REAL LIFE. REAL SOLUTIONS.

# By your side and on your side

Get the most from your health benefits plan.

**Stevens Institute of Technology -**

2022



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



# myCigna

Your employees' online home for assessment tools, plan management, medical updates and much more

- · Click-to-chat with customer service
- · Find in-network doctors and medical services
- · View ID card information
- Review coverage
- · Manage and track claims
- Compare cost and quality information for doctors and hospitals
- Access a variety of health and wellness tools and resources
- Sign up to receive alerts when new plan documents are available
- Track account balances and deductibles
- Complete Gamified Health Assessment
- Access My Health Assistant online coaching



Employees download the myCigna® App and access their account with just a fingerprint on any compatible device.





## VIRTUAL CARE<sup>1</sup>

Get the care you need — including prescriptions, when appropriate — for a wide range of minor medical conditions.

Who: Board-certified doctors, pediatricians, licensed counselors and psychiatrists

When: For medical conditions: 24/7/365, including weekends and holidays For behavioral health: By appointment For Dermatology: By access Virtual Dermatology

### How: Phone or video chat

1. Cigna provides access to virtual care through participating in-network providers. Not all providers have virtual capabilities. Cigna also provides access to virtual care through national telehealth providers as part of your plan. This service is separate from your health plan's network and may not be available in all areas or under all plans. Referrals are not required. Video may not be available in all areas or with all providers. All health care providers are solely responsible for the treatment provided to their patients; providers are not agents of Cigna. Refer to plan documents for complete description of virtual care services and costs.



VIRTUAL MED	DICAL HEALTH <sup>1</sup>	VIRTUAL BEHA	VIORAL CARE <sup>1</sup>	VIRTUAL DERMATOLOGY			
Board-certified doctors and pediatricians can diagnose, treat and prescribe medications for minor medical conditions, including:		Licensed counselors and particular treat and prescribe medicated behavioral/mental health of the second sec	ations for non-emergency	Board-certified dermatologist to treat and prescribe medications for minor dermatology conditions. Convenient treatment for more than 3,000 skin, hair and nail conditions including:			
Acne	Headaches	Addiction	Panic disorders	Acne	Rashes		
Allergies	Insect bites	Bipolar disorder	Parenting issues	Dermatitis	Rosacea		
Asthma	Joint Aches	Child/adolescent issues	Postpartum depression	Eczema	Suspicious spots		
Bronchitis	Nausea	Depression	Relationship and marriage issues	Psoriasis	And more		
Cold and flu	Pink Eye	Eating issues	Stress				
Constipation	Rashes	Grief/loss	Trauma/PTSD				
Diarrhea	Respiratory and sinus infections	Life changes	Women's issues				
Earaches	Sore throats	Men's issues					
Fever	Urinary tract infections						

1. This is not a full list and is subject to change. Cigna provides access to virtual care through participating in-network providers. Not all providers have virtual capabilities. Cigna also provides access to virtual care through national telehealth providers as part of your plan. This service is separate from your health plan's network and may not be available in all areas or under all plans. Referrals are not required. Video may not be available in all areas or with all providers. All health care providers are solely responsible for the treatment provided to their patients; providers are not agents of Cigna. Refer to plan documents for complete description of virtual care services and costs.



## Cigna Lifestyle Management Programs

### Online or telephone coaching programs

If weight, tobacco or stress is affecting your employees' ability to live active lives, a health advocate can provide them with personalized support to help.

## Weight management: Learn

to manage weight using a non-diet approach that helps build confidence, change habits, eat healthier and become more active.

#### **Quit tobacco:** Develop a personal quit plan to become and remain tobacco-free.

Reduce stress: Understand the sources of stress, and learn to use coping techniques to better manage stress both on and off the job.

### Support your employees' need to achieve change.

# 24-hour health information line

Cigna's Health Information Line (HIL) is adding the ability to chat with a nurse via myCigna.com and the myCigna mobile app.

