

Cigna Medical Resources

2026 Plan Year

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Enjoy easier service.

Now that your Cigna One Guide team is by your side.



Ready to answer all your health plan questions. And so much more.

Let's face it. Understanding and using your health plan isn't always easy. Well, not to worry. Your Cigna One Guide® team is ready and waiting to help. It's our highest level of personal support available.

Simply call us, click-to-chat on **myCigna.com®** or use the **myCigna® App**. You'll automatically be connected to a One Guide® representative who will help guide you where you need to go.

Helping you save money. And stay healthy. Your Cigna One Guide team can help you:

Understand your plan

- Learn how your coverage works
- Get answers to your health care or plan questions

Get care

- Find an in-network health care provider, lab or urgent care center
- Connect with health coaches
- Connect with dedicated, one-on-one support for complex health situations

Save and earn

- Earn incentives (if provided by your employer)
- Get cost estimates to avoid surprises

Click, call or chat. Your personal guide is ready and waiting to help.

myCigna.com

myCigna App

GET IT ON Google play | Available on amazon apps kindle fire | Download on the App Store

Cigna **One Guide®**

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Product availability may vary by location and plan type and is subject to change. All group health insurance policies and health benefit plans contain exclusions and limitations. For costs and complete details of coverage, see your plan documents.

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Need help choosing your health plan?

Help is here.

We understand how confusing and overwhelming it can be to review your health plan options. The information you're looking for is just a phone call away.

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

- Information on specific plans
- Help finding participating doctors and other health care professionals
- Comparisons of all Cigna Healthcare products and resources available to you

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

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



For questions about Cigna Healthcare coverage, call us 24/7 at **800.564.7642**.

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Open Access Plus and (OAP) Network

Quality care, close to home, or anywhere you roam.

More options await with our broad, national network.



Find quality providers where you live, work or travel.

Get flexible access to health care providers nationwide – plus programs and services to support your whole health needs.

1M+
healthcare providers[2]

17,000+
facilities[2]

5,500+
hospitals[2]

Here's how it works:

Primary Care Provider:
A primary care provider (PCP) is recommended but not required. If your provider is in-network, they will arrange for prior authorizations when necessary.

Specialist:
You can see a specialist without a referral.

Network:
Lower costs by using providers and health care facilities in the OAP network. Use the Cigna Healthcare® network of providers, health care facilities, labs, x-ray and radiology centers, as well as emergency care.

Deductible:
You may pay an annual amount – a deductible – before your health plan begins to pay for covered health care costs.[3] Only services covered by the health plan count toward the deductible.

Copay and co-insurance:
Once you meet your deductible, you will pay a portion of covered health care costs and the plan pays the rest.[4]

Out-of-pocket maximum:
Once you meet an annual limit on your payments – out-of-pocket maximum – your plan pays 100% of covered costs.

Ranked #1 carrier[1]

- for customer service
- for care/condition management
- for plan support & tools
- for networks

Save more with in-network lab work.

Save up to 85% on lab services when you use Laboratory Corporation of America® or Quest Diagnostics®.[5]

All footnotes appear at end of document.
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Offered by Cigna Health and Life Insurance Company

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Get healthy. Stay healthy.

You'll also have access to wellness services and programs to help you stay on the path to good health, including:

- Well visits, preventive care screenings, and immunizations.[6]
- Sick visits and specialist, in-hospital and outpatient care.
- Nationwide in-network coverage in case of an emergency.

24/7/365 service – personalized for you.

- On-demand access to virtual care, anywhere, at any time, through MDLIVE® for Cigna Healthcare.
- Live customer service, including translation services available in over 150 languages.
- 24/7/365 Health Information Line, which lets you speak with a nurse advocate.[7]
- Helpful decision-support tools, available on myCigna.com and the **myCigna® App**.

Is your provider in the OAP network?

If you're already an OAP member:

1. Go to myCigna.com and sign in with your user ID and password. (If you're not already registered for myCigna.com, click on "Register Now" to sign up).[8]
2. Click on the "Find Care & Costs" tab.
3. Select from several ways to search providers, including by doctor name and type.
4. Follow the on-screen prompts to see providers in the OAP network.

If you're not yet an OAP member:

1. Go to myCigna.com.
2. Click on "Find a Doctor."
3. Under "How are you Covered?" click on "Employer or School."
4. Enter your location in the search box. Then select the type of search you'd like to perform and follow the prompts to search for a provider.
5. Confirm your location under "I Live in" and click "Continue."
6. Choose "OAP" from the list of medical plans to see providers in your network.

To learn more, please visit myCigna.com or contact the number on the back of your health insurance card.

1. Source: UBS 2024 Managed Care: Annual Health Benefits Survey.
2. Based on Cigna Healthcare internal provider data for OAP service area as of 3/2022. Subject to change.
3. Plans may vary; see your employer's plan documents for details related to your specific medical plan.
4. Coinsurance is what you pay for covered services after you've met your deductibles. It does not include charges for services not covered by your plan. If you use an out-of-network provider, your expenses may be more than the coinsurance amount shown because the out-of-network provider can bill you for charges that are more than what your benefit plan will pay.
5. Savings based on average Quest/Labcorp costs compared to labs done at other ancillary, outpatient hospital and non-par labs. These values are based on the top utilized reference laboratory tests in 2022. Results may vary.
6. Not all preventive care services are covered and different plans may cover different things. For example, immunizations for travel are usually not covered. See your plan materials for a complete list of covered preventive care services.
7. These health advocates are trained nurses. They have a current nursing license in at least one state. When working as a health advocate, they are not practicing nursing or giving medical advice.
8. Children under age 13 are not permitted to register for a personal profile at myCigna.com. App/online store terms and mobile phone carrier/data charges apply.

Product availability may vary by location and plan type and is subject to change. All group health insurance policies and health benefit plans contain exclusions and limitations. For costs and details of coverage, contact a Cigna Healthcare representative.

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LocalPlus

Helping you get more for your health care dollar.



Save more on quality care.

At Cigna Healthcare®, we care about your health. And your budget. The LocalPlus® plan delivers a cost-effective solution designed to be flexible and help you control health care costs—without sacrificing the quality and convenience you want and expect.

How the plan works.

We collaborate with health care communities to create local networks[1] of health care providers, specialists and hospitals that deliver value and results right where you live.

How you can save[2]:

- In your local area, or when in any LocalPlus network area, you must receive care from a health care professional or facility in this network to receive in-network coverage.
- If you're temporarily away from your local area or another LocalPlus network area, you have extra peace of mind knowing you can access in-network providers or hospitals through our nationwide Away From Home Care feature.
- If you choose to go outside the LocalPlus network when one is available (or outside the Away From Home Care feature when LocalPlus isn't available), you will receive out-of-network coverage. Your share of the costs may be higher than what you would pay for in-network care.

