



it's time to feel better.





Welcome to the City of Miami

2011 Benefit Open Enrollment

Effective 1/1/2011- 12/31/2011



it's time to feel better.



2010 Open Enrollment

Life is unpredictable.

How can you help me when something changes – my health, I move, I'm traveling, I get married?

- Online and phone assistance to locate new care options
- Emergency and Urgent coverage no matter where you are
- Coverage for visits to retail-based clinics:
 - The Little Clinic (Publix)
 - Minute Clinics (CVS Pharmacy)
 - Take Care Health (Walgreens)
- 24-hr Health Information Line (HIL) & Member Services



Convenience Care

Quality Health Care Made Easy

Treatment for common ailments and injuries

Treatments & Screenings

Allergies	Minor Sunburn
Athlete's Foot	Mononucleosis
Bladder Infection	Pink eye and sties
Bronchitis	Poison Ivy
Chlamydia	Pregnancy Testing
Cold Sores	Ringworm
Deer tick bites	Sinus Infections
Ear Infections	Strep Throat
Flu	Swimmer's Ear
Impetigo	Swimmer's Itch
Laryngitis	Wart Removal
Minor burns, rashes or skin infections	

Vaccines

DTaP (Diphtheria, Tetanus, Pertusis)
Hepatitis A & B
Influenza
Meningitis
MMR (Measles, Mumps, Rubella)
Pneumonia
Polio
Td (Tetanus, Diphtheria)





Definitions

- **Deductible** – The amount you need to pay before your plan starts paying benefits.
- **Coinsurance** – After you've reached your deductible, you and your plan share some of your medical costs. The portion of covered expenses you are responsible for is called coinsurance.
- **Copay** – A flat fee you pay for certain covered services such as doctor's visits or prescriptions.
- **Out-of-pocket Maximum** – Specific limits for the total amount you will pay out of your own pocket before your plan coinsurance percentage no longer applies. Once you meet these maximums, your plan then pays 100 percent of the "maximum reimbursable charges" or negotiated fees for covered services.
- **Place of service** – Your plan pays based on where you receive services. For example, for hospital stays, your coverage is paid at the inpatient level.



CIGNA

Plan Highlights



it's time to feel better.



**NO REFERRAL FORMS
NEEDED FROM YOUR PCP TO
SEE A SPECIALIST**



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Medical Plan Highlights

Benefits Highlights	Network Point of Service Plan (Current Plan)	CIGNA (Point of Service) Open Access Plus (Replaces Network Point of Service)	
	In-Network/out of Network	In-Network	Out-of Network
Calendar Year Deductible (CYD) Individual / Family	INN – None ONN - \$300 pp/\$900 per family	\$500 / \$1,000	\$1,000 / \$2,000
Coinsurance CIGNA Employee	100%/70% 0/30%	80% 20%	60% 40% + balance billing
Lifetime maximum	Unlimited	Unlimited	Unlimited
Office Visits: Primary Care Physician Specialist Wellness Office Visit	\$25 \$35 No Charge after PCP or Specialist co-pay	\$25 \$40 Covered at 100%, no pay and no deductible	CIGNA pays \$60% after deductible
Inpatient Hospital Services	INN - No Charge after \$100/adm co-pay ONN – 70% no plan deductible	CIGNA pays 80% after deductible	CIGNA pays \$60% after deductible
Outpatient Hospital Facility Services (surgery)	No charge after \$75 per visit copay	CIGNA pays 80% after deductible	CIGNA pays \$60% after deductible



Members should review their official plan documents for more information and note that plan information will be available online via www.myCIGNA.com once coverage is effective.