#### Whenever Wherever However Whatever • Phone: 24/7/365 At home Guidance and · Call via phone Chat: M-F • At work education for Chat from mvCigna.com 9:00 am-8:00 pm EST<sup>1</sup> • On the go immediate needs via phone or computer CONVENIENT **COST EFFECTIVE** QUALITY Customers can call or chat from their Complimentary solution All personal nurse advocates<sup>2</sup> own home to identify the best health that is available to all hold a licensure in at least one state. Nurses average 24 years care options. This safe, virtual customers. solution can also deliver considerable of clinical experience and 6 cost savings. years in their role.

1. Standard mobile phone carrier and date usage charges apply.

2. These health advocates hold current nursing licensure in a minimum of one state, but are not practicing nursing or providing medical advice in any capacity as a health advocate.

Confidential, unpublished property of

## Cigna Healthy Rewards<sup>®1</sup>

Employees get discounts on the health products and programs they use every day, for:

Weight management and nutrition Vision and hearing care Fitness clubs and equipment

Alternative medicine

Health and wellness products

1. **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.



## MOM'S MEALS:

Now available for Cigna® Customers through the Healthy Rewards® program\*

Ť





Delivery to ANY U.S. Address



Menus Tailored to Health Conditions



**Conveniently Refrigerated** 



Easy Ordering and Support 877-347-3438 or at www.momsmeals.com/CIGNA



Affordable: \$6.99 per meal (\$7.99 for pureed) + **FREE** shipping for Cigna Customers



#### The Right Nutrition -

- Heart-Friendly
- Renal-Friendly
- Diabetes-Friendly
- 😸 Gluten Free
- Vegetarian
- **Pureed**
- Lower Sodium
- Cancer Support
- ✓ General Wellness



Sample Menu Items:

Cinnamon French Toast

Sticks with Turkey Sausage

**BBQ Pulled Pork Sandwich** 

Grilled Chicken Breast and

and Potato Salad

All our menus are up-to-

date and available online

Spiced Fruit Medley



Great for busy people, caregivers

and new

## Behavioral Health Services and Resources

Cigna has partnered with Talkspace to offer you access to Talkspace online therapy.

Talkspace is an online therapy platform that makes it easy and convenient for you to connect with a licensed behavioral therapist from anywhere, at any time.

- Message with your therapist on your schedule: Send unlimited text, video, and voice messages to your therapist, whenever it works best for you. Your therapist will check in daily, 5 days per week.
- Remember that you'll always connect with the same therapist, unless you request to switch.
- Visit talkspace.com/cigna and enter your registration details.

## Prevail 🛛 😤 Cigna.

iPrevail is a digital therapeutics platform, designed by experienced clinicians to help you take control of the stresses of everyday life and challenges associated with life's difficult transitions.

- Start by signing up for iPrevail on myCigna.com. After completing a short quiz, you will be matched with a personalized support program.
- Each week you will cover a new concept, with new social and clinical activities. You can send messages to our coach and others, day or
- night, 24/7.

### ginger

Cigna has partnered with Ginger to offer you access to behavioral health coaching and online therapy.

Ginger offers confidential mental healthcare through behavioral health coaching via text-based chats, self-guided learning activities and content, and, if needed, video-based therapy and psychiatry. 24/7 Support is available anytime, anywhere for a variety of mental health challenges you may be struggling with all from the privacy of your smartphone.

· Visit ginger.com/cigna to learn more.

### happify offened 💥 Cigna.

At Cigna, we're committed to helping you take control of your health – and that includes your emotional health. That's why we're partnering with Happify, a free app with sciencebased games and activities that are designed to help you: • Defeat negative thoughts

- Gain confidence
- Reduce stress and anxiety
- Increase mindfulness and emotional well-being
- Boost health and performance