Get healthy. Stay healthy.

You'll also have access to wellness services and programs to help you stay on the path to good health, including[3]:

- Well visits, preventive care screenings and immunizations.
- Sick visits and specialist, in-hospital and outpatient care.
- Nationwide in-network coverage in case of an emergency.

We make it easy.

LocalPlus is designed to deliver cost-effective, quality care and peace of mind for today's busy, on-the-go families. Here are some of the many ways the LocalPlus plan can help you get more value for your health care dollar:

- More quality providers makes it easier to choose and use quality care.
- Primary care provider (PCP) selection is encouraged to help guide your care, but it is not required.
- You get access to the Cigna Healthcare national network of labs, behavioral providers and convenience care clinics.[5]
- 85% potential savings by using in-network national labs (Labcorp or Quest).[4]
- You don't need a referral to see a specialist.

24/7/365 service – personalized for you.

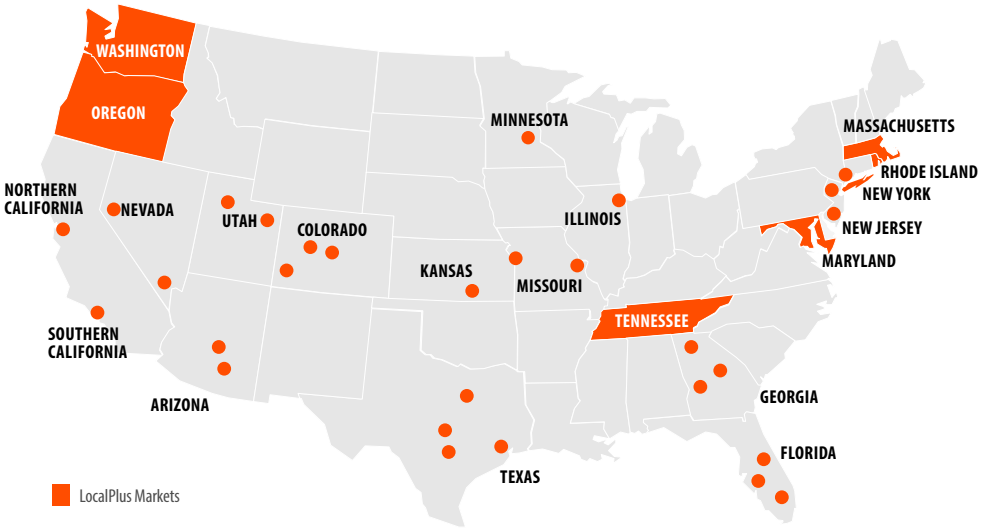
- On-demand access to virtual care, anywhere, at any time, through MDLIVE® for Cigna Healthcare.[5]
- Live customer service, including translation services available in over 150 languages.
- 24-hour Health Information Line, which lets you speak with a nurse advocate.[6]
- Helpful decision-support tools, available on myCigna.com and the **myCigna® App**.[7]

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LocalPlus has national reach.



LocalPlus is available in these areas:[8]

Arizona
Phoenix
Tucson

California
Northern
Southern

Colorado
Front Range,
Mountain & West

Florida
Orlando, South FL & Tampa

Georgia
Athens, Atlanta, Augusta, Columbus, Macon, NW & NE GA, Savannah

Illinois
Chicago/NW Indiana

Kansas
Wichita

Maryland
Statewide

Massachusetts
Statewide (excl. Dukes and Nantucket Counties)

Minnesota
Minneapolis
St. Paul

Missouri
Kansas City
St. Louis

Nevada
Las Vegas, Reno

New Jersey
Northern
Southern

New York
NYC Metro & Long Island

Oregon
Statewide (excl. Malheur County)

Rhode Island
Statewide

Tennessee
Statewide

Texas
Austin, Dallas/ Fort Worth, Houston, San Antonio

Utah
NE Utah
Salt Lake City

Washington
Statewide

Is your provider in the LocalPlus network?

If you're already a LocalPlus customer

1. Go to myCigna.com and sign in with your user ID and password. (If you're not already registered for myCigna.com, click on "Register Now" to sign up.)
2. Click on the "Find Care & Costs" tab.
3. Select from several ways to search providers, including by doctor name and type.
4. Follow the on-screen prompts to see providers in the LocalPlus network.

If you're not yet a LocalPlus customer

1. Go to Cigna.com.
2. Click on "Find a Doctor."
3. Under "How are you Covered?" click on "Employer or School."
4. Enter your location in the search box. Then select the type of search you'd like to perform and follow the prompts to search for a provider.
5. Confirm your location under "I Live in" and click "Continue."
6. Choose "LocalPlus" from the list of medical plans to see providers in the LocalPlus network.

1. Massachusetts residents: The LocalPlus network is smaller than the Cigna Healthcare national Open Access Plus (OAP) network. In this plan, you have access to in-network benefits only from the health care professionals and facilities in the LocalPlus network when in a LocalPlus network service area. Please consult the limited network directory or visit the online directory at Cigna.com to determine which doctors and hospitals are included in the LocalPlus network. For a paper directory, ask your employer. Texas residents: Open Access Plus and LocalPlus plans are considered Preferred Provider plans with certain managed care features, and Open Access Plus-IN and LocalPlus IN plans are considered Exclusive Provider Plans with certain managed care features.
2. You will be responsible for paying a deductible, any applicable copays, and/or a percentage of your covered in-network or out-of-network costs until you reach the out-of-pocket maximum.
3. Not all services are covered. For example, immunizations for travel are generally not covered. Other non-covered services/supplies may include any service or device that is not medically necessary or services/supplies that are unproven (experimental or investigational). Routine medical care received outside of the U.S. is generally not covered. You may need precertification for hospital stays and some types of outpatient care. Coverage is subject to your plan's deductible, copay or coinsurance requirements. For the specific coverage terms of your plan, refer to your plan documents.
4. Savings based on average Labcorp/Quest costs compared to labs done at other ancillary, outpatient hospital and non-par labs. Dates of service: January–June 2021.
5. Cigna Healthcare provides access to virtual care through national telehealth providers as part of your plan. This service is separate from your health plan's network and may not be available in all areas or under all plans. Referrals are not required. Video may not be available in all areas or with all providers. Refer to plan documents for complete description of virtual care services and costs.
6. These health advocates are trained nurses. They have a current nursing license in at least one state. When working as a health advocate, they are not practicing nursing or giving medical advice.
7. Customers under age 13 (and/or their parent/guardian) will not be able to register at myCigna.com.
8. This listing is not all-inclusive and is as of April 2025; subject to change.

