Overview

Onsite Cigna Team

Insurance Term Basics

Medical Plan Options

How Do the Plans Work?

Plan Comparison

Programs & Services

Dental Plan Options

Tools & Resources

Health & Wellness
YOUR ONSITE CIGNA TEAM
Cigna Engagement Advisor

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www.tucsonaz.gov/insurance
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INSURANCE TERM BASICS
• **Plan year:** Any 12-consecutive-month period under which your health insurance coverage is provided. *City of Tucson Plan Year is July 1st-June 30th*

• **Payroll Deduction/Premium:** What you pay (usually per paycheck) to keep insurance coverage in effect

• **Deductible:** The amount of money you must pay each plan year before your insurance plan starts helping you pay for covered services

• **Coinsurance:** After you've reached your annual deductible, you and your insurance plan share medical costs. Coinsurance is expressed in percentages, *for example the Plan pays 90%, you pay 10%*

• **Co-payment:** A set fee that you must pay the provider at the time of your visit. It is usually a flat fee amount

• **Out-of-Pocket Maximum:** The most you will pay per plan year for covered health expenses

• **In-Network & Out of Network:**
  • *In-network* providers (doctors, hospitals, dentists, etc.) agree to provide services to those enrolled in a health benefit plan at reasonable or pre-arranged rates
  • *Out-of-network* providers do not agree to contracted rates (“participate with your insurance company”) so they can charge any rate for their services

• **Balance billing:** Balance billing occurs when an out-of-network provider bills you for charges which exceed your plan’s reimbursement for a covered service. In-network providers are contractually prohibited from balance billing, but balance billing by non-network providers is common.
MEDICAL PLAN OPTIONS

- Network Plan
- Health Savings Account (HSA)
- Health Reimbursement Account (HRA)
NETWORK PLAN
Network Plan

• In-network managed care, in **Arizona only**. There is **no** out-of-network coverage, except for emergencies.
• Requires Primary Care Physician (PCP) selection from HMO network.
• Specialist referral from PCP is required.
• In-network preventive care covered **100%**.
## Network Plan

<table>
<thead>
<tr>
<th>Service</th>
<th>Single</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Office Visits</strong></td>
<td>$25 copay Primary Care / $45 copay Specialists</td>
<td></td>
</tr>
<tr>
<td><strong>Lab Work and X-Rays</strong></td>
<td>Plan pays 100%</td>
<td></td>
</tr>
<tr>
<td><strong>Emergency Room Services</strong></td>
<td>$200 copay (copay waived if admitted)</td>
<td></td>
</tr>
<tr>
<td><strong>Urgent Care</strong></td>
<td>$75 copay</td>
<td></td>
</tr>
<tr>
<td><strong>Inpatient Hospital Stay</strong></td>
<td>100% coinsurance after plan deductible is met.</td>
<td></td>
</tr>
<tr>
<td><strong>Deductible</strong></td>
<td>$500 Individual</td>
<td>$1,000 Family</td>
</tr>
<tr>
<td><strong>Out-of-pocket Maximum</strong></td>
<td>$6,350 Individual</td>
<td>$12,700 Family</td>
</tr>
<tr>
<td>*Includes deductible &amp; copays</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Coinsurance</strong></td>
<td>Plan pays 100%</td>
<td></td>
</tr>
<tr>
<td><strong>Preventive Care</strong></td>
<td>100% coverage, no copay or deductible</td>
<td></td>
</tr>
<tr>
<td><strong>Pharmacy</strong></td>
<td>Retail-30 day supply</td>
<td>90-day supply (retail or mail)</td>
</tr>
<tr>
<td></td>
<td>Generic: $15</td>
<td>Generic: $30</td>
</tr>
<tr>
<td></td>
<td>Preferred Brand: $40</td>
<td>Preferred Brand: $80</td>
</tr>
<tr>
<td></td>
<td>Non-Preferred Brand: $60</td>
<td>Non-Preferred Brand: $120</td>
</tr>
</tbody>
</table>

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HEALTH SAVINGS ACCOUNT – HSA