Medical Plan Highlights

Benefits Highlights	Network Point of Service Plan (Current Plan)	CIGNA (Point of Service) Open Access Plus (Replaces Network Point of Service)	
	In-Network/out of Network	In-Network	Out-of Network
Independent X-ray/ Lab Facility (LabCorp & Quest) Outpatient Facility	No charge	No Charge CIGNA pays 80% after ded.	CIGNA pays 60%. after deductible
Advanced Radiology (MRI, Mammo, PET, CAT Scans...) All other facilities	100% no-co-pay	100% in Physician's office 80% after deductible (IP or OP)	CIGNA pays 60% after deductible
Urgent Care	\$75 co-pay	\$50 co-pay	\$50 co-pay
Emergency	\$75 co-pay	\$200 co-pay	\$200 co-pay
Out of Pocket Co-Insurance Maximum Individual / Family (Includes member paid deductible, coinsurance and Short Term Rehab PCP/SPC co-pays. If facility and advanced radiological imaging copays are present they also accumulate) Other co-pays do not accumulate.	N/A	\$3,000 / \$6,000	\$6,000 / \$12,000



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Medical Plan Highlights

Benefits Highlights	Network Core Plan (Current Plan)	CIGNA (Point of Service) Open Access Plus (Replaces Network Core Plan)	
	In-Network/out of Network	In-Network	Out-of Network
Calendar Year Deductible (CYD) Individual / Family	None	\$500 / \$1,000	\$1,000 / \$2,000
Coinsurance CIGNA Employee	100% No Charge	80% 20%	60% 40% + balance billing
Lifetime maximum	Unlimited	Unlimited	Unlimited
Office Visit: Primary Care Physician Specialist Wellness Office Visit	\$15 co-pay \$20 co-pay Covered at 100%, no co-pay and no deductible	\$25 copay \$40 co-pay Covered at 100%, no co-pay and no deductible	CIGNA pays \$60% after deductible
Inpatient Hospital Services	No Charge	CIGNA pays 80% after deductible	CIGNA pays \$60% after deductible
Outpatient Hospital Facility Services (Surgery)	No Charge	CIGNA pays 80% after deductible	CIGNA pays 60% after deductible



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Medical Plan Highlights

Benefits Highlights	Network Core Plan (Current Plan)	CIGNA (Point of Service) Open Access Plus (Replaces Network Core Plan)	
	In-Network/out of Network	In-Network	Out-of Network
Independent X-ray/ Lab Facility (LabCorp & Quest) Outpatient Hospital Facility	No charge	No Charge CIGNA pays 80% after deductible	CIGNA pays 60% after deductible
Advanced Radiology (MRI, Mammo, PET, CAT Scans...)	No Charge	100% in Physician's office 80% after deductible (IP or OP)	CIGNA pays 60% after deductible
Hospital Emergency Room	\$75 per visit co-pay	\$200 co-pay	\$200 co-pay
Urgent Care	\$75 per visit co-pay	\$50 copay per visit	\$50 copay per visit
Out of Pocket Co-Insurance Maximum Individual / Family (Includes member paid deductible, coinsurance and Short Term Rehab PCP/SPC co-pays. If facility and advanced radiological imaging co- pays are present they also accumulate)	N/A	\$3,000 / \$6,000	\$6,000 / \$12,000



Members should review their official plan documents for more information and note that plan information will be available online via www.myCIGNA.com once coverage is effective.



Claim Example - Deductible Has Not Been Met:

<i>Inpatient Surgery Charge</i>	<i>\$2500.00</i>
<i>Contract amount</i>	<i>\$1500.00</i>
<i>Deductible</i>	<i>\$500.00</i>
<i>Amount payable by plan</i>	<i>\$800.00 (\$1000.00 at 80% co-insurance)</i>
<i>Member liability</i>	<i>\$700.00 (\$500.00 deductible + \$200.00 co-insurance)</i>



Claim Example - Deductible Has Been Met:

<i>Inpatient Surgery Charge</i>	\$2500.00
<i>Contract amount</i>	\$1500.00
<i>Deductible</i>	\$0 (previously satisfied)
<i>Amount payable by plan</i>	\$1,200 (\$1500.00 at 80% co-insurance)
<i>Member liability</i>	\$300.00 (20% co-insurance)