Product availability may vary by location and plan type and is subject to change. All group health insurance policies and health benefit plans contain exclusions and limitations. For costs and complete details of coverage, see your plan documents or contact a Cigna Healthcare representative.

The health care professionals and facilities that participate in the Cigna Healthcare network are independent contractors solely responsible for the treatment provided to their patients. They are not agents of Cigna Healthcare.

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Finding a doctor in our directory is easy.



Is your doctor or hospital in your plan's Cigna Healthcare℠ network? The Cigna Healthcare online directory makes it easy to find who (or what) you're looking for.

Search your plan's network in four simple steps

Step 1

Go to **Cigna.com**, and click on "Find a Doctor" at the top of the screen. Then, under "How are you Covered?" select "Employer or School."

(If you're already a Cigna Healthcare customer, log in to **myCigna.com** or the **myCigna® App** to search your current plan's network. To search other networks, use the **Cigna.com** directory.)

Step 2

Change the geographic location to the city/state or zip code you want to search. Select the search type and enter a name, specialty or other search term. Click on one of our suggestions or the magnifying glass icon to see your results.

Step 3

Answer any clarifying questions, and then verify where you live (as that will determine the networks available).

Step 4

Optional: Select one of the plans offered by your employer during open enrollment.

That's it! You can also refine your search results by distance, years in practice, specialty, languages spoken and more.

There are so many things to love about Cigna Healthcare. Our directory search is just the beginning.

Questions? Call the number on your ID card.

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Personalized coaching for chronic conditions.



Your health coach provides the guidance and support you need.

Chronic health conditions don't have to keep you down. Cigna Healthcare℠ provides one-on-one dedicated health coaching to help you:

- **Manage a chronic health condition,** ranging from asthma and low back pain to depression and coronary artery disease, among many others
- **Make more educated decisions** about your health and treatment options
- **Obtain information and resources** about your condition
- **Save money** on your medically related expenses
- **Create a plan** to help improve your health, based on your personal goals
- **Understand medications** and doctor's orders
- **Identify the triggers** that affect your condition

Online tools help you take charge of your health

- **Online programs** that can help you take small, achievable steps to build lasting habits
- **Tools** to help you understand your condition and make more informed treatment decisions
- **Articles and podcasts** for education on hundreds of important health topics

Together, we can help you take control and achieve your health goals

Take the first step toward taking control of your chronic conditions today.

Call us at the number on your ID card.

Or, visit **myCigna.com®** for information and self-help resources.

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You don't need to feel alone.



When it comes to your health, your health coach is here to help

Everyone has different needs when it comes to improving their health and well-being. Do you always know all of your options? Where to get a quick answer? Or where to go for help with a more serious situation?

You now have access to nurses, coaches, nutritionists and clinicians who will listen, understand your needs and help you find solutions, even when you're not sure where to begin.

- **Dial** one phone number for support – any day, any time
- **Expect** service that meets your personal needs
- **Access** confidential assistance from reliable, compassionate professionals
- **Find** online educational information on hundreds of health topics

Take a more active role in your health

You can partner with a health coach to:

- **Discuss** your health assessment results
- **Learn** how to reduce your health risks
- **Maintain** better eating and exercise habits
- **Receive** support and encouragement as you set and reach health improvement goals
- **Better manage** conditions, including high blood pressure, high cholesterol and more

To have a confidential one-on-one conversation with a health coach today, call the number on back of your ID card.

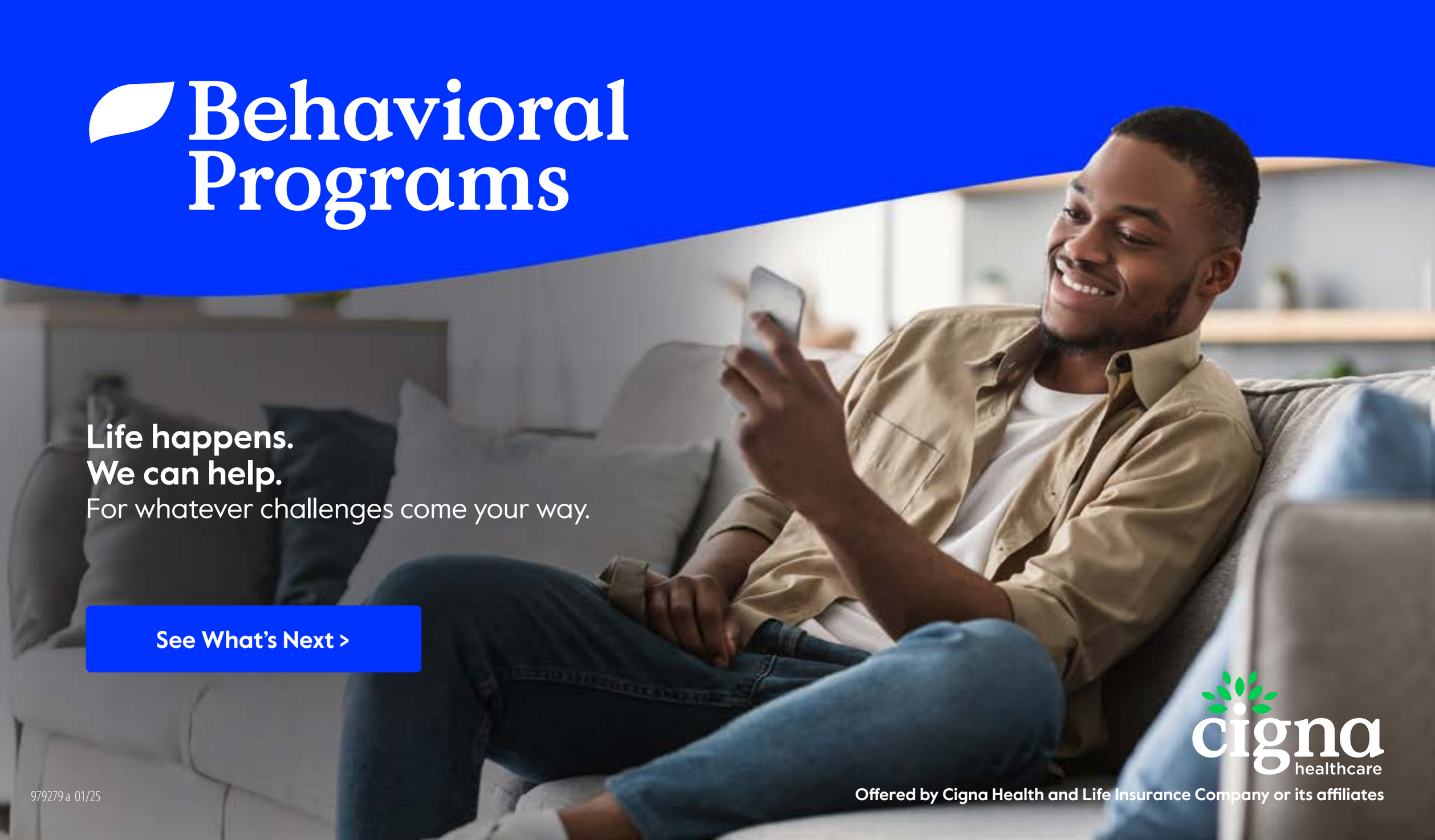
Or, visit **myCigna.com** for information and self-help resources.