Your Health Plan Plus a Health Savings Account
Health Savings Account (HSA)

- **Nationwide** coverage, both in and out-of-network
- Does **not** require Primary Care Physician (PCP) selection
- Specialist referral from PCP is **not** required
- In-network preventive care covered **100%**
- Deductible must be met before the plan pays, except for preventive care
- **You** own the account
Health Savings Account (HSA)

• A Health Savings Account (HSA) is a bank account you own and can deposit money into

• Contributions are tax free; savings grows tax free; and you do not pay taxes when using the funds on qualified health care expenses, including dental and vision costs

• Savings can grow from year to year (there is no “use it or lose it” rule); unused funds remain in your account indefinitely

• Savings can be used into retirement

• HSA is fully portable and yours to keep. Investment options are available
Health Savings Account (HSA)

City of Tucson contributes:
- $1,000 individual
- $2,000 family
- City contributes $500 into your HSA approx. 2 weeks after 1st pay day in the plan year. Remaining contributions are per pay period over calendar year ($20 employee only/$60 all other coverage tiers)

Maximum contributions for 2020:
- $3,550 individual
- $7,100 family
- Age 55+: $1,000 catch-up

It is your responsibility to make sure you meet IRS eligibility requirements for the HSA

Joining after July 1st? Initial $500 pro-rated based on remaining pay periods in plan year

City of Tucson Plan Year: July 1st - June 30th
<table>
<thead>
<tr>
<th>HSA Plan</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Deductible</strong></td>
<td>$2,000 / $4,000 In-network</td>
</tr>
<tr>
<td>(Combine medical/pharmacy)</td>
<td>$2,000 / $4,000 Out-of-network</td>
</tr>
<tr>
<td><strong>Out-of-Pocket Maximum</strong></td>
<td>$3,000 / $6,000 In-network</td>
</tr>
<tr>
<td>(All medical/pharmacy expenses</td>
<td>$5,000 / $10,000 Out-of-network</td>
</tr>
<tr>
<td>count toward maximum)</td>
<td></td>
</tr>
<tr>
<td><strong>Office Visits</strong></td>
<td>You pay 10% after deductible</td>
</tr>
<tr>
<td></td>
<td>(in-network)</td>
</tr>
<tr>
<td><strong>Preventive Care</strong></td>
<td>100% coverage (in-network), no copay or</td>
</tr>
<tr>
<td></td>
<td>deductible</td>
</tr>
<tr>
<td><strong>Lab Work and X-Rays</strong></td>
<td>You pay 10% after deductible</td>
</tr>
<tr>
<td></td>
<td>(in-network)</td>
</tr>
<tr>
<td><strong>Emergency Room Services</strong></td>
<td>You pay 10% after deductible</td>
</tr>
<tr>
<td></td>
<td>(in-network)</td>
</tr>
<tr>
<td><strong>Inpatient Hospital</strong></td>
<td>You pay 10% after deductible</td>
</tr>
<tr>
<td></td>
<td>(in-network)</td>
</tr>
<tr>
<td><strong>Outpatient Hospital</strong></td>
<td>You pay 10% after deductible</td>
</tr>
<tr>
<td></td>
<td>(in-network)</td>
</tr>
<tr>
<td>**Pharmacy-Retail, Cigna90 Now,</td>
<td></td>
</tr>
<tr>
<td>Home Delivery**</td>
<td><strong>Generic 30%</strong></td>
</tr>
<tr>
<td></td>
<td><strong>Preferred Brand 35%</strong></td>
</tr>
<tr>
<td></td>
<td><strong>Non-Preferred Brand 40%</strong></td>
</tr>
</tbody>
</table>
Are you eligible to participate?