Prescription Plan Highlights

Benefits Highlights	Network Point of Service Plan (Current Plan)		CIGNA (Point of Service) Open Access Plus (Replaces Network Core Plan)	
	Retail (30-day supply)	Home Delivery Tel-Drug (90-day supply)	Retail (30-day supply)	Home Delivery Tel-Drug (90-day supply)
Tier 1 – CIGNA Generic	You pay \$15	You pay \$30	You pay \$15	You pay \$30
Tier 2 – CIGNA preferred brand	You pay \$25	You pay \$50	You pay \$40	You pay \$80
Tier 3 – CIGNA Non-Preferred brand	N/A	N/A	You pay \$60	You pay \$120
Tier 4 – CIGNA self-administered Injectables	N/A	NA	50% of drug cost	50% of drug cost
Out-Of-Pocket Maximum (does not include Home Delivery Tel-Drug)			\$1000 per individual/ \$2000 per family	



Members should review their official plan documents for more information and note that plan information will be available online via www.myCIGNA.com once coverage is effective.



Prescription Plan Highlights

Benefits Highlights	Network Core Plan (Current Plan)		CIGNA (Point of Service) Open Access Plus (Replaces Network Core Plan)	
	Retail (30-day supply)	Home Delivery Tel-Drug (90-day supply)	Retail (30-day supply)	Home Delivery Tel-Drug (90-day supply)
Tier 1 – CIGNA Generic	You pay \$15	You pay \$30	You pay \$15	You pay \$30
Tier 2 – CIGNA preferred brand	You pay \$25	You pay \$50	You pay \$40	You pay \$80
Tier 3 – CIGNA Non-Preferred brand	N/A	N/A	You pay \$60	You pay \$120
Tier 4 – CIGNA self-administered Injectables	N/A	NA	50% of drug cost	50% of drug cost

Out-Of-Pocket Maximum (does not include Home Delivery Tel-Drug)

**\$1000 per individual/
\$2000 per family**

Members should review their official plan documents for more information and note that plan information will be available online via www.myCIGNA.com once coverage is effective.





CIGNA Home Delivery Pharmacy

Tel-Drug QuickSwitch – one phone call is all it takes

Call 1.800.285.4812 and have the following information ready:

- Patient's information
- Current list of medications
- Doctor's information
- Credit card information

A CIGNA Home Delivery Pharmacy associate will:

- Contact the doctor
- Obtain a prescription of the medication for up to a 90-day supply
- Forward the authorized prescription to our licensed pharmacists for processing



CIGNA Vision Program

Vision Care – In-Network ONLY

*Eye Exam every 12 months.
Reimbursement toward purchase of a
pair of glasses or contact lenses every
12 months*

\$10 per office visit co-pay

Single Lens \$20

Bifocal \$30

Trifocal \$40

Lenticular \$75

Frames \$30

Contact Lenses \$75



CIGNA Medical ID Cards

CIGNA has ID Cards for medical

CIGNA Medical ID Cards

- You will receive one medical ID card for each member of the family. If you should need a replacement card, you can call CIGNA at 1.800.CIGNA24 or order a replacement card from myCIGNA.com



Flexible Spending Account (FSA)

CO-PAYS, DEDUCTIBLE AND OTHER OUT
OF POCKET COSTS (DENTAL, VISION,
PHARMACY) APPLY TO YOUR
FSA ACCOUNT



CIGNA Health Care Flexible Spending Account Dependent Day Care Flexible Spending Account

Health Care Flexible Spending Accounts

- Health Care Flexible Spending Accounts are a convenient way to manage eligible out of pocket expenses not covered by your medical plans. **FSA contribution limits are \$2,500 for the 2011 calendar year.** We have examples of the types of expenses that may be reimbursed from a Health Care Flexible Spending Account.

