

City of Tucson



Cigna Choice Fund[®] *Health Savings Account (HSA)*

Take control of your health care.

Your health care needs are as unique as you are. Your health plan should be no different. That's where the Cigna Choice Fund Health Savings Account (HSA) comes in.

- Choose the doctors you want to see – no referral required to see a specialist
- Receive preventive care in-network at no cost to you
- Take advantage of online resources and information to help you make smart health and health care decisions
- Work with a health advocate to understand your health needs and find solutions
- Contribute pretax dollars to pay for your health care expenses
- Decide how and when to use your HSA
- Benefit from tax-free interest and earnings on your HSA
- Get rewards for taking part in activities that will improve your health and well-being
- Get your prescriptions filled at one of more than 57,000 national and local pharmacies



how **Cigna Choice Fund HSA** works

What is an HSA?

HSA stands for Health Savings Account. It combines health care and pharmacy coverage with a tax-free¹ savings account you establish through your employer. An HSA consists of three parts:

Your HSA	Your Share	Your Health Plan																																
<p>You establish a tax-free¹ HSA through your employer with JPMorgan Chase.</p> <p>Once you open your account, both you and your employer may contribute to your account,² up to the current federal limit.³</p> <p>You decide how and when to use the money – use it to pay for eligible health care expenses or save it for future needs. The amount used from your account for eligible health expenses helps you meet your annual deductible (the amount you pay before your plan starts to pay). What you don't use in the plan year earns interest. Take the account with you when you leave the plan, change jobs or retire.</p>	<p>With the health plan, you'll pay an annual deductible before your health plan begins to pay for eligible expenses.</p> <p>Only services covered by your health plan count toward your deductible (see your coverage details for plan-specific information).</p> <p>You can pay for your share (deductible and coinsurance – coinsurance is the percentage of the cost of your covered medical expenses after you meet your deductible) with your HSA, other personal funds or both.</p>	<p>Once you meet your deductible, you pay coinsurance for your covered expenses and the plan pays the rest. You can choose to pay for your share of the costs up to your plan's out-of-pocket maximum by using your HSA, other personal funds or both.</p> <p>Once you meet this maximum, your plan pays covered expenses at 100 percent.</p>																																
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<p>Your Financial Health – three easy tips to save for the future</p> <ol style="list-style-type: none"> 1. If your employer is contributing to your HSA, it is important to open your account to receive the contributions. Fill out a Bank Application and open your account. The Bank Application is available online at myCignaplans.com. Click on Bank Application and fill out the information. It will automatically be sent on your behalf. 2. Once your account is open, your payroll contributions start to accumulate and earn interest.² You can access your dollars through your debit card, an ATM or by writing a check. You can also ask Cigna to make payments to your doctors or hospitals directly from your HSA by choosing the Automatic Claim Forwarding feature on myCigna.com. Online Bill Pay is also available so you can pay medical expenses directly from your HSA online, anytime. 3. Once your balance is \$2,000, you will have an opportunity to invest in a selection of mutual funds through JPMorgan Chase. You can make your election online through myCigna.com. 	<p>Pharmacy</p> <table border="1"> <tr><th></th><th>RETAIL YOU PAY</th><th>MAIL ORDER YOU PAY</th></tr> <tr><td>generic</td><td>30%</td><td>30%</td></tr> <tr><td>preferred brand</td><td>35%</td><td>35%</td></tr> <tr><td>non-preferred brand</td><td>40%</td><td>40%</td></tr> </table>		RETAIL YOU PAY	MAIL ORDER YOU PAY	generic	30%	30%	preferred brand	35%	35%	non-preferred brand	40%	40%	<p>Your Annual Out-of-Pocket Maximum</p> <p>Your deductible and coinsurance count toward your out-of-pocket maximum.</p> <table border="1"> <tr><th></th><th>IN-NETWORK</th><th>OUT-OF-NETWORK</th></tr> <tr><td>individual</td><td>\$3,000</td><td>\$5,000</td></tr> <tr><td>self/spouse</td><td>\$6,000</td><td>\$10,000</td></tr> <tr><td>self/child</td><td>\$6,000</td><td>\$10,000</td></tr> <tr><td>family</td><td>\$6,000</td><td>\$10,000</td></tr> </table>		IN-NETWORK	OUT-OF-NETWORK	individual	\$3,000	\$5,000	self/spouse	\$6,000	\$10,000	self/child	\$6,000	\$10,000	family	\$6,000	\$10,000					
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¹HSA 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 and/or earnings. We have identified the following states as having these tax considerations: Alabama, California, New Hampshire and New Jersey.

²Ask your benefits manager for details on when the contribution would be available in your account.

