Open Enrollment for 2020

COUNTY OF YORK, VA
&
THE COUNTY SCHOOL BOARD OF YORK, VA

What you need to know and where to find out more.
YOUR PLAN OPTIONS:

OAP1 and HSA
Welcome to Cigna!

- Making it easy to navigate the health care system
- Offering responsive personal service 24/7/365
- Providing coverage through a national network
- Providing real-time cost and quality information to help you pay less
- Helping you improve your health, well-being and sense of security
Open Access Plus Network

- Nationwide network
- Primary care physician selection encouraged but not required
- No referral required for specialist care
- Option to see any licensed healthcare provider, but costs will be lowest when using the Open Access Plus network

- 24-hour customer service
- Personalized website
- Online decision support tools
- Health and wellness discounts
<table>
<thead>
<tr>
<th><strong>Open Access Plus Plan 1</strong></th>
<th><strong>In-network</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Deductible (individual/family)</strong>*</td>
<td><strong>$0/$0</strong></td>
</tr>
<tr>
<td><strong>Out-Of-Pocket Maximum (individual/family)</strong></td>
<td><strong>$3,500/$7,000</strong></td>
</tr>
</tbody>
</table>

**Coinsurance**
Rates can vary for specific services
80% / 20% coinsurance

**Preventive Services**
Covered 100%

**Inpatient Services**
Room, Board, Physician
$200 per day up to $1,000 copay, then plan pays 100%

**Outpatient Services**
Doctors office visit (or OB/GYN)
$15 copay, then plan pays 100%
Telehealth
$10 copay, then plan pays 100%
Specialist Visit
$35 copay, then plan pays 100%
Urgent Care
$35 copay, then plan pays 100%
Emergency Room
$200 per visit copay, then plan pays 100%
Outpatient Surgery
$150 facility visit copay, then plan pays 100%
Diagnostic Tests or Imaging
Same as plan's Physician's office or 100% ambulatory setting, 80% / 20% advanced radiology (MRI, CAT, PET)
Mental Health/Substance Abuse
Office visit: $15 copay, then plan pays 100%
 Facility: $200 per day up to $1,000 copay, then plan pays 100%

**Out-of-network services**
Deductible
$400/$800
Coinsurance
70% / 30% coinsurance
OOP Maximum
$4,500/$9,000
## Choice Fund Open Access Plus with HSA Plan

<table>
<thead>
<tr>
<th>In-network benefits</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible (individual/family)*</td>
<td>$3,000/$6,000</td>
</tr>
<tr>
<td><strong>Employer Contribution</strong></td>
<td></td>
</tr>
<tr>
<td>$100/mo = $1,200 for the year</td>
<td></td>
</tr>
<tr>
<td>Out-Of-Pocket Maximum (individual/family)</td>
<td>$4,000/$8,000</td>
</tr>
</tbody>
</table>

| Inpatient services                  |         |
| Room, Board and Physician           | You pay 0% after deductible |
| Preventive services                 | Covered 100%, no deductible |
| Outpatient services                 |         |
| Doctors Office Visit (or OB/GYN)    | You pay 0% after deductible |
| Specialist Visit                    | You pay 0% after deductible |
| Outpatient Surgery                  | You pay 0% after deductible |
| Diagnostic Tests or Imaging         | You pay 0% after deductible |
| Emergency Room                      | You pay 0% after deductible |
| Mental Health/Substance Abuse       | You pay 0% after deductible |

| Out-of-network services             |         |
| Deductible                          | $5,000/$10,000 |
| Coinsurance                         | 70%/30% |
| OOP Maximum                         | $8,000/$16,000 |

*All of your plan deductibles are embedded. An embedded deductible means that a single member of a family doesn't have to meet the full family deductible to individually receive after-deductible benefits.
Because HSA plans have certain tax advantages, the IRS defines specific rules for participation. To be eligible, you:

• Must be enrolled in an IRS-qualified high-deductible medical plan (high-deductible medical plans offered with Cigna’s Choice Fund HSA meet IRS requirements)

• Cannot have any other health coverage
  – Not covered by spouse’s medical or pharmacy plan
  – Not covered through Medicare Part A or Part B
  – Not covered through a general-purpose Flexible Spending Account (FSA) plan (either employer’s or spouse’s)
  – Not covered by Tricare
  – Cannot be claimed as a dependent on another person’s tax return
**What is a HSA?**

Health plans designed to engage members in being active participants in their health care by:

- Choosing their own health care providers
- Managing health expenses
- Improving their own health
- Typically it combines a Health Saving Account (HSA) with a tax advantaged savings account.

