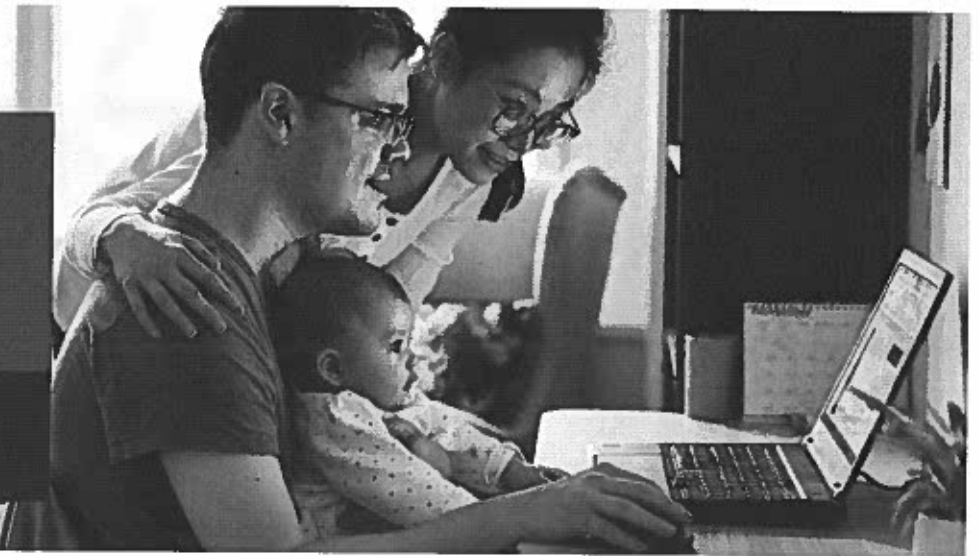


WELCOME TO CIGNA

Simple ways to make the most of your plan



When you know more about your plan, you can make better choices around health and spending. Let's dive in.

Cigna resources to improve your whole-person health



First, register on myCigna.com¹

When your plan year begins, register on myCigna.com. That way you're ready to go whenever you need to find in-network health care providers, estimate costs and see your incentives.



Access virtual care

Conveniently connect with board-certified doctors, therapists and psychiatrists via video or phone.²



Connect with Cigna One Guide³

Our friendly guides have forward-thinking technology to answer questions on your plan, offer personalized advice and connect you to the right care. They can also proactively reach out.³



Ensure in-network care

myCigna and Cigna One Guide can help you stay in-network, maximize savings and avoid any surprises.



Get preventive care

Get preventive care, such as check-ups and biometric screenings at no additional cost to you. It's even available⁴ virtually for maximum convenience.



Prioritize behavioral support

214,000 behavioral health and substance use providers⁵ can help, either in person or virtually. We also have 24/7 therapy including Talkspace and Ginger for Cigna, and digital tools such as iPrevail and Happify™.⁶



Call our 24/7 Health Information Line

Talk with a clinician who can help you choose the right care, whenever you need it - late nights, holidays and more.



Simplify with mail-order medications

Express Scripts⁸ is one of the largest pharmacies in the United States, and offers convenience, savings and stress-free prescription management.



Bounce back with RecoveryOne™ for Cigna⁷

Virtual physical therapy from the comfort of home that's convenient and available at no cost to you.



Utilize case management programs

Complex medical conditions can be overwhelming. Our trained teams can help coordinate care, understand benefits and reach goals through online coaching.

Together, all the way.[®]





Make sure to get approval from your plan before getting care (known as prior authorization) for routine hospital stays or outpatient procedures.

Learn more at myCigna.com or by calling the number on the back of your card.