**Remember
you must use
funds by year
end or you
will lose it.**

Dependent Day Care Flexible Spending Accounts

- Employees can contribute up to **\$5,000** per year to cover non-medical day care expenses for children age 13 and under or disabled dependents of any age.





CIGNA Health Care Flexible Spending Account Dependent Day Care Flexible Spending Account

Health Care

Flexible Spending Account (FSA)

- Set aside pre-tax money for use on medical, dental and vision expenses. *(please consult a tax consultant for more specific information for your tax situation)*
- Calculate your fixed medical, vision, and dental expense for the year.
- Note that the money is available at the beginning of the 2011 plan year
- **\$2,500** plan year maximum

Dependent Care

Flexible Spending Account (FSA)

- Set aside pre-tax money used to pay for Day Care expenses and or before/after school care expenses.
- Calculate your dependent care expenses for the year.
- **Note: You must have money in the account before you submit a claim.**
- **\$5,000** calendar year maximum.



CIGNA Health Care Flexible Spending Account Dependent Day Care Flexible Spending Account

Health Care

Flexible Spending Account (FSA)

- You can use this money to be reimbursed for eligible medical expenses, prescriptions Medical and dental plan deductibles
 - Co-payments, co-insurance
 - Hearing care, including the cost of hearing aids
 - Vision care, including the cost of eyeglasses and contact lenses
 - Orthodontic care
- **Note: Effective January 1, 2011, Over-the-Counter Medications are no longer an eligible expense**

Dependent Care

Flexible Spending Account (FSA)

- For work-related dependent care expenses and are primarily for the care of the qualifying person
 - Child care
 - Elder care
 - Before and after school care
 - Care for disabled dependents
- Examples of qualifying dependents
 - Under the age of 13
 - Are mentally or physically incapable of self-care spend at least eight (8) hours per day in your home



CIGNA Health Care Flexible Spending Account Dependent Day Care Flexible Spending Account



Linda earns \$48,000 a year. She estimates that she will have \$2,200 in eligible health care expenses and dependent care expenses next year. So she decides to enroll in two FSAs. The table compares her

monthly take-home pay and taxes, with and without the Flexible Spending Accounts.

Linda saves \$576 when she lowers her taxable income and pays eligible expenses on a before-tax basis. These savings represent 26% of the \$2,200 in health care and dependent care expenses Linda expects to pay during the year. For Linda, using her FSAs to pay for eligible expenses is like getting an automatic 26% discount on the cost of eyeglasses, childcare, prescription drugs, preventive treatment and orthodontia!

	With FSAs	Without FSAs
Monthly salary	\$4,000	\$4,000
Health Care FSA deposit	\$ 85	\$ 0
Dependent Care FSA Deposit	\$ 100	\$ 0
Taxable Income	\$3,815	\$4,000
Federal income taxes**	\$ 309	\$ 336
FICA taxes (Social Security, Medicare)	\$ 292	\$ 306
State income taxes**	\$ 48	\$ 55
After-tax income	\$3,166	\$3,303
Eligible health care and dependent care expenses	\$ 0	\$ 185
Spendable income	\$3,166	\$3,118
Savings from FSAs	\$48 / month \$576 / year	0

**** FSA Example uses estimated 2003 tax information, please speak with a tax advisor for advice regarding your potential tax savings.**

it's time to feel better.