**What Can I Use My HSA Dollars For?**

Qualified Medical Expenses defined by the IRS in Publication 502:

- Doctor Office Visit
- Outpatient Surgery
- Hospital Stays
- Radiology, X-rays, Lab work
- Physical/Occupational/Speech Therapies
- Prescription Drugs
- You can only reimburse for qualified medical expenses that incurred after the HSA bank account was opened.

Medical expenses not covered by your medical plan do not count towards your deductible, but you can still use HSA funds for payment.

- Dental copays/coinsurance
- Orthodontia
- Eyeglasses/contact lenses

**What Happens if I Don’t Use my HSA Dollars?**

- The money belongs to you!
- It follows you year to year, employer to employer
- It can be invested once you reach a minimum balance of $1,000
**Triple Tax Advantages of an HSA**

**Contributions**

- Employee and employer can make contributions.
- Payroll deduction contributions are pretax*.
- After-tax contributions can be deducted when you file your tax return.
- IRS Maximum in 2020 is $3,550 for single and $7,100 for family. Age 55 or older $1,000 catch up contribution.

**HSA Account Growth**

- Interest earned on your cash account is generally not taxable*.
- Investment earnings on mutual funds are generally not taxable*.

**Withdrawals**

- Withdrawals to pay qualified health care expenses are tax-free.
- Withdrawals for ineligible expenses are taxed and you pay a 20% penalty.
- At age 65, withdraw funds for any reason with no penalty (taxes do apply).
- ATM fees do apply.

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* HSA contributions and earnings are not subject to federal taxes and not subject to state taxes in most states. A few states do not allow pretax treatment of contributions or earnings: Alabama, California, New Hampshire, New Jersey and Tennessee.
Customer Experience
YOU select the best option to access your account details

- **HSA Customer Service**
  - 24/7 Live Cigna Customer Service

- **Mobile App**
  - myCigna Mobile app displays HSA balances and transactions

- **Customer Portal**
  - www.myCigna.com with Single Sign-On (SSO) to HSA Bank

- **Statements**
  - Monthly statements automatically default to electronic preference; if you would like to receive paper statements you can make the election online, a $1.25 monthly fee applies

Regardless of how the HSA is accessed, all balance and transaction activity is available online at myCigna.com
Customer Experience
YOU choose when and how to access your money

- **Debit card**
  - Use the HSA debit card to pay for IRS-qualified medical expenses*
  - Account holder will automatically receive one debit card
  - Cards 1 and 2 are free of charge (additional debit cards fee is $6.00)

- **Online bill pay**
  - Pay health care expenses directly from the HSA
  - Monitor, manage and schedule payments online, anytime
  - Payments can be scheduled on a one-time or recurring basis

- **Checkbook**
  - You have the option to purchase and write checks to pay for out-of-pocket expenses
  - A fee of $10.65 for a book of 50 checks applies

- **Medical claim auto-pay**
  - You can opt to have your claims displayed on the HSA Bank site and then elect to have all or some paid via their HSA funds
  - This option can be turned on/off anytime during the year

Regardless of how the HSA is accessed, all balance and transaction activity is available online at myCigna.com

* To aid in fraud prevention, a $3,000 daily debit card transaction limit and a $300 cash withdrawal limit per account applies.

NOTE: It is the responsibility of the employee to monitor and maintain the account. Federal privacy laws prevent account information from being shared with anyone but the employee/accountholder.
Single sign-on to HSA Bank

Cigna

Did you know ... you can invest your HSA dollars?

Did you know ... you can invest your HSA dollars?