Because HSA plans have certain tax advantages, the IRS defines specific rules for participation. To be eligible, you:

• Cannot have any other health coverage which is not also a qualified high-deductible plan

• Cannot be claimed as a dependent on another person’s tax return

• Must not be enrolled in Medicare (A, B or D), TRICARE, or a Full Purpose Flexible Spending Account (FSA) - including a spouse’s Full Purpose FSA
HEALTH REIMBURSEMENT ACCOUNT - HRA

Your Health Plan Plus a Health Reimbursement Account
Health Reimbursement Account (HRA)

• **Nationwide** coverage, both in and out-of-network

• Does **not** require Primary Care Physician (PCP) selection

• Specialist referral from PCP is **not** required

• In-network preventive care covered **100%**

• Deductible must be met before the plan pays, except for preventive care and prescriptions

• **Employer** owns the account
Health Reimbursement Account (HRA)

The HRA is a **City-owned** account that has funds available to employees to use on qualified medical expenses

**City of Tucson contributes:**
- $1,000 individual
- $2,000 family

HRA dollars funded the **1st day** of plan coverage and **pro-rated** if employment starts after **July 1st**

- Only your employer can contribute $; **employees cannot contribute**
- HRA dollars **may not** be used for dental or vision costs
- HRA dollars roll over each year
- HRA is **not** portable

**City of Tucson Plan Year:** July 1st - June 30th
<table>
<thead>
<tr>
<th></th>
<th>Deductible</th>
<th>Out-of-Pocket Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$2,000/ $4,000 In-network</td>
<td>$3,000/ $6,000 In-network</td>
</tr>
<tr>
<td></td>
<td>$2,000/ $4,000 Out-of-network</td>
<td>$5,000/ $10,000 Out-of-network</td>
</tr>
</tbody>
</table>

### HRA Plan

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Deductible</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Out-of-Pocket Maximum</strong></td>
<td><em>(All medical/pharmacy expenses count toward maximum)</em></td>
</tr>
<tr>
<td></td>
<td>$3,000/ $6,000 In-network</td>
</tr>
<tr>
<td></td>
<td>$5,000/ $10,000 Out-of-network</td>
</tr>
</tbody>
</table>

| **Office Visits**    | You pay 10% after deductible                                                 |
|                      | *(in-network)*                                                              |

| **Preventive Care**  | **100% coverage, no copay or deductible**                                   |
|                      |                                                                               |

| **Lab Work and X-Rays** | You pay 10% after deductible                                                 |
|                        | *(in-network)*                                                              |

| **Emergency Room Services** | You pay 10% after deductible                                                 |
|                            | *(in-network)*                                                              |

| **Inpatient/Outpatient Hospital** | You pay 10% after deductible                                                 |
|                                   | *(in-network)*                                                              |

| **Pharmacy**                  |                                                                               |
| Retail-30 day supply          |                                                                               |
| Generic: $15                  | 90-day supply (retail or mail)                                               |
| Preferred Brand: $40          | Generic: $30                                                                 |
| Non-Preferred Brand: $60      | Preferred Brand: $80                                                         |
|                               | Non-Preferred Brand: $120                                                    |
HOW DO THE PLANS WORK?
How your HSA/HRA works – **Individual** Coverage

City of Tucson Contribution $1,000* (Individual)

*Pro-rated if joining after July 1

HSA/HRA $1,000

+ YOU $1,000

DEDUCTIBLE $2,000

PLAN** 90%

+ YOU 10%

OUT-OF-POCKET MAXIMUM* $3,000

PLAN 100%

ALL EXPENSES

IN-NETWORK PREVENTIVE CARE IS COVERED BY THE PLAN AT 100%

**for out of network, Cigna pays 70% of allowable charges, and employees are responsible for 30% plus any non-allowable charges

* $3,000 In-network $5,000 Out-of-network
How your HSA/HRA works – **Family** Coverage

City of Tucson Contribution $2,000* (Family)

*Pro-rated if joining after July 1

HSA/HRA $2,000 + YOU $2,000

DEDUCTIBLE

PLAN** 90% + YOU 10%

OUT-OF-POCKET MAXIMUM*

$4,000

$6,000

100%

IN-NETWORK

ALL EXPENSES

IN-NETWORK PREVENTIVE CARE IS COVERED BY THE PLAN AT 100%

**for out of network, Cigna pays 70% of allowable charges, and employees are responsible for 30% plus any non-allowable charges**