³If you're considering Cigna Choice Fund with a Health Savings Account, you can contribute pretax dollars to build your balance, up to a calendar year maximum of \$3,100 for an individual and \$6,250 for a family in 2012. For 2013, the calendar year maximum is \$3,250 for an individual and \$6,450 for a family. Limits are set by the IRS. Employees who reach age 55 may make an additional catch-up contribution of \$1,000. The maximum contribution allowed is determined by the number of months you are enrolled in the plan during the year. Employer and incentive contributions reduce the maximum an employee can contribute by an amount equal to the contribution.

support for managing your plan and your health

We know how complex health and medical plans can be. That's why Cigna offers many resources to help you improve your health and get the most from your medical coverage, during annual enrollment and after you've enrolled.

During annual enrollment

Pre-enrollment Information Line 1.800.401.4041

Helpful, friendly customer service representatives can help you learn about Cigna.

myCignaplans.com

Find out how our plans work and what they mean to you, before you enroll. Log in to **myCignaplans.com** to access essential information about plan options, potential out-of-pocket costs and other aspects of the plans we offer. You can also access the HSA online bank application.

Open Enrollment ID: cityoftucson2013

Password: cigna (case sensitive)

For additional details, including payroll deductions for your company's plan, please refer to your enrollment materials or talk to your company's coverage department or coverage service provider.

Once you enroll

An advocate for your health

Health advocates – specialists trained as nurses, coaches, nutritionists and clinicians – are available to listen, understand your needs and help you find solutions. Even when you're not sure where to begin, you'll get confidential assistance from reliable, compassionate professionals, and find support and encouragement to set and reach health improvement goals.

A phone call away

Any time you need to talk, call the Cigna 24-Hour Health Information Line and our team of experienced health care professionals will be ready to assist you. We'll answer questions, offer helpful home care suggestions and help you decide where and when to seek medical attention. Customer Service is now available 24 hours a day, seven days a week.

Good information for better health

Nothing is more important than your good health. That's why there's **www.myCigna.com** – your online home for assessment tools, plan management, medical updates and much more.

- Choose your doctor
- Verify plan details and track claims, account balances and health costs
- Complete a confidential online questionnaire
- Find information and estimate costs for medical procedures and treatments
- Use an interactive medical library
- Keep track of incentive rewards
- Take advantage of wellness discounts*
- View prescription drug characteristics and costs side by side

Health and Wellness discounts

Save money when you purchase health and wellness products and services through the Cigna Healthy Rewards® program.* Programs include weight and nutrition management, fitness, tobacco cessation, vision and hearing care, alternative medicine, anticavity products and more.

Your bonus for healthy behavior

Complete specific health and wellness programs, receive a contribution to your Healthy Awards Account®, and use the money in your account to pay for certain covered medical expenses. If you ever needed a reason to begin healthy habits, here it is.

Living with your chronic health condition

If you are living with a chronic health condition such as diabetes, back pain, depression, arthritis, asthma or cardiac issues, for example, programs are available to educate you about your condition so you and your doctor can design a health management program that meets your unique needs.

You'll learn to anticipate your symptoms, manage them better, reduce the risk of complications and understand treatment options. You can also focus on managing your stress or weight, or becoming tobacco free, at the same time. And if you need to spend time in the hospital, you can access support before and after your stay.

The combination of knowledge and support can make a healthy difference. Programs that can help manage a chronic condition have proven to be an effective way to help individuals better manage their health and have more time and energy for life.

Great rewards for healthy choices

When you take actions to improve your health and well-being, you'll also earn points you can redeem for valuable rewards. Through the Incentive Points Program, the more you do, the more you get. You choose the actions that will bring you better health and then enjoy the rewards.

*Some Healthy Rewards programs are not available in all states. If your Cigna plan includes coverage for any of these services, this program is in addition to, not instead of, your plan benefits. A discount program is NOT insurance, and you must pay the entire discounted charge.

Pre-enrollment Information Line: 1.800.401.4041

support for managing your plan and your health

Get to know your health

Understanding your health can be the first step toward improvement, and a health assessment is a great way to get started. This easy-to-complete questionnaire about your health and well-being:

- Asks questions about habits, stress levels, family history and your overall health, and also records basic information such as weight, blood pressure and cholesterol level.
- Creates a personalized report with details about your most important health issues.
- Offers suggestions for health screenings, and information about wellness and health programs.

Because the information learned through a health assessment can be such a valuable tool, your employer requires that you complete it before you enroll in your medical plan.

You will receive an incentive for completing the health assessment, which may reduce the amount you will have to pay for your benefits.