Available Balance

Health Savings Account
Cash Account $21,676.83

Message Center

1. Contributions submitted for current tax year exceeded the IRS Contribution Maximum
2. Link Health Care Claims & Manage Payment Options
3. Open an HSA Investment account
4. Manage my notification preferences

Quick View

HSA Contributions by Tax Year

2015
$24,050.00
of $24,050.00
<table>
<thead>
<tr>
<th>Step</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Employees will enroll in the HDHP/HSA medical plan and provide HR team with contribution election.</td>
</tr>
<tr>
<td>2</td>
<td>Eligibility records are sent to Cigna.</td>
</tr>
<tr>
<td>3</td>
<td>Cigna forwards eligibility to HSA Bank for all employees who are enrolled in the HDHP/HSA plan.</td>
</tr>
<tr>
<td>4</td>
<td>HSA Bank will open an account for all completed enrollment records received, deposit $0.01</td>
</tr>
<tr>
<td>5</td>
<td>HSA Bank sends a welcome kit and debit card. If there is any information missing during the customer validation process, HSA Bank contacts the employee to obtain necessary identification so the account can remain open.</td>
</tr>
<tr>
<td>6</td>
<td>To transfer money from your previous HSA account, request distribution after January 1 to ensure your HSA Bank account is open. Deposit your HSA Funds from Benefit Wallet into your new HSA account within 60 calendar days.</td>
</tr>
</tbody>
</table>
YOUR PHARMACY PLAN
Get the most out of your pharmacy benefits plan

<table>
<thead>
<tr>
<th>Get to know myCigna</th>
<th>Going online or using the mobile app gives you 24/7/365 access to claim history, benefit details, medication prices based on your plan, and a pharmacist to answer your questions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Learn what drugs are covered</td>
<td>Review the covered drug list on Cigna.com or myCigna.com – online or through the app* – to know which medications are generic or preferred and cost less</td>
</tr>
<tr>
<td>View drug costs</td>
<td>Log into myCigna℠ and use the Drug Cost tool to find pharmacies, learn how much your medications may cost at retail and Cigna Home Delivery Pharmacy℠** and view lower cost alternatives, if available</td>
</tr>
<tr>
<td>Use Cigna Home Delivery Pharmacy**</td>
<td>Get medications delivered right to your door with free standard shipping. We’ll also send you refill reminders by email, voicemail or text, to help make sure you don’t miss a dose.</td>
</tr>
<tr>
<td>Talk with a pharmacy coach</td>
<td>Our pharmacy coaches offer confidential help with prescription medication interactions, side effects and ways to lower your medication costs</td>
</tr>
<tr>
<td>Cigna Specialty Pharmacy Services℠</td>
<td>Get help with your specialty medications. Our therapy management teams, made up of health advocates with nursing backgrounds and pharmacists, will help you manage your health and prescription medication needs.</td>
</tr>
</tbody>
</table>

* Your carrier’s standard mobile phone and data usage charges apply.
** Plans vary, so some plans may not include Cigna Home Delivery Pharmacy. Please check your plan materials for more information on what pharmacies are covered under your plan.
Where you can fill your prescriptions

Choose the type of pharmacy that works best for you – retail or home delivery

** Retail pharmacies

There are thousands of retail pharmacies in your new network!

They include:
- Local pharmacies
- Grocery stores
- Retail chains

You can fill:
- 90-day prescriptions at over 29,000 retail pharmacies*
- 30-day prescriptions (for non-maintenance medications) at over 68,000 retail pharmacies*

** Cigna Home Delivery Pharmacy

Offers:
- Standard delivery to your home or other preferred location, at no additional cost
- Overnight delivery available
- Reminders – via text or email – to help you remember to fill your prescriptions
- Licensed pharmacists available 24/7 to answer medication questions

* Pharmacy network as of May 2017. Subject to change. Please note, 30-day prescriptions can also be filled at 90-day pharmacies in the network.

** Plans vary, so some plans may not include Cigna Home Delivery Pharmacy. Please check your plan materials for more information on what pharmacies are covered under your plan.
Find a pharmacy that’s right for you

Go to Cigna.com/Rx90network

Log into myCignaSM

Click on “Pharmacy.” Then click on “Get Drug Costs.”

