

WE'LL GET THROUGH THIS, TOGETHER.

Cigna benefits, resources and support for employees affected by the COVID-19 crisis.

Cigna is committed to the health, well-being and peace of mind of our clients and customers. During these trying times, we understand that stress and anxiety are affecting employers and employees alike.

In an effort to help you support your employees who may be losing coverage due to furlough and job eliminations, we have outlined a range of solutions that can help.

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Together, all the way.®



myCigna.com

Employees who are registered on [myCigna.com](https://mycigna.com) have access for two years following termination of their benefits, letting them check on claims, account balances, provider information, wellness programs and more.

Cigna Medical Coverage Solutions

› Purchasing medical coverage through the Affordable Care Act (ACA)

- Employees may be eligible to enroll in a Cigna health plan through a Special Enrollment Period under the Affordable Care Act if they have a qualifying life event, such as loss of existing health coverage. Learn more about [qualifying life events](#).
- Employees only have 60 days after the qualifying life event to enroll in an individual or family medical plan.
- Employees may qualify for both a premium tax credit and a cost-sharing reduction, which could reduce the cost of the health insurance premium and health costs. Premium tax credits and cost-sharing reductions are types of federal financial assistance given to people who qualify in order to help make health insurance more affordable. Learn more about [financial assistance options](#).

To have a consultative conversation about options for a medical plan in all states, **please have your employee call 855.765.4030**. Or visit our [Health Insurance Plans page](#) to view Cigna health plans in AZ, CO, FL IL, KS, MO, NC, TN and VA.

Cigna Medicare Solutions

If an employee age 65 or older is furloughed, laid off or had their retiree benefits discontinued, the individual must be eligible and enrolled in Medicare prior to enrolling in one or more of Cigna’s Medicare products. To view our full suite of solutions, visit Cigna.com/Medicare.

› Medicare Advantage Plans (Part C)

- Medicare Advantage plans combine all your benefits in one convenient plan, including Medicare Part A and Part B. Medicare Advantage plans may offer extra benefits and resources you can’t get from Original Medicare, such as dental, vision and OTC. Plans can include prescription drug coverage if you choose. Medicare Advantage plans offer \$0 or low monthly plan premiums.

For more information about plans in your area or to obtain a quote, customers can call **866.317.4116** (Option 3), Monday through Friday from 8:00 am to 8:00 pm local time, or visit our [Cigna Medicare Advantage Plans page](#).

› Medicare Supplement Insurance Plans

- These policies help pay the portion of health care costs that Original Medicare doesn’t cover, including copays, deductibles and coinsurance. Medicare Supplement plans are optional and provide additional supplemental coverage for a monthly premium. Applicants may be subject to medical underwriting, depending on their circumstances.

For further information or to obtain a quote, customers can call **855.670.8984** (Option 1), Monday through Friday from 7:30 am to 7:30 pm CST or visit our [Cigna Medicare Supplement page](#).

› Medicare Part D Prescription Drug Plans

- These plans provide stand-alone prescription coverage for customers with Original Medicare. Some Medicare Advantage Plans also come with built-in Part D prescription drug coverage.

For further information or to obtain a quote, please call **855.391.2556** (TTY 711), 7 days a week, 8:00 am–8:00 pm, local time (weekend messaging service April 1–September 30), or visit our [Cigna Medicare Part D page](#).

Many Part D customers also have a Medicare Supplement plan to provide additional health care coverage to Original Medicare.

Cigna Supplemental Solutions

› New Coverage

- Employees without previous coverage may apply for Cancer, Heart Attack & Stroke, Accident or Whole Life Insurance plans. For further information or to obtain a quote, customers can call **855.234.9091** (Option 1), Monday through Friday from 7:30 am to 7:30 pm CST or [visit our website](#).

› Portable Coverage

- If an employee is **laid off** (terminated) and had coverage under our Accidental Injury, Critical Illness and/or Hospital Care plans, that coverage may become portable. When coverage is continued, the employee assumes paying the premiums directly to Cigna.
- Employees who wish to continue coverage should contact their Human Resources department. Once the employer has notified Cigna of the employee's wish to continue coverage, the employee will begin to receive premium bills directly from Cigna.

› Continuation of Coverage

- For employees with coverage under our Accidental Injury, Critical Illness and/or Hospital Care plans, we are **extending our continuation of coverage** for all individuals who were members of an eligible class under a Cigna Group Insurance policy on March 1, 2020 and were subsequently furloughed, temporarily laid off or had their hours reduced as the result of business decisions relating to COVID-19. They will remain eligible until **August 31, 2020** provided they remain employed and premiums continue to be paid.

Pharmacy Solutions

› Express Scripts Parachute RxSM *(Available for a limited time for those losing coverage)*

- Administered by [InsideRx](#)[®], the company's subsidiary that specializes in prescription drug discount programs, Express Scripts Parachute Rx, offers deep discounts on thousands of widely used prescription medications, capping costs at \$25 for a 30-day supply of select generics, and \$75 for a 30-day supply of select brand-name medications.
- People who lost their coverage may be able to use Parachute Rx and get their medication delivered to their home from [Express Scripts Pharmacy](#)[®] or at more than 55,000 participating pharmacies.
- This is not health insurance.** The program, which is only available for a limited time, will not require an enrollment fee or commitment to participate.
- Customers can see if they're eligible to participate in Parachute Rx and learn more by visiting express-scripts.com/parachuterx.