First, register on myCigna.com or the myCigna® App

Once you've registered, you can:

- › Understand what's covered in your plan
- › Find in-network doctors, hospitals and facilities and sort them by location, reviews and Cigna's quality rating
- › Get cost estimates for appointments, procedures and medications
- › Compare costs for 30- and 90-day medications and see if lower-cost alternatives are available
- › Find retail pharmacies that offer a 90-day supply
- › Manage and track claims
- › Get alerts when new plan documents are available
- › View or print a copy of your Cigna ID card
- › Access a variety of health and wellness resources, including an online health assessment, health tracking tools and My Health Assistant digital coaching



Cigna One Guide

Combining digital technology with our personalized customer service, over the phone or on the myCigna App,⁷ the Cigna One Guide support tool can:

- › Resolve health care issues
- › Save time and money
- › Get the most out of your plan
- › Find the right hospitals, dentists and other health care providers in your plan's network
- › Get cost estimates
- › Understand your bills
- › Navigate the health care system



Virtual care²

Virtual care can be a convenient and affordable option for a wide range of care. For appointments, you can work with an in-network provider or connect with an MDLIVE[®] provider at myCigna.com.

Right from your phone, tablet or computer, you can:

- › Connect 24/7 with board-certified doctors and pediatricians for minor medical conditions, such as seasonal allergies, colds and flu, or upper respiratory infections
- › Schedule appointments with licensed therapists or psychiatrists for behavioral or mental health conditions, such as stress and depression
- › Have a prescription sent directly to your pharmacy, if appropriate

Virtual Wellness Screenings

Virtual wellness screenings are convenient and covered at no cost to you.⁸

Here's how they work:

- › Complete your MDLIVE online health assessment
- › Choose an in-network lab and schedule an appointment⁹
- › Choose an MDLIVE provider and schedule your virtual visit
- › Go to your lab appointment and you'll get a notification when the results are available in the MDLIVE customer portal
- › Attend your virtual visit; you'll receive a summary of your screening results for your records



24/7 Health Information Line

At no extra cost, you can speak to a clinician to make more informed decisions about your care. Whether it's reviewing home treatment options, following up on a doctor's appointment or finding the nearest urgent care center in your plan's network, you can call the number on your Cigna ID card, day or night.



Specialty medications

We can help you understand, manage and treat complex conditions that require a specialty medication. Our therapy management teams, made up of health advocates with nursing backgrounds as well as pharmacists, are specially trained to help with your specific needs.

- › Personalized, 24/7 support
- › Condition-specific education on medication therapy and side effects
- › Help with the medication approval process
- › Financial assistance programs, if needed

For more information, call **800.351.3606**.



Preventive care

It's important to catch any issues while they're still small. That's why we cover eligible preventive care services at no extra cost, including:⁴

- › Screenings for blood pressure, cholesterol and diabetes
- › Testing for colon cancer
- › Clinical breast exams and mammograms
- › Pap tests
- › Additional covered procedures listed on **myCigna.com**

Since your physical and emotional health are connected, make sure to talk about how you're feeling at your annual check-up.



RecoveryOne for Cigna includes:⁶

- › Virtual physical therapy at no additional cost¹⁰
- › A private video consult with a virtual physical therapist
- › Customized plans to meet your needs - from the comfort and convenience of wherever you are
- › A multimedia app that guides you through your personalized exercises
- › Video, voice and chat conversations with your support team



Behavioral care

214,000 in-network behavioral health care providers. 67,000 of those are virtual.⁵ Whether you're dealing with a behavioral health condition, going through a rough time or looking for substance use support, you can find the one that fits your needs, either in person or virtually. To find a virtual provider:

- › Go to **myCigna.com** > Find Care & Cost
- › Search for "Virtual Counselor" under "Doctor by Type"
- › Call to make an appointment with your selected provider

Online visits with Cigna Behavioral Health network providers cost the same as in-office visits. Costs vary by plan.⁸



In-network care

Save money when you use doctors, hospitals and health facilities that are part of your plan's network. Chances are there's a network doctor or facility right in your neighborhood. It's easy to find quality, cost-effective care at **myCigna.com**.



Case management programs

Take advantage of our personal services to help you with your personal health needs. A Cigna case manager, trained as a nurse, can work closely with you and your doctor to check on your progress. You can get help with conditions and illnesses such as cancer, end-stage renal disease, neonatal care and pain management.