Help for a healthier pregnancy

While most women have a healthy, uncomplicated pregnancy, others may need specialized care. Cigna Healthy Pregnancies, Healthy Babies® supports you throughout your pregnancy so you can make the best choices for yourself and your baby. Special features include:

- Round-the-clock access to a toll-free information line staffed by experienced registered nurses.
- Support from a nurse case manager if you or your baby has special health needs.
- Information on important health issues that can impact pregnant women and their babies, including stress, depression and gum disease.

make the most of your **preventive health coverage**

At Cigna, we focus on helping to keep you well. That's why Cigna Choice Fund HSA covers preventive care at 100 percent when you receive it from a participating Cigna doctor. Preventive health services are determined based on recommendations from the U.S. Preventive Services Task Force (A and B recommendations), the Advisory Committee on Immunization Practices (ACIP) for immunizations and the American Academy of Pediatrics' Periodicity Schedule of the Bright Futures Recommendations for Pediatric Preventive Health Care.

This is a general guide. Your doctor will determine the preventive care services that are right for you based on your age, gender and family history.

Children and Adolescents (as appropriate by age)		
Immunizations	<ul style="list-style-type: none"> Diphtheria, Tetanus, Pertussis (DTaP) <i>Haemophilus influenzae</i> type B (Hib) Hepatitis A and B (HepA and HepB) Human Papillomavirus (HPV) Influenza Measles, Mumps, Rubella (MMR) 	<ul style="list-style-type: none"> Meningococcal (MCV4) Pneumococcal (PCV) Inactivated Poliovirus (IPV) Rotavirus (RV) Varicella (chickenpox)
Wellness Exams & Screenings	<ul style="list-style-type: none"> Well-baby/well-child exam (includes medical history, height, weight, Body Mass Index (BMI) and behavioral assessment) Developmental screening Autism screening Vision screening (not complete eye exam) Hearing screening (not complete hearing exam) Oral health risk assessment Hematocrit or hemoglobin screening Obesity screening and weight management counseling HIV screening for adolescents at higher risk 	<ul style="list-style-type: none"> Iron supplements for children 6 to 12 months who are at higher risk for anemia Lead screening for children at risk Fluoride supplements for children without fluoride in their water Dyslipidemia screening for children at higher risk of lipid disorder Tuberculin testing for children at higher risk Depression screening for adolescents Alcohol and drug use assessment for adolescents Counseling to prevent sexually transmitted infections (STIs) for sexually active adolescents Cervical dysplasia screening for sexually active young women
Adults (as appropriate by age and gender)		
Immunizations	<ul style="list-style-type: none"> Diphtheria, Tetanus, Pertussis (Tdap) Hepatitis A and B (HepA and HepB) Herpes Zoster Human Papillomavirus (HPV) Influenza 	<ul style="list-style-type: none"> Measles, Mumps, Rubella (MMR) Meningococcal (MCV4) Pneumococcal (PCV) Varicella (chickenpox)
Wellness Exams & Screenings	<ul style="list-style-type: none"> Well-person exam Blood pressure screening for all adults Cholesterol screening for men ages 35 and older, women ages 45 and older, and younger adults at higher risk Diabetes screening for type 2 diabetes for adults with high blood pressure HIV and sexually transmitted infection (STI) screenings for adults at higher risk Breast cancer mammography for women over age 40 Breast cancer chemoprevention counseling for women at higher risk Cervical cancer pap test for women 	<ul style="list-style-type: none"> Colorectal cancer screenings including fecal occult blood testing, sigmoidoscopy or colonoscopy from ages 50 to 75 Prostate cancer (PSA) screening for men Abdominal aortic aneurysm one-time screening for men ages 65 to 75 who have smoked Osteoporosis screening for women ages 60 and older, depending on risk factors Chlamydia infection screening for sexually active women ages 24 and younger, and other women at higher risk Gonorrhea and syphilis screening for sexually active women at higher risk BRCA counseling about genetic testing for women at higher risk
Specifically for Pregnant Women and Newborns		
	<ul style="list-style-type: none"> Folic acid supplements for women who may become pregnant Anemia screening for iron deficiency Tobacco cessation counseling for all pregnant women who smoke Syphilis screening for all pregnant women Hepatitis B screening during the first prenatal visit 	<ul style="list-style-type: none"> Rh incompatibility blood type testing Bacteriuria urinary tract infection screening at 12 to 16 weeks Breastfeeding education to promote breastfeeding Screening for hearing loss, hypothyroidism, sickle cell disease, phenylketonuria (PKU) for newborns
<p>Other services that are not classified as preventive care, but are generally covered under the medical plan, include tests to investigate existing symptoms, tests to follow up for results of screenings and tests to monitor an ongoing condition or prevent a current condition from becoming worse. Deductibles and coinsurance will apply. Exclusions: This document does not guarantee coverage for all preventive services. Immunizations for travel are generally not covered. Other non-covered services can include any medical service or device that is not medically necessary, and any services and supplies for, or in connection with, experimental, investigational or unproven services. This document only highlights coverage for preventive health services. The specific terms of coverage, exclusions and limitations, including legislated coverage, are included in the Summary Plan Description or Insurance Certificate.</p>		

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