## **Behavioral Virtual Capabilities**

### Getting the support you need



Behavioral Services	Ginger <sup>2</sup>	Kaden <sup>1</sup>	MAP <sup>1</sup>	MDLIVE <sup>2</sup>	Meru <sup>1</sup>	NOCD <sup>1</sup>	Sondermind <sup>1</sup>	Talkspace <sup>2</sup>	Happify <sup>2</sup>	iPrevail <sup>2</sup>
24/7 Availability	•		•						•	•
Visit: Virtual Video with a Licensed Therapist	♦ <sup>+</sup>	•		•	•	٠	•	•		
Visit: Virtual Video with a Psychiatrist	<b>♦</b> <sup>+</sup>	•		•				•		
Text Coaching/Therapy Capabilities	•	•			•	•		•		•
Offered Nationwide	•			•	Q3 '21			•	•	•
Behavioral Health Coaching <sup>3</sup>	•									•
Peer Support Specialists <sup>4</sup>			•							•
Anxiety/Depression/Stress	•			•	•		•	•	•	•
Obsessive Compulsive Disorder				•		•	•	•		
Substance Use/Addiction		•	•	•			•	•		•
Customer cost share applies	•	•	•	•	•	•	•	•		
No customer cost share									•	•

\*With Ginger, customers have to begin with a behavioral coach. If needed, a customer may be triaged up to a therapist or psychiatrist, all within the Ginger system. 1. 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. Providers are solely responsible for any treatment provided to their patients. Video chat may not be available in all areas or with all providers. 2. Program services are provided by independent companies/entities and not by Cigna. Programs and services are subject to all applicable program terms and conditions. Program availability is subject to change. 3. Behavioral coaching - focuses on the present and what you want to accomplish in the future. They provide techniques and strategies to help create and reach personal goals. 4. Peer support Specialists - bring their own personal knowledge of what it is like to live and thrive with mental health conditions and substance used sorders are provide understanding, coping skills and empowerment through mentoring and other supports.

# Wellness Resources Available on Cigna.com

- <u>Caregiver Resources | Cigna</u> Taking care of an aging loved one can be challenging. That's why Cigna offers a variety of eldercare resources and information to support caregivers.
  - <u>https://www.cigna.com/individuals-families/health-wellness/caregiver-resources</u>
- Disaster Assistance Resources | Cigna If you're dealing with a disaster, you can find a variety of information including support hotlines and disaster relief resources.
  - https://www.cigna.com/individuals-families/health-wellness/disaster-assistance-resources
- <u>Healthy Eating Tips and Resources | Cigna</u> Nutrition is the first step in taking care of your body and your life. Improve your mood, your health, and your abilities with these healthy eating tips.
  - https://www.cigna.com/individuals-families/health-wellness/topic-eating-well
- Loneliness: Information, Resources and Support | Cigna Loneliness has reached epidemic levels in America. Cigna offers resources and tools to help educate about the issue and support the fight against loneliness.
  - <u>https://www.cigna.com/about-us/newsroom/studies-and-reports/combatting-loneliness/</u>
- <u>Military and Veteran Resources | Cigna</u> These resources can help you or a family member cope with military deployment, find support post-deployment, locate military and veteran support organizations, and more.
  - <u>https://www.cigna.com/individuals-families/health-wellness/topic-military-and-veteran-resources</u>
- <u>Suicide Awareness and Prevention</u> Death by suicide is the tenth leading cause of death in the US, and the second leading cause of death for people 15-34.<sup>1</sup> Cigna wants everyone affected to know you are never alone.
  - <u>https://www.cigna.com/individuals-families/health-wellness/topic-suicide-prevention</u>
- PODCASTS Changing Lives by Integrating Mind and Body
  - CLIMB podcasts: <u>https://www.cigna.com/individuals-families/health-wellness/climb-mindfulness-podcasts</u>
- Mental Health Find expert advice and information about mental health.
  - https://www.cigna.com/individuals-families/health-wellness/topic-mental-health/



# Free veteran support line

### 24/7/365 help

### Assistance with wide range of veterans' needs

- Pain and stress management resources, including Mindfulness for Vets program
- Counseling for substance use, including opioid •
- Finances and legal assistance •
- Food, clothing, housing •
- Parenting and child care •
- Aging services and more •



