

CIGNA GROUP INSURANCE VALUE-ADD SERVICES

Health care and insurance can be complicated. We're here to help.

Navigating the complex health care landscape can sometimes seem overwhelming. Cigna offers health advocacy services as a value-added benefit to help employees and their families resolve their health care and health insurance challenges. These services ultimately benefit employers by reducing absenteeism and increasing both employee productivity and employee satisfaction.

Support from dedicated professionals

Personal health coaches, who are experienced clinicians or benefits specialists, provide individualized assistance with a range of health care and insurance-related needs.

Services include:

- **Clinical & Coaching Support** – answering questions about diagnoses, treatments and medications, as well as helping to find the right providers and treatments.
- **Administrative Support** – explaining benefits, estimating procedure costs, and working to resolve benefit and claim issues.
- **Senior Care and Special Needs Services** – locating appropriate senior care – in a facility like a nursing home or group home, or in-home assistance – such as home health aides, rehabilitation services, or physicians who make house calls.
- **Complementary & Alternative Medicine** – identifying wellness services and alternative medicine.

Support for non-covered medical expenses

Personal health coaches also work with employees who have non-covered medical bills over \$400. They help investigate charges, negotiate discounts, establish payment plans, and educate employees about how to maximize their benefits and their savings.



Benefits for the whole family

Employees, spouses, dependent children, parents and parents-in-law are all covered.

How it works



Employee or family member calls a toll-free number dedicated to Cigna customers.



Caller speaks to a dedicated personal health coach and receives live, individualized assistance.



Personal health coach continues to support the individual until the need is resolved.

Convenient Access

Personal health coaches are available Monday through Friday between 8 a.m. and 12 a.m. ET at 866.799.2725.

A commitment to adding value

At Cigna, we're committed to adding real value to our product offerings. Health advocacy services save employees time and effort, ultimately boosting productivity and job satisfaction. And we see that as a win-win for employees and employers alike.

Together, all the way.™



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