One phone call gets things started

- Get helpful information about treatment options so you and your doctor can make decisions that meet your health needs and work best for you
- Conditions your health coach can help with include back pain, coronary artery disease, osteoarthritis of the hip and knee, benign uterine conditions, breast cancer and prostate cancer
- Access support 24 hours a day when you need medical information, like how to treat a twisted ankle or your child's high fever
- Understand preventive screenings and annual exams so you can learn more about what you can do to get and stay healthy
- Get help finding your way through the health care system and answering questions about your health coverage

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Behavioral Programs



Life happens.
We can help.
For whatever challenges come your way.

See What's Next >

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Behavioral Programs

How we can help.

Challenges to mental well-being come in many forms, and so do the ways we can work through them. Whether you need help reducing stress, are feeling motivated to make a change in your life, or need to talk to someone, we offer a variety of behavioral support tools and services to help ensure you get the support that works best for you.

You can enjoy special **individualized one-on-one support** through a Care Navigator—your single point of contact throughout your path to feeling better.

You can call us anytime, any day. We're here 24/7 to assist you.

Through **unlimited in-the-moment consultations** you can connect immediately with a licensed clinician for 45-60 minutes just by calling Cigna Healthcare℠.

You can count on **100% follow up**. After your initial consult, we'll check in with you digitally or telephonically to ensure your needs are being met or provide additional assistance if needed.

In addition, we provide **24/7 guided navigation on myCigna.com®**.* After completing a brief assessment, you are presented with real-time customized options, programs and services. This includes access to find care digitally, virtually or in-person.

We provide **enhanced ways to access care** with provider search and match support, appointment scheduling support, and new online scheduling options.

Watch an example here of how we provide support.



Virtual Counseling



Emotional Health & Well-being



Mental Health



Substance Use



Coaching & Support



Lifestyle Management Programs

* On MyCigna.com under the Wellness Tab, Mental Health Support.

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Behavioral Programs

Virtual counseling[1]

Receive quality, behavioral health care without leaving home. Simply connect via your phone, computer or tablet and you can:

- Have access to one of the largest virtual networks in the country.
- Schedule appointments online with licensed counselors or psychiatrists through our virtual only provider groups.
- Get access to providers with a wide variety of specialties such as autism and substance use, as well as providers who specialize in treating emergency responders.
- There is a virtual provider for every need:
  - MDLIVE for stress, anxiety and burnout
  - Talkspace for private text therapy[5]
  - Headspace for text based behavioral health coaching, self-guided learning activities and if needed video-based therapy and psychiatry[5]
  - Meru Health for app-based virtual counseling for anxiety, depression or burnout[5]
  - Ria Health for virtual, evidence-based alcohol treatment programs[5]
- Appointments often available in two days or less through provider partners Alma, Bicycle Health, Brightside, Headway, Meru Health, and Rula.
- Same out-of-pocket cost share as an in-office visit when you use a virtual provider.
- If you have a Cigna Healthcare EAP or Confide Behavioral Health Navigator enhanced EAP program,[2] you have access to virtual counseling, work/life referrals and resources. To learn more, visit myCigna.com.

Visit **myCigna.com** to find a provider.

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Behavioral Programs

Home | Virtual Counseling | Emotional Health & Well-being | Mental Health | Substance Use | Coaching & Support | Lifestyle Management Programs

Emotional health & well-being

Programs and digital tools, all at no additional cost to you.

Services to help manage life events:

- Up to three free sessions[3] with a licensed clinician in our employee assistance program network.
- On-demand seminars, community resources and referrals on a range of topics.
- Virtual behavioral care allows you to speak with a counselor on your phone, tablet or home computer.

Find support for a range of topics, including:

- Anxiety, depression and stress management
- Parenting, relationships, child care and adoption
- Pet care, education, identify theft support
- Legal and financial consultation services[4]

Self-service digital tools and resources

iPrevail

iPrevail[5] offered through Cigna Healthcare provides on-demand coaching, personalized learning and caregiver support. Complete an assessment, receive a program tailored to your needs, and get connected to a peer coach.

happify™

Happify[5] offered through Cigna Healthcare is a self-directed program with activities, science-based games and guided meditations, designed to help reduce anxiety, stress and boost overall health.

Additional Resources

- Find a provider
- Managing Stress Toolkit
- Changing Lives by Integrating Mind and Body (CLIMB) mindfulness and stress management podcasts
- Veterans support
- Health Assistant (under the Wellness tab)

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Mental health

We can help you find support when you need it most. From inpatient and outpatient services to online tools, behavioral coaches, and educational support—we're here for you.



- **Centers of Excellence (COEs)** – We have a nationwide network of COEs which provide quality and affordable inpatient and residential care as well as partial hospitalization and intensive outpatient care, for mental health disorders.
- **Coaching & Support** – We provide dedicated support to help you and your family address challenges with autism spectrum disorder, eating disorders, and intensive behavioral case management. We also offer coaching and support for parents and families, which empowers individuals to be effective advocates for their child, loved one or for themselves.
- **A variety of modality options**, such as private text messaging with providers like Talkspace, and behavioral health coaching via text-based chats with Headspace Care.[5]
- **Changing Lives by Integrating Mind and Body®** (CLIMB), an educational group coaching program for individuals struggling to cope with the emotional aspects of chronic stress.
- Behavioral Awareness Series – Free seminars on topics including autism, eating disorders, substance use, and children and families.

Here's how

If you or a loved one is in crisis, call the number on your ID card 24/7/365.

Find a provider online – Find a health care professional or facility in our network geared towards your needs.

Help Finding an Appointment – Our team will reach out to providers and help you find an appointment based on your schedule, just call the number on your ID card.

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Behavioral Programs

Substance use

If you or a loved one are struggling with substance use, it can affect everything. We're here to help you on the road to recovery with inpatient and outpatient services, online tools, behavioral coaches, and educational support.