*$6,000 In-network $10,000 Out-of-network
PLAN COMPARISON
<table>
<thead>
<tr>
<th>Employee salary less than $60k</th>
<th><strong>Network</strong></th>
<th><strong>HRA</strong></th>
<th><strong>HSA</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Single</td>
<td>Family</td>
<td>Single</td>
</tr>
<tr>
<td><strong>Payroll deduction</strong></td>
<td>$29.97</td>
<td>$110.43</td>
<td>$13.50</td>
</tr>
<tr>
<td><strong>Deductible</strong></td>
<td>$500</td>
<td>$1,000</td>
<td>$2,000 In-network</td>
</tr>
<tr>
<td><strong>Out-of-pocket maximum</strong></td>
<td>$6,350 In-network</td>
<td>$12,700 In-network</td>
<td>$3,000 In-network</td>
</tr>
<tr>
<td></td>
<td>No OON Coverage</td>
<td>No OON Coverage</td>
<td>No OON Coverage</td>
</tr>
<tr>
<td><strong>HRA/HSA contribution from COT</strong></td>
<td>$0</td>
<td>$0</td>
<td>$1,000</td>
</tr>
<tr>
<td><strong>Prescriptions</strong></td>
<td>Set Copays</td>
<td>Set Copays</td>
<td>Set Copays</td>
</tr>
</tbody>
</table>

*No out-of-network coverage, except for emergencies
HOW DO I KNOW WHICH PLAN IS BEST FOR ME?

The **Cigna Easy Choice Tool** is one way you can compare and review medical plans to decide which is right for you.


Access Codes:
Salaries < $60k: **7TYTKGG7**
Salaries $60k - $100k: **FY3U6QXM**
Salaries > $100k: **X96GY49K**

Call a **Cigna One Guide** rep to get personalized guidance. Your guide will help you:

- Understand health coverage basics
- Learn about each plan
- Check if your doctors are in-network
- Get answers to your questions

Call **1-888-806-5042**

Customer service (after enrollment): **1-800-244-6224**
HELP WITH YOUR HEALTH

Programs and Services
PREVENTIVE CARE

• In-network preventive care services are provided at **no cost** to you when you don’t have any symptoms and haven’t been diagnosed with the health issue connected with the preventive service.

• Preventive services include, but are not limited to:
  – Routine Immunizations
  – Annual Physical*
  – Well Woman Exam

*Excludes travel, work, professional and school sports physicals
Virtual Care

• Cigna Virtual Care lets you get the care you need – including prescriptions (when appropriate) – for a range of minor conditions

• Connect with a board-certified provider via phone or video chat, when, where and how it works best for you
Virtual Care

Medical virtual care
Visits must be started on myCigna.com

MDLIVE®

Medical & behavioral virtual care
myCigna.com or 888.726.3171
Virtual Care

Meru Health
myCigna.com or www.meruhealth.com/cigna

• Available in AZ, CA & CO
• 12 week virtual counseling for depression, anxiety & burnout
• Includes confidential, live virtual counseling with a licensed therapist and private texting
• App offers an online peer support community & educational resources
• Ages 18 and up

Talkspace
myCigna.com or www.talkspace.com/cigna

• Available in all states
• Connect with a dedicated, licensed therapist via private messaging (text, voice) or live video sessions
• Online resources on the app
• Treats depression, anxiety, relationships, PTSD, addiction, eating disorders and more
• Ages 13 and up
Virtual Care
- Minor medical conditions
- Phone or video
- Can stay @ home/work
- Available 24/7
- Appt in ≤ 1 hr
- Cost same as PCP visit

Convenience care clinic
- Minor medical concerns
- Retail stores & pharmacies
- Available nights & weekends
- No appt needed
- Cost same as PCP visit

Doctor’s office
- Routine/preventive care, Rx management, specialist referral
- Usually need appt
- Short wait
- Copay/coinsurance and/or deductible

Urgent care
- Non-life threatening conditions
- No appt needed
- Wait times vary
- May cost less than ER