Cigna cus	tomers and non-c	ustomers	
N CD			
		system, and a proud employer of veterans, Cigna is committed to help veterans. To show our appreciation f veterans' sarffices, Cigna establishe the Veteran Support Line and Mindfulness Program.	or
🚆 Cigna.	ready to connect you with:	Veteran Support Line The lenses Support Langerolds a work range of and femiles, whether they are classified and the range The Support Line is three and available 24/7888 at 812.846.071 • It is completing anonymous. Copies does not and by a veterance of does not a fail for any personal to a veterance of does not a fail for any personal	Mindfulness Programs Constitution of the Mindfulness for Ve specifically designed for all vetteres, are outdames or not, to provide train stress management, acceptance and the trainfulness program will be avail the trainfulness program will be avail- the trainfulness of the trainfulness of the trainfulness the
cial support	<ul> <li>Parenting &amp; child care</li> <li>Aging services and more</li> </ul>	Identification. It's staffed by locosed Cyst behavioral health approximate, some of whom we vatereas thermative and understeed the unique and althout experiments both the operand both vatereas and their caregivers often fore. There is a dedicated trapp team that will help whereas forth therein for the services.	is an evidence-based therapy prov positive impact on degreesers, stre- performance, sleep ediction and stress dearder? • The program is facilitated by a Cig-
es and caregivers. No new products and services are provided ex orporation, including Cigna Behavior	ed to be a Clgna customer. Inclusively by or through operating subsidiaries al Health, Inc. The Ggna name, logo, and other	Including part messagement, substants as constraining and treatment, finalizations, beneficiary and drild crait, apply annuals, hashin humano, legal metalitana and mare all metalitana and mare and an annual state of the state of the drild metalitation value of a strategies with the metalitation value of a strategies with the termination of the horizon there specific strategies.	and typicatily letts for 44-60 mms/ the and for version participants to and share experiences. All vectoms, their campointers and for anticipant, their campointers and for anticipants. Near Campointer Mindla camerative gains to all Carpia costem- paixes every. Wednesday all 8-10 FW ET a gainsounde 1880125.
	N Cigna.	Cigna.  ready to connect you with:  Legal assistance  Parenting & child care  Aging services and more	And MINDEULESS SESS THEIR FAMILIE      Are leader in the U.S. health care     The area of the organization of the organization     The area of the organization     The organization     The area of the organization     The organization     The organizatio



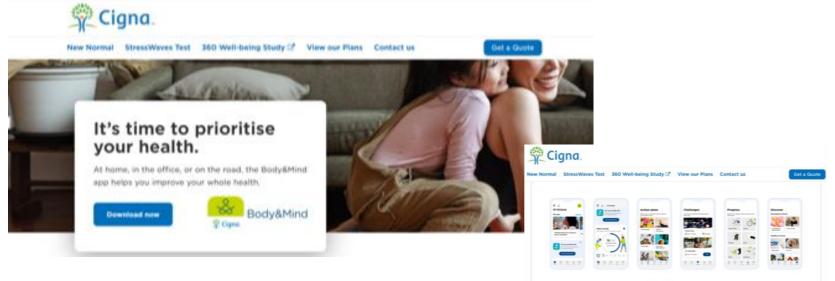


ta to asik que

RT LINE

## Cigna Body&Mind – available on Cigna.com

https://www.cignaglobal.com/stress-care/individuals/cigna-body-and-mind-app



Key Features



Confidential, unpublished property of Cigna. Do not duplicate or distribute. Use and distribution limited solely to authorized personnel. © 2019 Cigna



Product availability may vary depending on location and plan type and is subject to change. All group insurance policies and benefit plans contain exclusions and limitations. For costs and complete details of coverage, contact your Cigna representative.

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company (CHLIC), Cigna Behavioral Health, Inc., Express Scripts, Inc., or their affiliates. CHLIC policy forms: Medical: OK - HP-APP-1 et al., OR - HP-POL38 02-13, TN - HP-POL43/HC-CER1V1 et al. (CHLIC); GSA-COVER, et al. (CHC-TN); Dental: OK - HP-POL99/HP-POL-388, POL115; OR - HP-POL68/HP-POL352, HP-POL121 04-10; TN - HP-POL69/HC-CER2V1/HP-POL389, et al., HP-POL134/HC-CER17V1 et al.

945654 03/21 © 2021 Cigna. Some content provided under license.