- **Centers of Excellence (COEs)** – We have a nationwide network of COEs which provide quality and affordable inpatient and residential care as well as partial hospitalization and intensive outpatient care, for substance use disorders.
- **Coaching & Support** – We help to remove barriers to accessing and engaging in substance use, opioid use and pain management treatment. We provide treatment resources and support too. Coaching and support for parents and families is also available. This program empowers parents and family members to effectively advocate for their loved one, or their own needs.
- **Virtual Medication – Assisted Treatment** and peer recovery support available.
- **A variety of modality options**, such as private text messaging with providers like Talkspace, and behavioral health coaching via text-based chats with Headspace Care.[5]
- **Behavioral Awareness Series** – Find information to help understand risks, causes, and substance use support options—for you, or someone you know.

Here's how

If you or a loved one is in crisis, call the number on your ID card 24/7/365.

Find a provider online – Find a health care professional or facility in our network geared to your needs.

Help Finding an Appointment – Our team will reach out to providers and help you find an appointment based on your schedule, just call the number on your ID card.

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Behavioral Programs

Home | Virtual Counseling | Emotional Health & Well-being | Mental Health | Substance Use | Coaching & Support | Lifestyle Management Programs

Coaching and support services

Our programs give you access to behavioral experts with extensive experience.

Our team can help you:

- Understand a behavioral diagnosis.
- Address challenges with autism spectrum disorders, eating disorders, substance use, opioid use and pain management.
- Learn about treatment choices and how your choices can affect what you'll pay out of pocket.
- Identify and manage triggers that affect your condition.
- Use a digital app that is available via tablet, pc or iphone/android app that allows for two-way communication with your behavioral coach.
- Find coaching and support for parents and families, which empowers individuals to be effective advocates for their child, spouse or family member or receive help for their own needs.
- Find a healthcare professional or facility in our network geared to your needs.

Here's how

Visit **myCigna.com** or call the number on the back of your insurance card.

Help Finding an Appointment – Our team will reach out to providers and help you find an appointment based on your schedule.

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Lifestyle management programs

Smoking, obesity and stress pose significant threats to physical and behavioral wellness. Fortunately, these conditions can be managed through healthy lifestyle habits, and we offer services that can help.

Reach your goals:

- Lose weight
- Quit tobacco
- Manage stress

Coaching and support:

- Telephone and online coaching
- Dedicated wellness coaches help customers understand reasons for and barriers to change

For additional resources, visit **Health Assistant** (under the Wellness tab).



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Home | Virtual Counseling | Emotional Health & Well-being | Mental Health | Substance Use | Coaching & Support | Lifestyle Management Programs

Looking for help or more information?

We're here to help

Online at
myCigna.com

By Phone
call the number on the back of your ID card

1. Cigna Healthcare provides access to virtual care through national telehealth providers as part of your plan. This service is separate from your health plan's network and may not be available in all areas or under all plans. Referrals are not required. Video may not be available in all areas or with all providers. Refer to plan documents for complete description of virtual care services and costs. 2. Please check with your employer to confirm services included in your plan. 3. Virtual or face-to-face. Visits per issue per year vary based on plan coverage. Some restrictions apply, please check with your employer to confirm services included in your plan. 4. Legal consultations related to employment matters are excluded. 5. Program services are provided by independent companies/entities and not by Cigna Healthcare. Programs and services are subject to all applicable program terms and conditions. Program availability is subject to change. These programs do not provide medical advice and are not a substitute for proper medical care provided by a physician. Information provided should not be used for self-diagnosis. Always consult with your physician for appropriate medical advice.

EAP services are in addition to, not instead of, your health plan benefits. These services are separate from your health plan benefits and do not provide reimbursement for financial losses. Customers are required to pay the entire discounted charge for any discounted legal and/or financial services. Legal consultations related to employment matters are excluded. Additional restrictions may apply. Program availability may vary by plan type and location, and are not available where prohibited by law.

This information is for educational purposes only. It's not medical advice. Always ask your doctor for appropriate examinations, treatment, testing, and care recommendations.

All group health insurance policies and health benefit plans contain exclusions and limitations. For costs and complete details of coverage, see your employer's plan documents.

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Virtual care just got a whole lot better.

An approach to care that's better by design.



Cigna Healthcare® makes it easier to get fast, trusted and convenient virtual care[1] from a wide range of providers.

Sometimes all it takes is one extra hurdle—like a long wait time, difficulty finding a provider or the hassle of taking time off work—to delay a necessary appointment. But those delays can lead to more serious health issues.

No matter where you live, or how busy you are, you can see board-certified doctors and clinical specialists in days, not weeks or months.

Visit myCigna.com
> Select the Find Care and Costs tab, or download the myCigna® app.*

- **Primary care**
- **Urgent care**
- **Dermatology**
- **Women's health**
- **Nutrition**
- **Physical therapy**
- **Musculoskeletal**
- **Speech therapy**
- **Sleep apnea**
- **Cardiac health**
- **Chronic pain**
- **Digestive health**
- **LGBTQIA+ care**
- **Behavioral health**

When searching by doctor name, condition or keyword, you can select "virtual" providers or look for pop-up boxes showing relevant virtual care providers.

* The downloading and use of the myCigna Mobile App is subject to the terms and conditions of the App and the online store from which it is downloaded. Standard mobile phone carrier and data usage charges apply.

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Cigna Healthcare virtual care network

Virtual care from Cigna Healthcare includes nationally contracted providers — all in network and available at no extra cost to you.*

Condition category	Providers	Description
Primary care/Urgent care/ Dermatology	MDLIVE®	• Urgent care: over 100 non-emergency conditions • Primary care: annual checkups; ongoing care preventive screenings • Dermatology: skin, hair and nail conditions; diagnosis/ treatment plan; prescriptions[3]
Women's health	Visana	• Menopause and perimenopause; hormone health; gynecological, sexual, and reproductive health; women's preventive care
	Allara	• Treats hormonal, metabolic and gynecological conditions and unexplained symptoms of the reproductive and endocrine systems
	WILDFLOWER	• Lactation education (virtual and in person) • Doula services (virtual only)
	Aeroflow Health	• Lactation education, pregnancy and postpartum support and resources • Aeroflow breastpumps
	MIDI HEALTH	• Specialized care for women 35+ navigating menopause and midlife health • Treatment plans with hormonal, non-hormonal and lifestyle therapies • Helps with weight gain, insomnia, mood swings and joint pain
	gennev	• Holistic virtual care for menopause and midlife health • Plans tailored to physical, emotional and lifestyle needs • Supports symptoms like hot flashes, brain fog and low libido
	Hey Jane	• Birth control/emergency contraception and treatment for UTI, yeast infection, bacterial vaginosis and herpes
Nutritional counseling	Nourish	• Personalized nutrition care by registered dietitians for health goals and conditions such as weight loss, GLP-1s, diabetes and 20+ other specialties • Mobile app for goal tracking, meal logging and 24/7 access and messaging
	foodsmart™	• Nutrition counseling with registered dietitians • Condition-specific nutrition • Platform for meal planning, grocery lists, and budgeting support
	Kroger®	• Registered dietitians counsel on healthy alternatives, personalized recipes and nutrition counseling for medical conditions

*Standard co-pays or coinsurance will apply.