Emergency room
- Immediate treatment of critical injury/illness
- Long wait times
- Highest cost
## Pharmacy Benefits Plan

<table>
<thead>
<tr>
<th>myCigna App or Website</th>
<th>Cigna 90 Now</th>
<th>Home Delivery</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Price a medication</td>
<td>• Generally, get 3 months’ of Rx for price of 2 months</td>
<td>• Easy refills, up to 90-days at a time</td>
</tr>
<tr>
<td>• See which medications your plan covers</td>
<td>• Available at participating retail pharmacies or Cigna Home Delivery Pharmacy</td>
<td></td>
</tr>
<tr>
<td>• Find an in-network pharmacy</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• View pharmacy claims</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Employee Assistance Program (EAP)

• Unlimited telephonic support
• 3 in-person counseling sessions per issue, per year
• Available to all household members
• No cost to you; available anytime
• Connect with mental health professionals & a variety of helpful resources
• Link: www.tucsonaz.gov/insurance/employee-assistance-program
• Live & on-demand webcasts available at www.Cigna.com/EAPWebcasts
• Call 1.877.622.4327 or www.myCigna.com – select EAP under Coverage tab. Employer ID: cityoftucson
DENTAL PLAN OPTIONS

• Cigna DHMO
• Cigna DPPO
## DHMO Coverage Overview

*In-network coverage only*

<table>
<thead>
<tr>
<th>Service</th>
<th>You Pay</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Diagnostic &amp; Preventive</strong></td>
<td></td>
</tr>
<tr>
<td>Visit</td>
<td>$5</td>
</tr>
<tr>
<td>Exam/X-Rays</td>
<td>$0</td>
</tr>
<tr>
<td>Cleaning</td>
<td>$0</td>
</tr>
<tr>
<td><strong>Basic/Restorative Services</strong></td>
<td></td>
</tr>
<tr>
<td>Routine Fillings</td>
<td>$17-$35*</td>
</tr>
<tr>
<td>Root Canals</td>
<td>$330-$530*</td>
</tr>
<tr>
<td><strong>Oral Surgery</strong></td>
<td></td>
</tr>
<tr>
<td>Routine Extractions</td>
<td>$53-$115*</td>
</tr>
<tr>
<td><strong>Major Services</strong></td>
<td></td>
</tr>
<tr>
<td>Porcelain Crown</td>
<td>$515-$595*</td>
</tr>
<tr>
<td>Bridgework</td>
<td>$430-$515*</td>
</tr>
<tr>
<td><strong>Orthodontics</strong></td>
<td></td>
</tr>
<tr>
<td>Orthodontics</td>
<td>$2,472 for children up to their 19th birthday; 24 monthly payments of $103. $3,336 for adults; 24 monthly payments of $139.</td>
</tr>
</tbody>
</table>

*prices vary due to procedure; see patient charge schedule for exact amount*
## DPPO Coverage Overview

<table>
<thead>
<tr>
<th>Service</th>
<th>Cigna DPPO Advantage Network</th>
<th>Out of Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible</td>
<td>$25 Individual</td>
<td>$50 Individual</td>
</tr>
<tr>
<td></td>
<td>$75 Family</td>
<td>$150 Family</td>
</tr>
<tr>
<td>Annual Maximum Benefit</td>
<td>$2,000 per person</td>
<td>$1,500 per person</td>
</tr>
<tr>
<td><strong>Class I: Preventive &amp; Diagnostic Services</strong></td>
<td>Exams, Cleanings &amp; Sealants,</td>
<td></td>
</tr>
<tr>
<td></td>
<td>X-Rays</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Plan pays 100%</td>
<td>Plan pays 80%</td>
</tr>
<tr>
<td></td>
<td>(No deductible)</td>
<td>(No deductible)</td>
</tr>
<tr>
<td><strong>Class II: Basic Services</strong></td>
<td>Deductible, then you pay</td>
<td>Deductible, then you pay</td>
</tr>
<tr>
<td></td>
<td>10%</td>
<td>20%</td>
</tr>
<tr>
<td><strong>Class III: Major Services</strong></td>
<td>Deductible, then you pay</td>
<td>Deductible, then you pay</td>
</tr>
<tr>
<td></td>
<td>40%</td>
<td>50%</td>
</tr>
<tr>
<td><strong>Class IV: Orthodontia Services</strong></td>
<td>You pay 40%</td>
<td>You pay 40%</td>
</tr>
<tr>
<td></td>
<td>(No deductible)</td>
<td>(No deductible)</td>
</tr>
<tr>
<td></td>
<td>$2,000 Lifetime Maximum</td>
<td>$1,500 Lifetime Maximum</td>
</tr>
<tr>
<td><strong>Class IX: Implants</strong></td>
<td>Deductible, then you pay</td>
<td>Deductible, then you pay</td>
</tr>
<tr>
<td></td>
<td>40%</td>
<td>50%</td>
</tr>
</tbody>
</table>

