Welcome to Open Enrollment 2023!

Meet your presenter

Sara Palifka Cigna IFP Market Manager, AZ

Arizona Market Training

Open Enrollment 2023

Individual & Family Plans (IFP)







Agenda

- 2023 Medical Footprint and Plans
- Cigna Member Value & Key Network
 Partners
- Billing & Enrollment
- IFP Contacts
- Q & A





2023 Plans

Welcome to Open Enrollment 2023





Arizona IFP Open Enrollment 2023

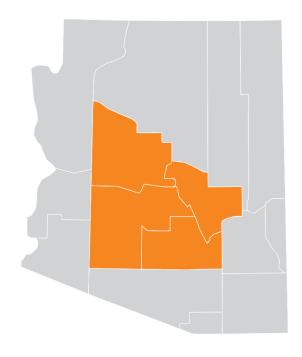
Continuing to offer value to customers in Arizona.

Plan information:

- 6 newplans in 2023: 3 bronze, 2 silver, 1 gold
- 21 total plans available (8 bronze, 9 silver, 4 gold)
 - 8 bronze (on/off)
 - o 7 silver (on/off), 2 silver (off only)
 - o 3 gold (on/off), 1 gold (off only)
- Simple and easy to understand Cigna HSA Plan
- Affordability with new \$0 benefit options and additional co-pay savings¹
- Off exchange only silver and gold plans
- Additional savings on select services for customers managing chronic conditions² with our Diabetes and Asthma COPD Care Solutions
- Cigna Simple Choice CMS standardized plan options are available in all metals provides customer satisfaction with simplified benefits
- PCP encouraged
- REFERRAL encouraged, not required
- Pediatric dental (Off exchange) is bundled (Manual Attestation/Exception Process)
- 1. \$0 deductible and \$0 copay are available on select Cigna Individual and Family health care plans. Reference plan documents for more information.
- 2. Please see Plan Documents for detailed information

OE 2023 Plan availability for both ON and OFF the Federal Facilitated Marketplace (FFM)

CIGNA CONNECT Arizona: Maricopa, Gila, Pinal and Yavapai



CIGNA CONNECT AZ

Connect Plans Available

No Plans Available



2023 Plans to Highlight

Arizona

2023 Individual & Family Plans to Highlight	Connect 1900	Connect 8500	Connect 0A	Connect HSA 7050
Annual Deductible	\$1,900 / \$3,800	\$8,500 / \$17,000	Med: \$0 / \$0 Rx: \$5,000 / \$10,000	\$7,050 / \$14,100
Annual out-of-pocket Max	\$9,100 / \$18,200	\$8,500 / \$17,000	\$9,100 / \$18,200	\$7,050 / \$14,100
Primary Care	\$20 deductible waived	\$60 deductible waived	\$60	0% after deductible
Specialist Care	\$50 deductible waived	\$75 deductible waived	\$125	0% after deductible
Inpatient Services (facility)	20% after deductible	\$1,500 per day for the first 5 days, deductible waived, then 0%	\$3,000 per day for the first 3 days, then 0%	0% after deductible
Emergency Room	20% after deductible	0% after deductible	\$1,700	0% after deductible
Urgent Care	\$35 deductible waived	\$110 deductible waived	\$90	0% after deductible
Tier 1 / Tier 2	\$3 / \$15 deductible waived	\$15 deductible waived / 0% after deductible	\$5 deductible waived / \$40 deductible waived	0% after deductible
Tier 3 / Tier 4	\$70 deductible waived / 50% after deductible	0% after deductible	\$175 deductible waived / 50% after deductible	0% after deductible
Preferred Insulin	no more than \$25	no more than \$25	no more than \$25	no more than \$25