Condition category	Providers	Description
Physical therapy/ Musculoskeletal	ASHCare™	• PT, OT, fall prevention and well-being coaching (stress management, nutrition, sleep, weight management)
	AIRROSTI WE FIX PAIN FAST	• Diagnose and treat most common musculoskeletal and joint conditions, including pain in the neck, back, shoulders, hips, elbows, knees and feet
	joint academy	• Provides treatment for osteoarthritis, joint pain and lower back pain. Addresses osteoarthritis in the knees, hips, and hands, as well as pain in the lower back, neck and shoulders
Speech therapy	GREAT SPEECH	• Nationwide virtual speech therapy for all ages, from children to seniors • Treats speech delays, stuttering, voice disorders and language impairments
Sleep apnea	GEM·SLEEP	• At-home sleep test and treatment • Diagnosis in days, with CPAP or oral appliance therapy options
Cardiac health	Heartbeat	• Same-day diagnostics, instant televisits and Connected Care • ECG, continuous rhythm monitor, echocardiogram, PAD/vascular testing, coronary CTA
Chronic pain management	Override Overcome chronic pain	• Comprehensive pain program care team: pain physician; PT; psychologist; certified pain coach
Digestive health	OSHI HEALTH™	• Medical, nutrition and brain-gut treatments to help manage symptoms • Cares for all digestive issues, including Crohn's, IBS, reflux and unclear stomach problems
LGBTQIA+ care	FOLX	• LGBTQIA+ platform for: for gender-affirming care, primary care, sexual and reproductive health, therapy, mental health care, fertility and family building*

*Membership fees may apply.

For behavioral health virtual care, visit myCigna to find the right provider for you based on your benefits, location and specific needs.

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1. Cigna Healthcare provides access to virtual care through certain third-party service providers. Such third-party service providers are solely responsible for the care and treatment they deliver. Benefits are subject to plan terms and conditions, including applicable exclusions and limitations. These services may not be available in all areas.
2. Virtual primary care through MDLIVE is only available for Cigna Healthcare medical members aged 18 and older.
3. Virtual dermatological visits through MDLIVE are completed via asynchronous messaging. AR, DE, DC, KS, MS, NM, RI, WV require a short video introduction with a dermatologist before receiving a diagnosis and treatment plan..

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headspace

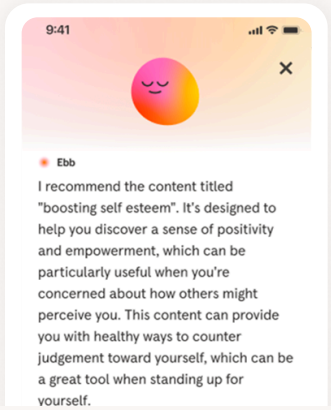


Happy minds, healthy workplaces with Headspace for Cigna Healthcare

Support better team resilience, embed more compassion into your organization, and gain insight into your population's health and well-being with Headspace for Cigna Healthcare®.

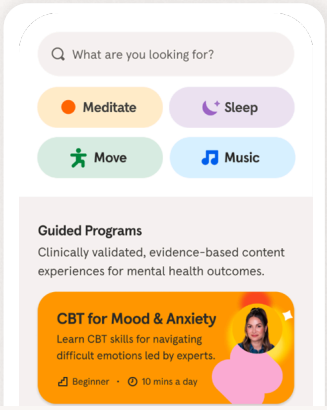
This unique partnership offers Cigna Healthcare members access to thousands of meditations, mindfulness exercises, clinically validated programs, sleepcasts, guided workouts, and focus music. Members can explore content on their own or receive personalized recommendations based on their needs.

In addition to a wide range of everyday support tools, members also have access to Ebb, Headspace's empathetic AI companion for reflection, emotional check-ins, and personalized guidance. Member can also seamlessly connect to other Cigna Healthcare benefits through myCigna, optimizing your benefits ecosystem and driving higher engagement.



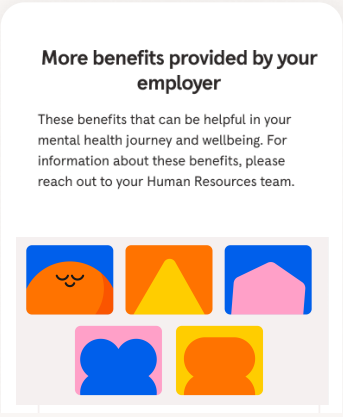
Ebb, Empathetic AI companion

Offers guided self-reflection and personalized recommendations.



Content & guided programs

Evidence-based programs for stress, burnout, sleep, anxiety helping your team build resilience.



Digital benefits navigation

Connects employees to other Cigna Healthcare-offered benefits.

Why organizations choose to offer Headspace Core

Ongoing, everyday support

Proactive, accessible tools help reduce stress, build resilience, and prevent escalation—offering measurable impact from day one.

Science-backed content to support every employee

On-demand science-backed content for stress, sleep, burnout, chronic condition support and skill-building tools to help employees thrive.

Proven tools that drive results

Evidence-based interventions promote lasting improvements in mental health outcomes. 30 days of Headspace decreased perceived stress by 32%[1].

Built to engage and retain

An intuitive experience, expert-led content, and AI-powered recommendations keep members coming back, day and night.

Proven to drive real outcomes

29%

reduction in depression after 8 weeks of Headspace use[2].

When employees get the support they need, they see better mental health outcomes.

73%

of employers say the Headspace brand drives adoption[3].

A recognizable and beloved front door to support drives engagement across your full population.