*prices vary due to procedure; see patient charge schedule for exact amount*
WE’RE HERE FOR YOU
Tools and Resources
WE’RE HERE 24/7/365

Cigna One Guide

Pre-enrollment
1-888-806-5042

After enrollment
1.800.Cigna24 (1-800-244-6224)

- Live customer service
- Live nurse advocate available 24/7*
- Available in 200+ languages

myCigna – online or app
- Find a doctor
- Review your coverage
- Price medications
- Track claims
- Track account balances and deductibles

*These nurse 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. **Available for Cigna Choice Fund® health reimbursement account (HRA) and flexible spending account (FSA) plans only. ***Please refer to your phone’s manufacturer for your phone’s specific capabilities. The downloading and use of the myCigna 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. Apple, iPhone, Face ID and Touch ID are registered service marks or trademarks of Apple Inc.
HEALTH AND WELLNESS
Health & Wellness
www.tucsonaz.gov/wellness

• Earn money
• Take control of your health
• Connect with wellness activities, events, and resources
MotivateMe rewards you for taking steps toward your best health.

You can earn points by:
- Completing your health assessment at [www.mycigna.com](http://www.mycigna.com)
- Getting recommended exams and screenings
- Participating in programs offered through your City of Tucson medical program that are aimed at improving your health
  - [https://www.tucsonaz.gov/insurance/free](https://www.tucsonaz.gov/insurance/free)
- Visiting Centers of Excellence for certain procedures
- Join the Omada Diabetes Prevention Program* (starting July 1, 2020)
  - [www.omadahealth.com/cot](http://www.omadahealth.com/cot) to see if you qualify

Once you have earned 250 points, you will be entered into monthly raffles for a chance to win a $150 gift card**.

*You or your covered adult dependents will receive the program at no additional cost if eligibility requirements are met to be accepted into the program.

**Please allow 30 days after each monthly raffle for winners to be announced.

*** Only primary subscribers enrolled in the active employee medical plan qualify for incentives.

For each additional 100 points you earn above 250, you will receive an additional entry into the raffle.

The more you earn, the more chances you have to win***.
BUILD HEALTHY HABITS THAT LAST WITH OMADA

Omada is a digital lifestyle change program designed to help you lose weight, gain energy, and reduce the risks of type 2 diabetes and heart disease.

The program surrounds you with the tools and support you need to make lasting, meaningful changes to the way you eat, move, sleep, and manage stress—one small step at a time.

You’ll receive the program at no additional cost if you or your covered adult dependents are enrolled in a City medical plan offered through Cigna, are at risk for type 2 diabetes or heart disease, and are accepted into the program.

To see if you qualify, visit www.omadahealth.com/COT

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Save Money with Healthy Rewards Discounts

• Health & wellness discount program
  • Weight management & nutrition
  • Fitness
  • Mind/body
  • Vision & hearing care
  • Alternative medicine
  • Healthy lifestyle

• Join a gym for $25/month + $25 enrollment fee & tax
QUESTIONS?

Cigna benefit questions?
Contact Devan Gengler
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• 520-282-1806

Wellness questions?
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