2023 Plans to Highlight

Arizona

2023 Individual & Family Plans to Highlight	Connect 5500	Connect 4000	Connect 6500	Connect 0B
Annual Deductible	Med: \$5,500 / \$11,000	\$4,000 / \$8,000	\$6,500 / \$13,000	Med: \$0 / \$0 Rx: \$4,000 / \$8,000
Annual out-of-pocket Max	\$9,100 / \$18,200	\$9,100 / \$18,200	\$9,100 / \$18,200	\$9,100 / \$18,200
Primary Care	\$20 deductible waived	\$15 deductible waived	\$10 deductible waived	\$55
Specialist Care	\$75 deductible waived	\$80 deductible waived	\$70 deductible waived	\$95
Inpatient Services (facility)	50% after deductible	40% after deductible	50% after deductible	You pay \$2,500 per day for the first 3 days, then 0%
Emergency Room	\$900 deductible waived	\$750 after deductible	\$900 deductible waived	\$2,000
Urgent Care	\$35 deductible waived	\$35 deductible waived	\$35 deductible waived	\$70
Tier 1 / Tier 2	\$0 / \$20 deductible waived	\$0 / \$30 deductible waived	\$0 / \$20 deductible waived	\$5 / \$30 deductible waived
Tier 3 / Tier 4	\$80 after deductible / 50% after deductible	\$150 after deductible / 50% after deductible	50% after deductible	\$145 after deductible / 50% after deductible
Preferred Insulin	no more than \$25	no more than \$25	no more than \$25	no more than \$25



2023 Plans to Highlight

Arizona

2023 Individual & Family Plans to Highlight	Connect 0-4B	Connect 0-4A	Connect 300-3	Connect 0-3
	(CSR 94)	(CSR 94)	(CSR 87)	(CSR 87)
Base Plan	Connect 5500	Connect 6500	Connect 6500	Connect 0B
Annual Deductible	\$0 / \$0	\$0 / \$0	\$300 / \$600	Medical: \$0 / \$0
Ailliuai Deductible	φο / φο	ΨΟΙΨΟ		Rx: \$2,000 / \$4,000
Annual out-of-pocket Max	\$1,800 / \$3,600	\$1,480 / \$2,960	\$3,000 / \$6,000	\$3,000 / \$6,000
Primary Care	\$0	\$0	\$0 deductible waived	\$5
Specialist Care	\$15	\$10	\$40 deductible waived	\$15
Inpatient Services (facility)	20%	20%	40% after deductible	\$1,500 per day for the first 2 days, then 0%
Emergency Room	\$275	\$100	\$700 deductible waived	\$100
Urgent Care	\$10	\$10	\$15 deductible waived	\$15
Tier 1 / Tier 2	\$0 / \$3	\$0 / \$10	\$0 / \$15 deductible waived	\$0 / \$25 deductible waived
Tier 3 / Tier 4	\$20 / 50%	25% / 50%	50% after deductible	\$145 after deductible / 50% after deductible
Preferred Insulin	no more than \$25	no more than \$25	no more than \$25	no more than \$25



Arizona

IFP Open Enrollment 2023

Key Network Partners¹:

Evernorth Care Group

Dignity Health systems

HonorHealth systems

Banner Health systems in all counties

Banner Health Primary Care Physicians

Cobre Valley Regional Medical Center

Verde Valley Medical Center

Yavapai Regional Medical Center

Steward Health Care Hospitals



^{1.} Please note that this provider list is not complete. Visit Cigna.com/ifp-providers to verify a provider's network status.



EVERNORTH Care Groupsm

MISSION

To deliver superior customer experience and loyalty, high quality, affordable care provided by exceptional, inspired clinicians and staff.

WHO WE ARE

150+ Clinicians

20 Health Care Centers

04 Urgent Care Centers

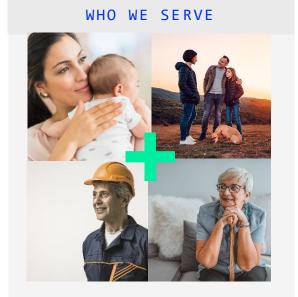
17 Onsite Pharmacies

01 Outpatient Surgery

SERVICES

- + Family, Internal, & Geriatric Medicine
- + Pediatrics
- + Virtual Care
- + Lab Services
- + Pharmacy
- + Vision & Hearing

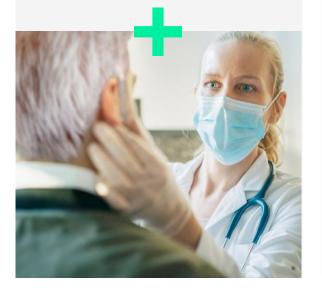
- + Outpatient Surgery
- + Podiatry
- + Anticoagulation Clinics
- + Digital Imaging
- + Behavioral Health
- + Dermatology
- + Online Appointments