FSA- member view via mycigna.com



Logged in as: Jane Strelau | [Settings & Preferences](#) | [Site Help](#) | [Logout](#)

Today is March 19, 2007; Last log in on March 19, 2007 at 13:42 EDT

Member Center

- [Download Forms](#)
- [Print & Request ID Cards](#)
- [Contact Information](#)

03/19/2007

[Accounts](#)

[Benefits](#)

[Print](#) | [Log Out](#)

Welcome JANE

Summary Information for Coverage Period

- 01/01/2007-12/31/2007
- 01/01/2007-12/31/2007**
- 01/01/2006-12/31/2006
- 01/01/2005-12/31/2005

Account Details

3174704-HCRB-FSA-001

Plan Type: (Medical, Dental, Prescription)

Accounts	Beginning Balance	Fund Used (YTD)	Available Balance
Healthcare FSA	\$1000.00	\$0.00	\$1000.00

[Claims History](#)





My life is busy. How can you save me time? myCIGNA.com

- myCIGNA.com lets you:
 - Print or order ID cards
 - Find doctors, hospitals, or vision providers
 - Estimate treatment costs in advance
 - See what benefits are covered
 - Track deductibles and claims
 - Print forms
- Discounts on valuable health and wellness programs like fitness clubs, eyewear, massage therapy and more (Healthy Rewards)
- Programs to help you better manage stress, quit tobacco or lose weight
- Simple tool to let you get a “score” of your overall health and personalized report (Health Assessment)



My life is busy.
MYCIGNA.COM can help...

The screenshot shows the 'Your To-Do List' section of the myCIGNA.com website. It features a table of claims to pay, a detailed view of a claim to review, and a 'Get My Snapshot' button. Red callout boxes with numbers 1 through 4 point to specific features: 1 points to the 'Claims to Pay' table, 2 points to the 'Pay Now' button, 3 points to the 'Claims to Review' section, and 4 points to the 'Get My Snapshot' button. A text box asks 'What do I need to pay?' pointing to the 'I Owe' column. Another text box asks 'How can I get explanations?' pointing to the 'Explanation' section. A third text box asks 'Where can I track my past expenses?' pointing to the 'Claims This Year' section. A fourth text box asks 'How can I pay now?' pointing to the 'Pay Now' button.

Quicken Health ExpenseTracker

Welcome, csmith [What do you think?](#) MY ACCOUNT HELP SIGN OUT

Home Claims Payments CIGNA

Your To-Do List

1 **Claims to Pay**

Service Date	Patient	Provider	Alerts	I Owe	
12/03/09	Tim	ABC Labs		50.63	2 Pay Now I already paid this
10/27/09	Miles	University Medical Center		\$367.57	Pay Now I already paid this
				\$42.97	Pay Now I already paid this

What do I need to pay?

3 **Claims to Review**

Service Date: 11/22/2009
 Patient: Caroline
 Provider: San Jose Radiology
 I Owe: \$0.00

How can I get explanations?

4 **Get My Snapshot**

Get the big picture in seconds. Click here to get your Medical Expense Snapshot.

Where can I track my past expenses?

65 claims were retrieved from the last 3 years.

Claims This Year

- Caroline 8 claims
- Tim 7 claims
- Miles 3 claims

Save Money on Taxes

- Can I save money using a Flexible Spending Account (FSA)?

- Quicken Health: understanding your claims just got easier
- Create Medical Expense Snapshot
- Pay your providers via myCIGNA.com/Quicken Health Tracker Tool



it's time to feel better.



Medical Cost Tracker



Keyword Search Results Results for "knee"

Choose the Health Issue that applies to you the most

Symptoms

- Decreased motion of **knee**
- Hot or warm **knee**
- Knee** is stiff or hard to move

Conditions

- Knee Pain**
- Bursitis
- Joint Dislocation
- **Knee Injury**
- **Knee Osteoarthritis**
- **Knee Replacement**
- Osteoarthritis
- Osteoarthritis
- Rheumatoid Arthritis
- Septic Arthritis
- Trauma

If you cannot find what you are looking for

The association between symptoms and results



Estimate Medical Costs

Knee joint replacement surgery: Knee arthroplasty is the replacement of the knee joint with mechanical parts to restore it to its normal function. It is commonly performed on patients whose knees have been severely damaged by arthritis.

