmark and group claims for easy reference

Trackers

View in-network and out-of-network medical and dental year-to-date deductibles, as well as out-of-pocket and annual maximums

Coverage

- See plan coverage and benefit information for medical, dental, pharmacy, behavioral health, substance abuse, and disability
- Access and view health fund balances
- Review plan deductibles and coinsurance

Additional app features (cont.)

Drug search

- View medication costs based on their plan and see lower-cost alternatives*
- Find closest pharmacy location using GPS
- Research medicine and dosages
- > Speed dial Cigna Home Delivery Pharmacy



The Apple logo is a trademark of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc. Android and Google Play are trademarks of Google Inc. The downloading and use of the myCigna Mobile App 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.

More ways to access patient information when you need it

Use our electronic tools

- Log in to the Cigna for Health Care Professionals website: (CignaforHCP.com)
- Connect to us through electronic data interchange (EDI): Visit Cigna.com/EDIVendors to learn more
- Call our automated phone system: 1.800.88Cigna (882.4462)

Conduct administrative transactions electronically

Cigna's convenient eServices tools help you manage the administrative details of health care.

- Access patient eligibility and benefits
- Estimate patient out-of-pocket costs
- View and submit precertification requests
- Check claim status
- Enroll online for electronic funds transfer (EFT), then view, print, and share online remittance reports the same day you receive electronic payments
- Receive electronic remittance advice and automatically load it to your accounts receivable system
- Submit questions about fee schedules and specific patient benefits

Learn more

To access our educational resources, log in to CignaforHCP.com > Resources > eCourses. Select courses about EDI, eligibility and benefits, estimating patient out-of-pocket costs, precertification, electronic claim submission, claim status inquiry, enrolling in and managing EFT, online remittance reports, and more.



^{*}Prices are not guaranteed, nor is the display of a price a guarantee of coverage. Medication costs and coverage may vary at the time prescriptions are filled at the pharmacy and pricing at individual pharmacies may vary. Coverage and pricing terms are subject to change.

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company, Connecticut General Life Insurance Company, Cigna Behavioral Health, Inc., and HMO or service company subsidiaries of Cigna Health Corporation. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc.

^{**}The myCigna Mobile App is only available to Cigna health plan customers. Actual features may vary depending on their plan.