You also have access to My Health Assistant on **myCigna.com** to help you:

- › Control stress
- › Lose weight and eat better
- › Enjoy exercise
- › Quit tobacco
- › Manage diabetes, Chronic obstructive pulmonary disease, asthma and other conditions

Enroll online today. Go to **myCigna.com** > Wellness > My Health Assistant - Online Coaching Program.

TIPS TO HELP YOU SAVE MONEY



Find where to get prescription drugs

- › Find the complete list of covered medications on **myCigna.com**
- › Use cost comparison tools on myCigna to compare prices and purchase mail-order prescriptions
- › Use generics when possible
- › Know what brand-name drugs are covered in your plan
- › Ask your doctor about a 90-day supply for your maintenance medication(s) through our home delivery pharmacy service⁸



Know where to go for care

- › Use an emergency room for true emergencies
- › Don't wait: Locate an in-network convenience care clinic or urgent care center near you, before you need it
- › Don't be fooled: Some emergency rooms look like urgent care centers, so know what type of facilities are in your area



Choose the right provider

- › Know which providers are in your network by going to **myCigna.com** > Find Care & Costs
- › Opt to connect with a board-certified doctor, therapist or psychiatrist via video or phone⁹
- › Use in-network national labs to help save money



Be proactive about your health

- › Get information on the cost of medications and treatments to avoid surprises
- › Use your preventive care benefits, learn your core health numbers and make use of the health improvement tools at **myCigna.com**

Find your way to better health.

Get more information on all the programs that are available to you.



When your plan year begins, register on **myCigna.com**.



Call the 24/7 customer service number on the back of your ID card.



Download the myCigna App.⁷



1. Customers under age 13 (and/or their parent/guardian) will not be able to register at myCigna.com. 2. Cigna provides access to virtual care through participating in-network providers. Not all providers have virtual capabilities. Cigna also 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. All health care providers are solely responsible for the treatment provided to their patients; providers are not agents of Cigna. Refer to plan documents for complete description of virtual care services and costs. 3. Not available with all plans. 4. 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. 5. Cigna unique provider data as of June 2021. Subject to change. 6. The program and services are provided by an independent company and not by Cigna. Program and services are subject to all applicable program terms and conditions. Program availability is subject to change. 7. The downloading and use of any 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. 8. Not applicable to exempt plans. See your plan documents for details. 9. Limited to labs contracted with MDLIVE for virtual wellness screenings. 10. Cost and usage of this program is covered by your plan administrator; no additional out-of-pocket expense applies. 11. Not all plans offer all of these programs and services. Please log into the **myCigna** App or website, or check your plan materials, to learn more about what your plan offers. 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 or contact a Cigna representative. The providers in Cigna's pharmacy network don't work for Cigna and are solely responsible for any treatment they provide.

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 representative.

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company (CHLIC), Cigna Behavioral Health, Inc., Express Scripts, Inc., or their affiliates. Policy forms: OK - HP-APP-1 et al., OR - HP-POL38 02-13, TN - HP-POL43/HC-CER1V1 et al. (CHLIC). The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc. All pictures are used for illustrative purposes only.

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PAY \$25 OR LESS FOR A 30-DAY SUPPLY OF INSULIN. EVERY TIME.

Introducing the Patient Assurance ProgramSM

Managing diabetes isn't easy, but a new program that controls the cost of eligible insulin products makes it more affordable. A 30-day (or one month) supply costs no more than \$25, and a 90-day (or three month) supply costs no more than \$75.¹

Starting in 2020, you may be able to take advantage of the Patient Assurance Program. Eligible customers can use the program by showing their Cigna ID card at the pharmacy when they fill one of the covered insulin products listed below. If you're already using one of the covered insulins, there are no additional steps needed. You can take advantage of this program.²

- › Basaglar
- › Humulin
- › Humalog
- › Levemir

Additional insulin products may be included in the program. If you're currently taking an insulin that is not included in the program, talk with your doctor about whether taking an insulin covered under the program is right for you. Only you and your doctor can decide what's best for you.