You can fill 30-day prescriptions at any pharmacy in your network. And you can fill 90-day prescriptions at any pharmacy with this next to it:

90-day network pharmacy

For illustrative purposes only. Actual covered prescription drugs and costs will vary.

* Plans vary, so some plans may not include Cigna Home Delivery Pharmacy. Please check your plan materials for more information on what pharmacies are covered under your plan.

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## Prescription Benefits – Traditional OAP & HSA Plans

<table>
<thead>
<tr>
<th>Prescription drugs</th>
<th><strong>All plans:</strong> pharmacy benefits share an out-of-pocket max with the medical/behavioral benefits, co-pays below apply after deductible is met. Out-of-Network: you pay 50%, the plan pays 50%</th>
</tr>
</thead>
<tbody>
<tr>
<td>HSA Plan: Generic/Preferred Preventive Medication and Diabetic Supplies/Medication covered at 100% excluding deductible</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>Retail 30 days – 4 tiers</th>
<th>Retail 90 days – 3 tiers</th>
<th>Home Delivery 90 days*</th>
<th>Home Delivery 30 days</th>
<th>Medical Specialty Drugs</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$15/ $30 / $60/ $120</td>
<td>$45/ $90/ $180</td>
<td>$15/ $60/ $150</td>
<td>Specialty: $120</td>
<td>HSA: After deductible is met, plan pays 100% OAP 1: Plan pays 100%</td>
</tr>
<tr>
<td></td>
<td>Generic/ Preferred Brand / Non-preferred Brand/ Specialty</td>
<td>Generic/ Preferred Brand / Non-preferred Brand</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Automatic refill option for maintenance Rx</strong></td>
<td></td>
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</tbody>
</table>

### QUICK SWITCH
Have this information handy when you call and we’ll do the rest!
- Name and Cigna ID number
- Prescription medication names and dosage (for you or a covered family member)
- Doctor information (name, phone number)
- Payment information (American Express, Discover, MasterCard or VISA)
- With this information, we will request a prescription from your doctor. Once we receive it, we will fill your medication and mail it to your home or other location of your choice.
### Vision Benefits

<table>
<thead>
<tr>
<th></th>
<th>In Network Benefits – 12 month frequency</th>
</tr>
</thead>
<tbody>
<tr>
<td>Exam Copay</td>
<td>$15</td>
</tr>
<tr>
<td>Exam Allowance</td>
<td>Covered 100% after copay per 12 months</td>
</tr>
<tr>
<td>Hardware</td>
<td>N/A</td>
</tr>
</tbody>
</table>

**Healthy Rewards Vision Network Savings Program**

When you see a Cigna Vision Network Eye Care Professional*, you can save 20% (or more) on additional frames and/or lenses, including lens options, with a valid prescription. This savings does not apply to contact lens materials. See your Cigna Vision Network Eye Care Professional for details.

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*If you choose to receive care outside of your plan’s network, only covered expenses will be applied to your deductible – subject to your plan’s Maximum Reimbursable Charge provisions. See your enrollment materials for more information about costs and details about covered and non-covered services, including plan exclusions and limitations.
HOW TO USE YOUR PLAN
The claim process explained
Your plan may apply a deductible. Copays are paid at the time of service. If a coinsurance applies, it is not paid at the time of service and is billed to you or charged to an HSA/HRA after the claim is processed and the EOB is issued.
Your personalized Cigna website
- Register on myCigna.com in a couple of minutes
- Log in anytime to access information, tools and resources

What you can do on myCigna
- Take a confidential Health Assessment
- Search for doctors by specialty, procedure, location and language
- Compare cost and quality information for doctors, hospitals, and other providers*
- Check balances, monitor services and manage your plan
- Use easy tools to estimate medical and pharmacy costs
- Access ID cards

* Patient experience, quality designations, cost-efficiency and other ratings are not a guarantee of the quality of care that will be delivered to individual patients. Health care professionals and facilities are independent practitioners solely responsible for the care they deliver.
Starting today, your myCigna.com home page offers a fresh experience.
Move easily between different coverages (if applicable) with large, colorful navigation buttons. Set your default view so you always see your most important information first.