Multigenerational Families Infants Seniors

VALUE-BASED CARE

Connected Care Personalized Affordable



ACCOLADES

High quality care and exceptional service set us apart

98.2%

Customer Retention

96%

Customer Satisfaction



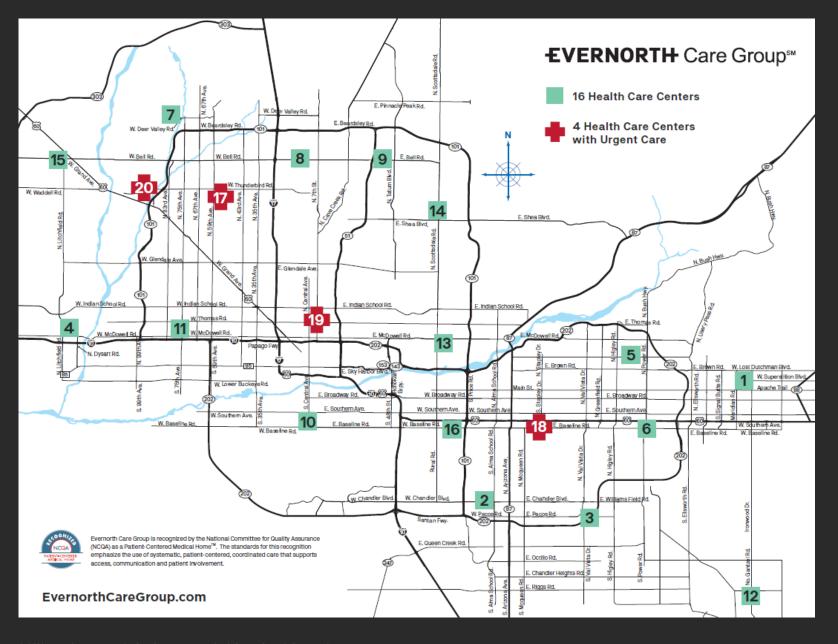
Diabetic Excellence





Covering customers throughout the valley

SUPPORT WHEN AND WHERE YOUR CUSTOMERS NEED IT



The Provider Directory on Cigna.com

Customers can easily search for an In Network provider on our Provider Directory – Simply enter the Address, City, or zip

Cigna.com/ifp-providers



Enter Address, City, or Zip



Doctor by Type







Cigna Member Value

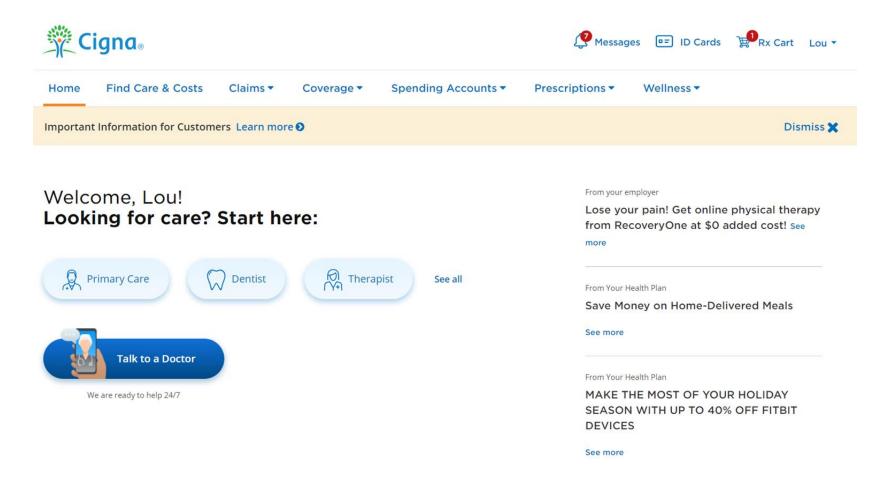
Welcome to Open Enrollment 2023

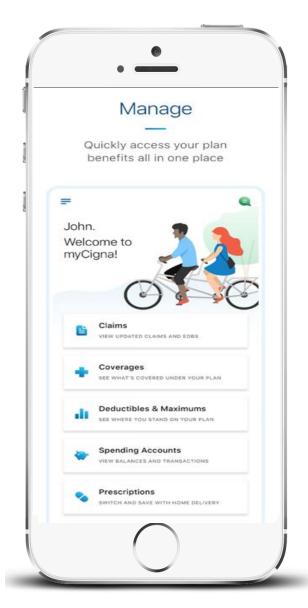




myCigna.com and the myCigna® App

Easy-to-use tools, such as myCigna.com and the myCigna® App offer a customized summary of plan details, estimate the cost of prescription drug prices and health care visits, and more.