QUESTIONS?

Call the number on your Cigna ID card or click to chat at [myCigna.com](https://mycigna.com).

Monday to Friday, 9 am-8 pm EST.



Together, all the way.*



¹ Health benefit plans vary, but in general to be eligible for coverage a drug must be approved by the Food and Drug Administration (FDA), prescribed by a health care professional, purchased from a licensed pharmacy and medically necessary. You may be required to use an in-network pharmacy to fill the prescription. If you use a pharmacy that does not participate in your plan's network, your prescription may not be covered, or reimbursement may be limited by your plan's copayment, coinsurance or deductible requirements. Refer to your plan documents for costs and complete details of your plan's prescription drug coverage.

² You may use home delivery services if your plan allows. Refer to your plan materials or call Customer Service to see if you are eligible to use home delivery. Your plan may require you to use home delivery if you fill a 90-day supply of insulin because it's a maintenance medication. Not all insulin medications are covered under this program. If your current insulin is covered and then you change medications, the new insulin may not be covered. It's a good idea to call us if you change medications. We'll look to see if your new insulin is included in the program. Subject to applicable law, Cigna reserves the right to make changes to our formulary (drug list) or this program at any time.

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company, Connecticut General Life Insurance Company, Express Scripts, Inc., and HMO or service company subsidiaries of Cigna Health Corporation. "Patient Assurance Program" is a trademark of Express Scripts Strategic Development, Inc. The Cigna name, logo, and other Cigna marks are trademarks of Cigna Intellectual Property, Inc.

PPO DENTAL



How to Use Your New Plan

Welcome to MetLife!

We are still in the process of installing your group's new dental plan, and some capabilities will not be fully functional until your information is fully loaded in our systems. In the meantime, we would be happy to answer questions about your benefits and verbally confirm your enrollment status by following the instructions below.

1. Call 1-800-GET-MET8 and follow the prompting instructions provided on this flyer to speak with a Customer Service Consultant
2. Tell the MetLife representative that you are a "NEW" customer to MetLife and need to verbally confirm enrollment through our Dental Verification Database
3. Be prepared to provide the SSN/member ID of the policyholder as well as the plan details listed below
4. Take a copy of this flyer to your first dental appointment – tell your dentist you recently switched dental plans and they will need to follow these instructions to verbally confirm your enrollment status

Member Instructions

Call 1-800-GET-MET8 (438-6388)

Say "Dental"

Press 1: If you are an employee, retiree or dependent → Enter **Employee's SSN** or **ID number** followed by the pound (#) sign

No eligibility found

Eligibility found but not for current plan

Press 1: You or your employer has recently selected dental coverage with MetLife

Press 1: For general inquiries such as ID cards and other miscellaneous info

Press 4: For verification of dental coverage or to speak with a Customer Service Consultant

Press 3: To speak with a Customer Service Consultant

Tell the Customer Service Consultant that you are "NEW" to MetLife and be prepared to provide your member ID and plan information

Provider Instructions

Call 1-877-638-3379

Press 2: All other inquiries

Enter **Employee's SSN** or **ID number** followed by the pound (#) sign → Enter the provider's **9-digit Tax ID #**

Press 1: If you are an in-network provider

Press 2: If you are an out-of-network provider

Press 1: General inquiries

Press 5: All other inquiries

Press 1: To speak with a Customer Service Consultant

Tell the Customer Service Consultant that you need to verify eligibility for a patient that is a "NEW" MetLife enrollee. Be prepared to provide the patient's ID and their plan sponsor's information as listed on this flyer (group name, group # and effective date)



Your Dental Plan:

Lincoln University

Company Name

5393456

MetLife Group #

01/01/2022

Effective Date

See reverse side for helpful self-service options once your plan is fully installed

Having trouble using your benefits?