TAKE YOUR HEALTH ASSESSMENT FOR A HEALTHIER YOU

It takes just a few minutes. (You must be logged into myCigna with your own user ID and password.) Take my health assessment
myCigna Tools & Cost Transparency

Relevant cost data automatically at the top of every specialist search results page.
myCigna Mobile App

- Access and view health fund balances.
- Review plan deductibles and coinsurance.
- Store and organize all important contact info for doctors, hospitals, and pharmacies.
- Look up cost of procedures and prescriptions.
- Add healthcare professionals to your MORE!!!

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.
HELP WITH YOUR HEALTH
Programs and services
Cigna provides access to virtual care through national telehealth providers as part of your 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. A Primary Care Provider referral is not required for this service.

**SERVICE OPTIONS**

- **Amwell™** Medical virtual care only
- **MDLIVE®** Medical and behavioral virtual care
- Appointments scheduled online for Amwell or MDLIVE via myCigna.com or by phone

**Also still available:**
Virtual counseling through Cigna Behavioral Health network.

*Cigna provides access to virtual care through national telehealth providers as part of your 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. A Primary Care Provider referral is not required for this service.*
CONNECTED DIGITAL EXPERIENCE.

myCigna.com

- Secure single sign-on connection for medical and behavioral virtual care solution access
- Easy online appointment scheduling
- Prescriptions can be sent directly to your local pharmacy, if appropriate

Image is used for illustrative purposes only.
CONDITIONS TREATED BY LICENSED AND CERTIFIED PROVIDERS.

**MEDICAL VIRTUAL 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

**BEHAVIORAL VIRTUAL CARE**
- Addictions
- Bipolar disorders
- Child/adolescent issues
- Depression
- Eating disorders
- Grief/loss
- Life changes
- Men’s issues
- Panic disorders
- Parenting issues
- Postpartum depression
- Relationship and marriage issues
- Stress
- Trauma/PTSD
- Women’s issues
Choose a plan with confidence

Cigna One Guide service can help.

Whether you're a current Cigna customer or considering Cigna for the first time, we understand how confusing and overwhelming it can be to review your health plan options. And we want to help by providing the resources you need to make a decision with confidence. That's why Cigna One Guide® is available to you now.

Call a Cigna One Guide representative during preenrollment to get personalized, useful guidance.

Your personal guide will help you:

- Easily understand the basics of health coverage
- Identify the types of health plans available to you that best meet the needs of you and your family
- Check if your doctors are in-network to help you avoid unnecessary costs
- Get answers on any other questions you may have about the plans or provider networks available to you

The best part is, during the enrollment period, your personal guide is just a call away.*

After enrollment, the support continues for Cigna customers.

Your Cigna One Guide representative will be there to guide you through the complexities of the health care system, and help you avoid costly missteps. Our goal is a simpler health care journey for you and your family.

Cigna One Guide service provides personalized assistance to help you:

- Resolve health care issues
- Save time and money
- Get the most out of your plan
- Find the right hospitals, dentists and other health care providers in your plan's network
- Get cost estimates and avoid surprise expenses
- Understand your bills

Don't wait until the last minute to enroll.

Call 1.888.806.5042 to speak with a Cigna One Guide representative today.*

Together, all the way.*
We’re here 24/7/365

By phone – 888.806.5042

• 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 over 200 languages
• Speak with a nurse anytime, day or night through the 24-Hour Health Information Line

myCignaSM – online or through the app

• Directory of doctors, hospitals, facilities with cost and quality information
• Useful tools to help you:
  – Review your coverage
  – 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
  – View prescription drug prices
  – Save money when you order through Mail Order Pharmacy

myCigna<sup>SM</sup> app users log in with just one touch. Download the myCigna app and access your account with just a fingerprint on any compatible device.**

*Available for Cigna Choice Fund® Health Reimbursement Account (HRA) and Flexible Spending Account (FSA) plans only.

**The downloading and use of the myCigna<sup>SM</sup> 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.