Service for Urgent Care, Primary Care, Behavioral Health, and Dermatology. ¹

✓ QUALITY

- Board-certified doctors and pediatricians
- Licensed counselors and psychiatrists

✓ COST EFFECTIVE

Affordable options

✓ CONVENIENT

- Customer can take appointment from their phone, tablet, or computer
- Prescriptions can be sent directly to a local pharmacy

✓ EASY

- 24/7/365 for medical (holidays and weekends)
- Access from home, work, on the go or when traveling in the US
- Connect via phone or secure video-chat



Easy and convenient access to virtual care for the customer.

Notice for North Carolina residents: Your 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.

1. 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.



Wellness Visits and associated labs for the visit, as well as Urgent Care, are covered at no cost to the customer.

Routine Visits are covered with MDLIVE's Primary Care Physicians; cost share will match PCP office visit.

Urgent 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

Primary Care:

Wellness Visit

Routine Visit (New for 2023!)

- 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
- Prescription refills
- Lab work¹

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1. Limited to labs contracted with MDLIVE for virtual wellness screenings



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

Behavioral Health¹

- Addictions
- Bipolar disorders
- Child/adolescent issues
- Depression
- Eating disorders

- Panic disorders
- Postpartum depression
- Stress
- Trauma/PTSD
- Grief/loss

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.

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1. Standard cost share applies for any Behavioral Health visits with a network provider.



- ✓ Set up a Virtual Care Account
- Set up a virtual care profile on myCigna.com or the myCigna app



Connect with a provider 24/7/365

- Customer can schedule a visit on myCigna.com or by calling 888-525-7713
- Customer has option to select a video or phone appointment
- Connect with quality board-certified doctors and pediatricians as well as licensed counselors and psychiatrists

Easy access via myCigna.com, the myCigna mobile app, allows customers to connect with board-certified MDLIVE doctors 24/7/365

- ✓ Post-visit
- Have a prescription sent directly to the pharmacy, if appropriate

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.



2023 Cigna Pharmacy



- ✓ **Convenient home delivery** with Express Scripts® Pharmacy, Cigna's home delivery pharmacy
- ✓ Walgreens Advantage Network Walgreens-anchored network with ~43K pharmacies and convenience for both 30 day and 90 day retail¹
- ✓ **Affordability** for insulin and some non-insulin medications with the **Cigna Patient Assurance Program^{SM 2}** and **affordable** Rx copays on all tiers³
- ✓ **Easily search formularies** on Cigna.com and myCigna.com
- ✓ Continued value to customers with programs such as Cigna Medication Coaching Program, Enhanced RxSavings Messenger/Prescription Cost Savings Program, and My Medications



- 1. Walgreens Advantage Network applies to all markets with the exception of TX and VA. TX and VA will have access to the Cigna 90 Now CVS Network, with access to a 30-day supply of a medication at any in-network retail pharmacy and ability to obtain a 90-day supply of medications with 90-day contracted retail pharmacies
- 2. Tier 3 Preferred insulin only. Not available for customers on the Enhanced Diabetes Care Plan.
- 3. Please see Plan Documents for detailed information.



Patient Assurance ProgramSM

Included in all plans other than the Enhanced Diabetes Care plans



Cigna Pharmacy offers affordability for insulin and some non-insulin medications with the Cigna Patient Assurance ProgramSM

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

Reduce customer costs with the Cigna 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.
- 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.



Cigna pharmacy resources

We help customers get the most from their pharmacy benefits by using myCigna.com or the myCigna App.

Search the formulary

There are hundreds of generic, preferred brand, and non-preferred brand medications for customers to choose from.

Compare medication costs

Customers can use the Price a Medication tool to see how much their medication may cost at different retail pharmacies and through Express Scripts Pharmacy®.