Cost estimates for : Knee joint replacement surgery

Type of Service	Cost Range	Find Providers
Inpatient Facility	\$2,999 - \$10,483	Find Hospital
Physician Cost	\$3,326 - \$6,051	Find Physician
Diagnostic Services	\$6,196 - \$24,259	Find Facility
Drugs	\$0 - \$604	Compare Drug Costs
Total	\$12,523 - \$41,400	Show Benefit Summary

Service that may be required	Probability	Quantity	Cost Range	Generic Avail
Drugs				
Analgesics - Narcotic	94.2 %	5	\$12 - \$56	Yes
Analgesic, Anti-inflammatory or Antipyretic - Non-Narcotic	52.5 %	3	\$12 - \$100	Yes
Peptic Ulcer Therapy	24.5 %	3	\$130 - \$310	Yes
Anticoagulants	14.4 %	1	\$16 - \$55	Yes
Corticosteroids	6.6 %	2	\$8 - \$16	Yes
Musculoskeletal Therapy Agents	6.6 %	2	\$12 - \$69	Yes
Evaluation & Management				
Office visits - established	Find Physician	87.5 %	3	\$85 - \$116
Consultations	Find Physician	53.3 %	1	\$179 - \$258
Hospital visit - subsequent	Find Physician	36.4 %	3	\$79 - \$114
Other procedures	Find Physician	28.0 %	8	\$64 - \$154
Office visits - new	Find Physician	25.4 %	1	\$148 - \$176
Nursing home visit	Find Physician	15.7 %	3	\$71 - \$136
Hospital visit - initial	Find Physician	13.5 %	1	\$132 - \$230
Imaging				
Other diagnostic radiology and related techniques	Find Facility	34.3 %	1	\$52 - \$185
Procedures				
Knee replacement	Find Facility	99.7 %	1	\$2,460 - \$23,604

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My life is busy. MYCIGNA.COM can help...

Medical | Dental | **Pharmacy**

My Plans - Pharmacy

Plan Summary

JANE SMITH

Plan: Tier 3

Account Number: 3174704

Effective Date: 01/01/2008

Status: Active

[See who's covered](#)

Questions about your Pharmacy Plan?
Call 1-800-835-3784

CIGNA Tel-Drug® Home Delivery

Order History
There are currently no orders in your history.

If you recently placed your first order with CIGNA Tel-Drug, please allow an additional 24-48 hours for your order status to appear.

- Order a new prescription
- Refill a prescription
- Request a CIGNA Tel-Drug price quote by e-mail
- Visit CIGNA Tel-Drug -- update your profile, view FAQs, get customer service information, and more

Pharmacy Claims Search

> **Search claims history**
View pharmacy claim information. History is available for the past 16 months.

Search claims for

Prescription Drug Price Quotes

> **Find prescription drug price quotes**
Get the cost of your prescription drugs, check for generic drug equivalents and find out if a specific drug is covered by your plan.

Find prescription drug price quotes for

Pharmacy Benefit Details

> **View your pharmacy benefit details**
Take a look at who's covered and what your plan covers, including answers to questions about deductibles.

Additional Resources

> **Ask a Pharmacist**
Answers to your prescription questions.

> **CIGNA's Prescription Drug List**
Search our list of prescription drugs to learn about covered drugs, preferred brands and generic equivalents.

I Want to...

- Find a Pharmacy in CIGNA's Provider Directory
- Print a temporary Pharmacy ID Card
- Request a new ID card
- Get a Prescription Drug Claim Form
- Download a Tel-Drug® Mail Order Form (PDF 342k)

Related Health Resources

- Top 50 Drugs and their Generic Equivalents
- A to Z encyclopedia of medications (Provided by Healthwise)

Discounts from Healthy Rewards®

Save on health and wellness products and services.

Select a Program

Common Questions

- What is a non-preferred brand name drug?
- Why am I not notified of coverage changes to medications I am currently taking?
- What is the CIGNA Prescription Drug List?
- When my doctor writes a



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My life is busy. MYCIGNA.COM can help...