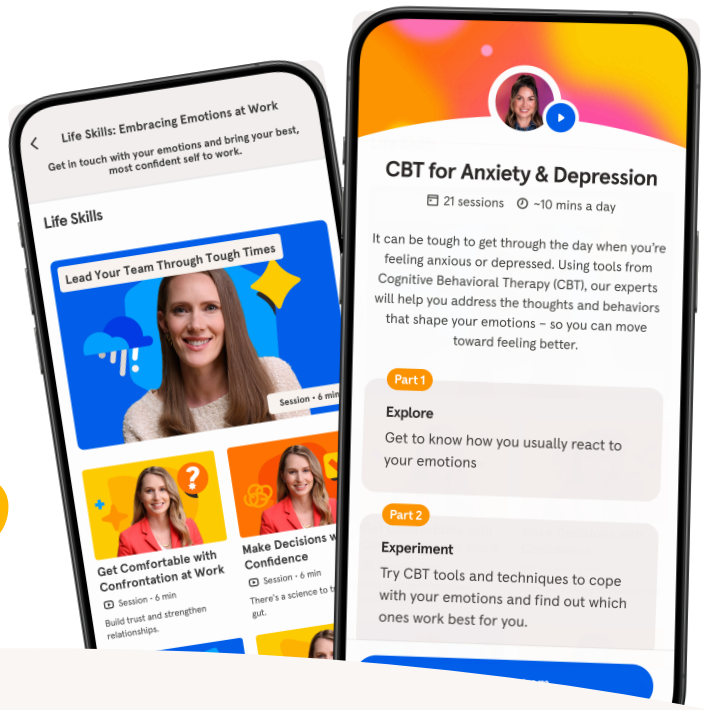
14%

increase in quality life among cancer patients after 8 weeks of Headspace use[4].

Whole-person mental healthcare supports both physical and mental health needs.

> I get these stories from employees about how Headspace changed their life. It really permeates every employee, no matter where they are.

Senior Manager, Benefits & Wellbeing
Global Toy and Family Entertainment Company



Trusted by 4,000+ organizations in 200+ countries and regions to reduce stigma and create healthier teams[5]

Adobe HSBC VERTEX MATTEL

Engage your employees earlier, build everyday resilience, and get more from your benefits strategy.

Offer Headspace for Cigna Healthcare and support every employee**.** Not available for all products. For more information, reach out to your Cigna Healthcare representative.

1 . PLOS One (Champion, 2018) 2 . Journal of Occupational Health Psychology (Bostock, 2018) 3 . Headspace Marketing Survey (April 2023) 4 . PsychoOncology (Rosen, 2018) 5 . Headspace book of business internal data (2025)

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Worry less. Enjoy life more.

With Happify offered through Cigna Healthcare



We're committed to helping you take control of your health – and that includes your emotional health. That's why we're partnering with Happify, a free app with science-based games and activities that are designed to help you:

- Defeat negative thoughts
- Gain confidence
- Reduce stress and anxiety
- Increase mindfulness and emotional well-being
- Boost health and performance

86%
of regular users saw happiness improvements in 2 months**

Using Happify is fun, free, quick and easy.

Answer a few simple questions

This will help determine which games and activities suit you best. Based on your answers, Happify will recommend a track to start on.

Play the games and activities

Aim for a few minutes a day, 2–3 days a week. There are 60+ interactive programs available, including self-reflection activities, articles, audio content, webinars and more.

Measure your progress

Track your happiness score by taking a short assessment every two weeks.

Keep going (and smiling)

There's always room for more. Continue engaging to strengthen your well-being skills and live a more fulfilling life!

Sign up and download the free app today at happify.com/Cigna.*

happify™

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**Based on Happify internal data.

Product availability may vary by location and plan type and is subject to change. All group health insurance policies and health benefit plans contain exclusions and limitations. For costs and details of coverage, review your plan documents.

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Overcome whatever life sends your way

With iPrevail offered through Cigna Healthcare



iPrevail is a digital therapeutics platform, designed by experienced clinicians to help you take control of the stresses of everyday life and challenges associated with life's difficult transitions.

How to get started

Using your computer or smartphone, start by signing up for iPrevail on **myCigna.com®**.

1. Take an assessment

It's an easy and intuitive process. See your results, then view what programs and support are right for you.

2. Start your program

Get a program that's customized to meet your needs, including interactive video lessons, 1:1 coaching, support communities and online wellness activities. Engage at your own pace.

3. Earn rewards for getting healthier

We are invested in helping you build healthier habits. Earn points toward Amazon.com gift cards on iPrevail.*

4. Health maintenance

Enroll in additional health programs. Continue connecting with coaches and other users in active support communities.

iPrevail helps you:

- Overcome feelings of anxiety and loneliness
- Reduce negativity and feelings of depression
- Decrease stress from relationships, work, school and daily life
- Build resilience and positivity

79%

of participants saw improvement after engaging in their personalized program.**

iPrevail

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All sources and disclosures appear at the end of this document.

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How does the program work?

Start by signing up for iPrevail on **myCigna.com**. After completing a short quiz, you will be matched with a personalized support program.

Each week you will cover a new concept, with new social and clinical activities. You can send messages to your coach and others, day or night, 24/7.

How frequently should I use iPrevail?

- For best results, iPrevail recommends you complete one level per week
- Each level should take around 15 minutes

Is there science behind iPrevail?

iPrevail's digital therapeutic programs were developed by health care providers. Over the years, iPrevail has conducted many clinical trials. iPrevail is designed to decrease feelings of post-traumatic stress disorder, anxiety and depression.

iPrevail was originally created to help U.S. military servicewomen and servicemen overcome trauma experienced while serving our nation.

Why does this matter?

Your emotional health can impact your overall health and well-being. It can also affect your friends and loved ones.

With iPrevail, you can get help overcoming stress, anxiousness, loneliness and more. iPrevail provides tools and support to help you manage and control your thought patterns and emotions, with the goal of improved relationships and a happier and stronger you.



HOW DO I GET STARTED?

Visit **myCigna.com**.

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*Amazon.com gift card/code terms and conditions apply. Cigna Healthcare℠ is not responsible for lost or stolen gift cards/codes. Incentives may be subject to taxes. Contact a tax professional for details.

**Based on a 2018 iPrevail Health Solutions clinical trial.

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Healthier pregnancies every step of the way.

Download the Cigna Healthy Pregnancy app today.



The Cigna Healthy Pregnancy® app is designed to help you and your baby stay healthy during pregnancy. This valuable resource offers you an easy way to track and learn about your pregnancy. It also provides support for baby's first two years!

Use this app to:

- Set up virtual appointments with certified lactation consultants for breastfeeding support and answers to your questions from the comfort of your own home.
- Keep a list of things to talk about with your health care provider, and set reminders.
- Watch educational videos about your baby's weekly development.
- Link to Cigna Healthcare benefits and resource pages.
- Get personalized notifications on developmental milestones and to-dos for baby's first two years.
- View our expanded content library with helpful information on topics such as family planning, behavioral health, coping with loss, breastfeeding resources, lactation support and pediatrics for baby's first two years.
- Add toddlers (from birth to two) to your profile and receive new specific content just for them.