My Medications page

View Rx's filled

Easily move Rx's from retail to home delivery

Home delivery refills: Get real-time order status, tracking, and more!

Easily find innetwork retail pharmacies

Customers can use the myCigna app to see a list of nearby pharmacies, when on the go.

Note: Prices shown on myCigna are not guaranteed and coverage is subject to the plan terms and conditions. Visit myCigna for more information. Please log in to the myCigna App or myCigna.com, or check the plan materials to learn more about the pharmacies in the plan's network.



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

Customers can contact the number on the back of their ID card for a referral or more information.





Coordinated help

Take Control Rewards

Customer Loyalty Program



Take Control Rewards is available in **all** IFP Medical service areas for Open Enrollment 2023!

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.

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

- ✓ The customer can earn up to \$325 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
 - Reloadable debit card
- ✓ Available to **new and returning** IFP medical policyholders over age 18.
- ✓ Customers will access Take Control Rewards in their myCigna account via the Wellness tab on their myCigna homepage
- ✓ Customers will take a **Health Assessment** (only 3 minutes to complete!) which instantly earns them **750 points** worth \$75 in rewards points!

Cigna Healthy Rewards® discounts



Fitness club memberships

Enjoy access to over 16,000 + local fitness centers and over 4,000 virtual workouts. Participating clubs are part of the Active & Fit network



Specialty Provider Discounts

Get up to 25% off specialty health practitioner services including acupuncturists, chiropractors, massage therapists, physical and occupational therapists, podiatrists and registered dieticians.



Wearable Fitness Devices

Track activity, exercise, sleep, and more with Fitbit & Garmin devices at a great discount.



Hearing Exams and Hearing Aids

Save up to 40% on hearing testing and diagnostics and up to 25% on brand-name hearing aids through Amplifon. You'll also enjoy free screenings and follow-up visits along with a 60-day trial period and money back guarantee.



Virtual Workouts

Get fit virtually and take advantage of more than 2,000 workouts at reduced month subscription rate from Daily Burn.



Nutritional Home Delivery Meal Service

Mom's Meals are refrigerated meals that can be purchased for you or a loved one tailored to health needs (wellness, diabetic friendly, heart healthy, etc.) with free shipping.



Save With Cigna Vision

Discounts for routine vision services, exams and eyeglasses from more than 20,000 locations nationwide



Financial Coaching

Speak with a dedicated Financial Coach that can help you save more, stress less and sleep better by improving your financial wellbeing though My Secure Advantage



Laser Vision Correction (LASIK)

Enjoy freedom from glasses and contacts with LASIK. Cigna customers can receive up to \$800 off LASIK from one of 600 provider locations nationwide.

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

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Arizona – IFP Open Enrollment 2023

Summary of Member Value:

- Virtual Care¹ \$0 copay for wellness screenings and minor medical conditions
 - Industry-leading access to virtual care coverage across a broad spectrum of health needs
 - Now including "Routine Visits" (common conditions and ailments) with MDLIVE's Primary Care Physicians²
- Cost effective medications and convenient home delivery with Express Scripts® Pharmacy, Cigna's home delivery pharmacy
- Walgreens Advantage Network
 - Walgreens-anchored Pharmacy network with ~43K pharmacies and convenience for both 30 day and 90 day retail
- Take Control Rewards customer loyalty program to help your clients maximize plan value
- Affordability for insulin and some non-insulin medications with the Cigna Patient Assurance Program^{SM3}
- Access to quality provider groups including access to Evernorth Care Group



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^{2.} Cost share will match PCP office visit.

^{3.} Tier 3 Preferred insulin only. Not available for customers on the Enhanced Diabetes Care Plan.

Billing & Enrollment

Welcome to Open Enrollment 2023





Effective Dates

The 2023 Open Enrollment Period runs from Nov. 1, 2022 through Jan. 15, 2023

Health plans purchased by Dec. 15, 2022, during the Open Enrollment Period, are effective Jan. 1, 2023.