› Inside Rx

- A **no-cost** prescription drug discount card program from Express Scripts, a Cigna company, that can help contain medication costs for members losing coverage. The discount card program offers savings on most medications that can be purchased at 60,000 pharmacies nationwide, including at the Express Scripts[®] Pharmacy for Inside Rx.

Impacted consumers can learn more at InsideRx.com/Assistance.

Cigna Dental Coverage Solutions

› Cigna Dental PPO Plan*

- Employees can choose from three different Dental plans, offering a range of affordable coverage options starting at \$19 per month
- People of all ages in all 50 U.S. states are eligible to enroll – including employees and their family members
- Waiting periods that sometimes apply for select dental procedures may be **waived** for employees who have 12 full months of prior dental insurance coverage
- A 15% discount will be applied for each family member added to an employee's policy
- Cigna Individual Dental plans are accepted by more than 93,000 dental providers at over 293,000 convenient locations nationwide

Call 855.830.9368 or [learn more here](#).

› Cigna Dental Savings Plan

- Employers can offer furloughed employees the Cigna Dental Savings Plan, a discount dental card, at no cost.
- Customers can receive an average discount of 34%, and can access care immediately (no waiting periods) via a national network of over 87,000 providers.
- Cigna is offering this solution to all US Commercial Employers who have a dental plan with Cigna.
- For details contact your Cigna account team

[Learn more](#) about the Cigna Dental Savings Plan.

Vision Solutions

› Cigna Vision Network Savings Plan

- Employers can offer furloughed employees the Cigna Vision Network Savings Plan at no cost.
- Through this discount plan, customers can access savings on vision-related services through a national network of over 25,000 providers.

[Learn more](#) about the Cigna Vision Network Savings Plan.

Financial Solutions

› Cigna Care Card

- The Cigna Care Card, powered by Alegeus, lets employers contribute a tax-free amount per employee for qualified disaster relief expenses, such as personal, family, and living expenses, in a convenient debit card.
- Cigna is offering this solution to all US Commercial Employers. For details contact your Cigna account team.

*Sample monthly rate is based on a single person and represents Cigna's national average rate for each plan (all ages and geographic locations) and is valid through December 31, 2020. Rates are based on customer age and geographic location, as long as prior coverage was in place within 63 days of new dental plan's start date for each subsequent family member added to a policy. Discount applied when quote is provided.

Cigna Group Insurance Solutions

› Conversion Privilege and Portability Options

- Under our **Group Term Life**, if an employee's coverage ends because of termination of employment, they have the option to convert that coverage to an individual policy. This conversion opportunity is provided by the policy's **Conversion Privilege** option. Your Cigna **Term Life** policy may or may not also provide for **Portability Options** where coverage, up to certain maximums, may be continued. For any Life Insurance coverage, employees may exercise either their Conversion Privilege or Portability Options, but not both. Please be advised that either option requires timely application after employment ends.
- If you have **Group Universal Life** insurance, that coverage automatically includes Portability Options. If an employee's coverage ends because of termination of employment, they will automatically receive portability information; no application is required. In certain circumstances, Conversion options may also be available.
- The Conversion Privilege may also be available on either **Long Term Disability** or **Accidental Death & Dismemberment** coverage and it is recommended customers consult their certificates for applicability. Please be advised, if available, this option requires timely application after employment ends.
- Employees who wish to convert or continue coverage using either the Conversion Privilege or any available Portability Options (as applicable), should contact your Human Resources department. If you provide notices of Portability or Conversion rights directly to your terminated employees, Cigna will process any applications we receive. If Cigna provides Portability and Conversion notification services for you, we will inform terminated employees of their ability to use any available Conversion Privilege or Portability Options. If approved, Cigna will bill employees directly for any converted or continued insurance coverage.

Cigna Behavioral Resources

› Emotional Well-being webinars posted on Cigna.com

- [Managing Anxiety: Coronavirus Fears & Concerns](#)
- [Resilience in Challenging Times](#)

› [Mindfulness and Stress Management Podcasts](#) posted on Cigna.com available in English and Spanish

- Mindful Breathing
- Basic Guided Mindfulness Meditation
- Meditation Body Scan
- Working with Difficulties and Cultivating the Positive
- Managing Stress
- Compassion and Self-care

Cigna Veteran Support Line

Cigna's free national **Veteran Support Line** is available 24/7/365. The support line – **855.244.6211** – is for **all veterans, their families and caregivers** – whether or not the veteran is a Cigna customer.

Additional Resources

› Medocity for Cigna

- Medocity for Cigna is available to customers who will maintain their current medical coverage.
- Cigna partnered with Medocity, a healthcare technology company, to provide an interactive digital tool that connects you with your Cigna Care Advocate team if you have mild to moderate symptoms of, or are positive for, COVID-19 and are safely sheltering at home.
- The program, accessible via web or smartphone app, allows customers to monitor and report symptoms, access educational resources, and communicate with Cigna Care Advocates via secure messaging
- Medocity for Cigna is available through Cigna medical benefits at no extra cost.

CIGNA COVID-19 SUPPORT



Visit [Cigna's Coronavirus \(COVID-19\) Resource Center](#) for the latest information to help you and your employees navigate through this challenging time. It includes behavioral and emotional support, and an array of community resources.



Additionally, Cigna has established a 24-hour toll-free **COVID-19 support line** at **855.287.8400** where Cigna customers can get answers to questions related to health plan benefits, access to care, claims and more. Also, qualified behavioral health advocates can provide one-on-one support and guidance to anyone who needs help coping with the stress and uncertainty that accompanies job loss.