There's a lot to keep track of when you're pregnant. The Cigna Healthy Pregnancy app can help make it simple. The app can guide you in talking with your provider about an issue, track your weight, help provide support and resources to actively manage your pregnancy.

About lactation consultation services.

Lactation consultations and support is available during pregnancy (third trimester) and throughout postpartum at no additional cost via Wildflower Health and Aeroflow.

Visit the "Resources" section of the Cigna Healthy Pregnancy app to sign up for virtual lactation support.

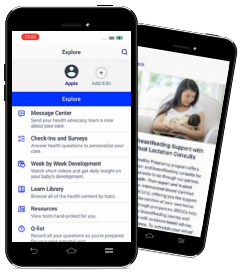
Download the Cigna Healthy Pregnancy app now.*

It's easy to use. Just enter your due date and **myCigna®** user ID and password.**

The content for Cigna Healthy Pregnancy was developed in conjunction with a board-certified OB-GYN who has over 15 years' experience caring for pregnant women and their babies. Other contributors include nurse midwives and other medical experts. Our content follows national clinical guidelines and is updated annually.

Download on the App Store

ANDROID APP ON Google play



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** To register for myCigna go to myCigna.com.

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OFFERED THROUGH cigna healthcare



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12 FREE MEALS

ACROSS 8 ORDERS

Valid for new customers.

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Choose a plan to match your lifestyle.
Modify or skip a week with ease.

2. Get your delivery.

Receive weekly deliveries with step-by-step recipes and pre-measured ingredients.

3. Cook, eat, enjoy!

Welcome to a world where dinner is always planned, simple, and delicious.



How can you begin ordering?

Create a hellofresh.com account using code **CIGNAWELLNESS** for an automatic discount.

Need help or have questions?

Call Customer Service at 646-362-3066 or check the FAQ page found under the contact us tab on HelloFresh's website.

WE LOOK FORWARD TO BEING HEALTHIER, TOGETHER.

Active&Fit DIRECT™

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THE FITNESS PROGRAM WITH EVERYTHING

- ***Top-brand gym options*** *for just $28/mo., plus 20%-70% off premium exercise studios*[1]
- ***Bundle gyms and save $$***[2]
- ***No long-term contracts****—switch gyms or cancel with ease*
- ***Create a free account*** *to get 14,000+ at-home workout videos*

STANDARD FITNESS MEMBERSHIP
$28/mo.
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Active&Fit DIRECT™ ™

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9,800+ Premium Gyms
STRETCH LAB · FIT4MOM · CLUB PILATES · F45 TRAINING · RUMBLE · pure barre · + More

Learn More: https://discoverhealthyrewards.sites.cigna.com

[1] Plus applicable enrollment fees and taxes. Costs for premium exercise studios exceed $28/mo. plus applicable enrollment fees and taxes. Fees vary based on premium exercise studios selected.

[2] Members may purchase multiple standard and premium gym memberships with a $5 discount off the monthly fee for each membership purchased after their first.

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This is a solicitation for insurance. An insurance agent/producer may contact you. Product availability may vary by location and plan type and is subject to change. All group health insurance policies and health benefit plans contain exclusions and limitations. For costs and complete details of coverage, see your plan documents.

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Early detection starts with you.

Use the Know Your Lemons app to check for breast cancer and your risks.

Cigna Healthcare℠ is partnering with Know Your Lemons®, a global charity that helps improve early detection of breast cancer through symptoms and screening education in a fun and accessible way.

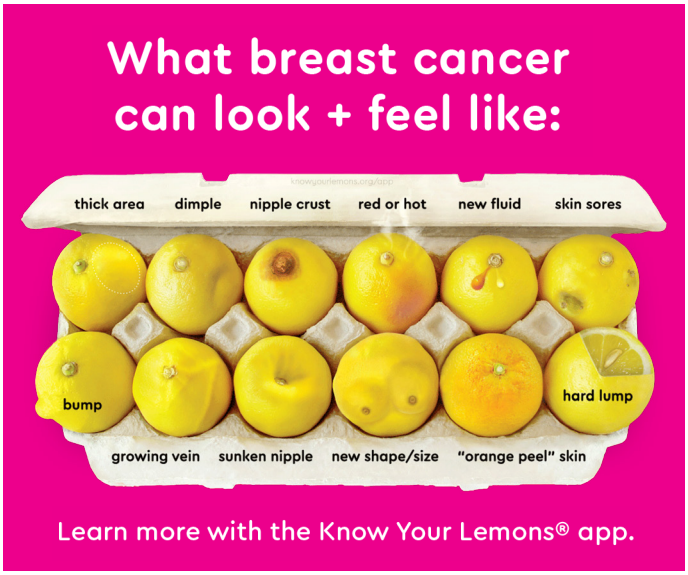
Education and early detection saves lives

Statistics show that 1 in 8 women in the U.S. will develop breast cancer[1] – and 85% of cases have no family or genetic history.[2] But when caught early, the breast cancer survival rate is as high as 99%.[3]

Learn more about breast health with the Know Your Lemons app

This award-winning app[4] offers programs and tools to improve early detection. To get started, go to knowyourlemons.org.

- Read about the 12 symptoms of breast cancer
- Learn how to do a self-exam (for all genders because breast cancer can impact anyone)
- Get information right away about a symptom you're having
- Use the screening tool to see your risk factors
- Create a personalized care plan with your doctor based on your risks
- Get tips on how to prepare for breast testing
- Set reminders to do a self-exam and have a mammogram (if appropriate)



knowyourlemons.org

Download the app today.[5] It's free – and Know Your Lemons won't collect your personal information. You don't even need to enter your email address.

1. American Cancer Society, "Key Statistics for Breast Cancer" Breast Cancer Statistics | How Common Is Breast Cancer? | American Cancer Society. Last revised January 2024. 2. BreastCancer.org. Breast Cancer Facts and Statistics. Breast Cancer Facts and Statistics 2024. Last updated July 2024. 3. National Breast Cancer Foundation, Inc. "Breast Cancer Facts & Stats" Breast Cancer Facts & Stats 2024 - Incidence, Age, Survival, & More (nationalbreastcancer.org). Last updated August 2024. 4. The Know Your Lemons app was named by the Webby Awards as one of the Top 5 Health and Fitness apps for 2022. knowyourlemons.org/blog/international-know-your-lemons-day. 5. Cigna Healthcare does not endorse or guarantee the accuracy of any third party content and is not responsible for it. You agree to use third party content at your own risk.

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