Pharmacy Plan - Prescription Drug Price Quotes

1. Find a Drug
2. Select a Dosage/Quantity
3. Select a Pharmacy
4. Compare Prices

Select up to 3 pharmacies using the tools below. [Or, view pricing for CIGNA Tel-Drug Home Delivery Pharmacy only.](#)

By Zip Code
By Address

Enter a Zip Code and mile radius to locate pharmacies in that area.

1.25 Miles
 1.5 Miles
 2.25 Miles
 2.5 Miles

Update Pharmacy Map

Choose up to 3 pharmacies to compare prices for

We found 24 pharmacies within 1.25 miles of your pharmacy selection

	Pharmacy Name	Distance
<input type="checkbox"/>	A: ICON PHARMACY 300 E CHURCH ST ORLANDO, FL 32801 (407) 649-8050	0.1
<input type="checkbox"/>	B: JAMES K SHEA MD 300 N MILLS AVE ORLANDO, FL 32803 (407) 422-0200	0.6
<input type="checkbox"/>	C: WESTMINSTER TOWERS IIIC 70 W LUCERNE CIR ORLANDO, FL 32801 (407) 841-1310	0.6
<input type="checkbox"/>	D: WESTMINSTER SENIOR CARE PHARMACY 76 WEST LUCERNE CIRCLE ORLANDO, FL 32801 (407) 244-9280	0.7
<input type="checkbox"/>	E: LUCERNE MEDICAL CTR PHCY IIIC 818 S MAIN LN ORLANDO, FL 32801 (407) 649-6165	0.7

more pharmacies: [1](#) [2](#) [3](#) [4](#) [5](#)

Compare Prices





Health Risk Assessment

The screenshot shows the 'my health & wellness center' website. At the top, there is a CIGNA logo and navigation links for 'Contact Us', 'Edit Your Profile', and 'Log out'. Below this are four tabs: 'SLEEP', 'STRESS', 'NUTRITION', and 'PHYSICAL ACTIVITY'. The main banner features a photo of a man and a child, with the text 'my health & wellness center'. Below the banner is a section for 'my health assessment' with the text: 'How do you measure up? Start tracking your health & wellness now. Click below to take the assessment.' and a button that says '> Take my health assessment'. At the bottom of the banner, it says 'powered by THE UNIVERSITY OF MICHIGAN Health Management Research Center'. Below the banner is a section for 'Online Health Coaching Programs' with four cards: 'Strength & Resilience', 'Energy & Performance', 'Feel Better, Look Better', and 'Sleep Better, Feel Better, Live Better'. Each card has a 'Sign up' button.

- The health assessment is an easy-to-use questionnaire about your health and well being, which takes about 20 to 30 minutes to complete.
- The health assessment analyzes your answers and produces a personal health report
- The health assessment is **confidential**.
- Available for all Employees, Spouse and Children age 19 and above who elect medical or dental coverage.
- The Health Risk Assessment will be introduced as a part of the 2011 Wellness Program

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Pre Enrollment Line

Questions about CIGNA coverage?

Call the CIGNA Enrollment Information Line toll-free:
1.800.564.7642

24 hours a day, 7 days a week

Caring that you make the right choice.

Need help deciding if CIGNA coverage is right for you?
The information you're looking for is just a phone call away!

A helpful, friendly resource.

Learn more about the features and advantages of CIGNA coverage.
Call today and speak with a knowledgeable enrollment specialist for:

- Information on specific plans.
- Assistance in identifying participating doctors and other health care professionals.
- Comparisons of all CIGNA products and resources available to you.

This service is limited to providing information only. Enrollment cannot be completed through this line. Please contact your employer for enrollment instructions.



We invite you to call us during your enrollment period. We look forward to hearing from you.

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QUESTIONS?



CIGNA