For enrollment between:	2023 effective date:
11/01/2022 – 12/15/2022	01/01/2023
12/16/2022 – 01/15/2023	02/01/2023
01/16/2023 and after	Based on qualifying life event (SEP)

- Applications signed after 1/16/23 will be accepted under the Special Enrollment Period (SEP) if the applicant has a qualifying life event (QLE).
- SEP rules apply for 2022 if shopping for a plan during the 2022 SEP period



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:

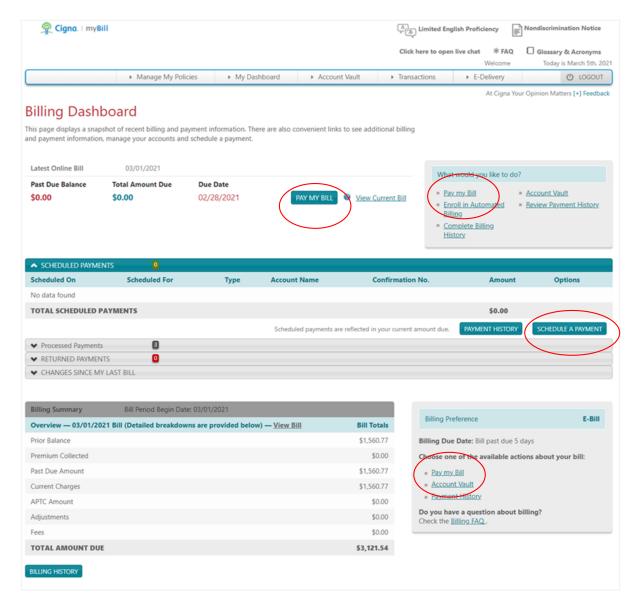
- Electronic funds transfer EFT
- eBill (Electronic bill that is emailed)
- Monthly paper bill
- Pre-paid debit card
- Credit card is NOT an ongoing payment method (except in IL)

✓ 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:
 - o 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)



myBill online payment portal



With myBill, 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



Additional information

✓ ID cards:

- Mailed to customers at the 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
 - Customer can call customer service at 866-494-2111 for assistance with their member ID

√ Child only:

- Must have one application and one payment for each child
- Combined payments or combined applications may not be submitted (CO is an exception)

✓ Attestations:

- AZ new enrollments and renewals must attest if they want to opt out of pediatric dental
- KS, UT, MS, GA, PA, TX, IN, SC new enrollments and renewals do not have pediatric dental bundled. Customers must attest that they are purchasing a separate pediatric dental policy

✓ 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)



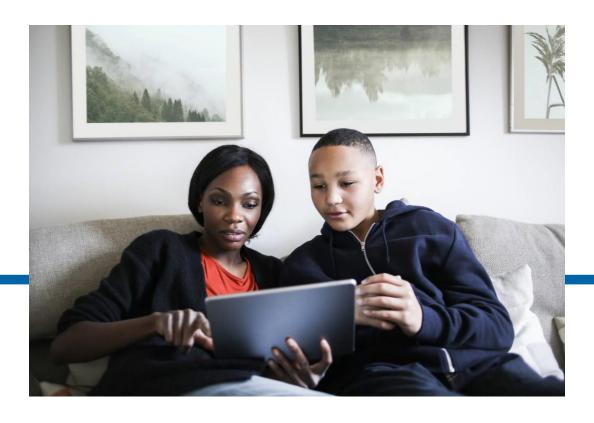
Customer Welcome & Onboarding

- Customer receives their initial welcome email within a few days of enrolling
- After 3-5 days of submitting their binder payment, the customer can activate their myCigna.com account!
- From January to February, the customer will be emailed information:
 - Customer Quick Start Guide and How to Use Your Plan
- The Customer can go paperless and sign up for EFT billing by visiting the Billing Dashboard
- The Customer can join the **Take Control Rewards Loyalty program** via their myCigna.com account
- The Customer can get to know their care options on myCigna.com; like finding in-network doctors, urgent care centers and hospitals, finding Virtual Care, using the Health Information Line SM ...and more!

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IFP Contacts

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IFP Contacts

Providing support in the moments that matter

Quick Links:

Cigna.com/ifp-drug-list

Cigna.com\ifp-providers

Cignaindividual.com/payment

Cigna.com/individuals-families

Claims & Benefits Customer Service:

Phone: 800.Cigna24 (877.244.6224)

Hours: 24/7/365