Certain functions such as online eligibility verification, pre-treatment authorizations and electronic claims submissions will not be available until your group policy is fully installed. In the meantime, your dentist should be able to obtain verbal confirmation of enrollment and high level plan details, such as deductibles and coinsurance amounts, for you and any dependents covered by your plan. At your provider's discretion, he or she may choose to hold the claim for submission once you are reflecting active in our systems or require payment at time of service. If having trouble obtaining verbal enrollment confirmation, please ensure you are following the step-by-step Instructions provided on this flyer to help our Customer Service Consultants manually locate your information in our Dental Verification Database. For updates on the status of your plan installation, please contact your benefits administrator for additional information

Thank you for choosing MetLife!

Once your plan is fully installed, you may print a personalized ID card
by visiting www.metlife.com/mybenefits

Use MyBenefits to:

- Locate a participating dentist.
- Verify eligibility and plan design information.
- Review claim status and claim history for your entire family.
- View and print processed claims with one click.
- Obtain claims forms and educational information.
- Get instant answers to Frequently Asked Questions.

MetLife Dental Claims
P.O. Box 981282
El Paso, TX 79998-1282

For International Dental Travel Assistance call 1-312-356-6970

PPO VISION



How to Use Your New Plan

Welcome to MetLife!

We are still in the process of installing your group's new vision plan, and some capabilities will not be fully functional until your enrollment information is fully loaded into our systems. In the meantime, we would be happy to answer questions about your plan benefits as well as help you find a MetLife Vision provider in your area.

If you require services or materials during this brief transition period, your vision provider may ask you to reschedule your appointment once you are reflecting as active or pay for these items at the time of service. If this occurs, MetLife will fully reimburse you based on your plan's allowances once we have completed loading your group's eligibility and plan information into our systems.



Your Vision Plan:

Lincoln University

Company Name

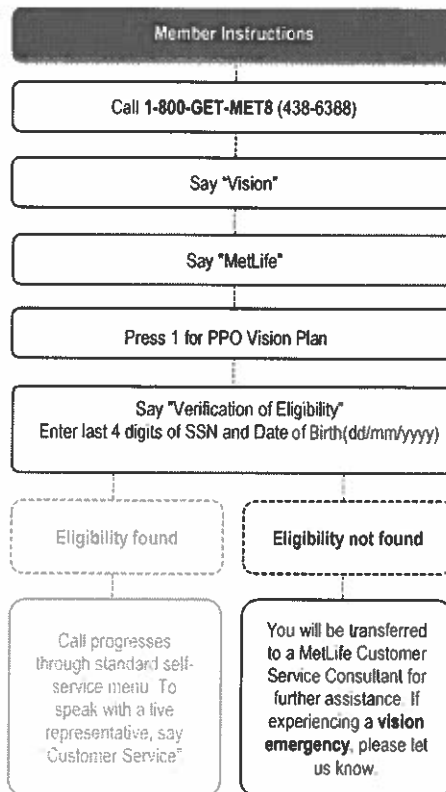
5393456

MetLife Group #

01/01/2022

Effective Date

See reverse side for helpful self-service options once your plan is fully installed.



Need to submit a claim for reimbursement?

To be reimbursed for out-of-pocket vision expenses, please follow the instructions below once you have confirmed that your enrollment information has been loaded into our systems. Please note that benefits payments cannot be determined until receipt of a claim.

- If your provider is **in-network**: Have your billing invoice or receipt outlining the itemized charges available and call 1-855-MET-EYE1 (1-855-638-3931). Request to speak with a customer service representative, and advise him or her that you need to be reimbursed for a claim that was paid out-of-pocket. He or she will process this request for you over the phone – no additional paperwork is necessary.
- If your provider is **out-of-network**: Send a copy of your itemized billing invoice or receipt along with a completed out-of-network claim form to the address listed on the form, which can be accessed online by visiting <http://www.metlife.com/vision>. You may also easily submit your claim online via MyBenefits!

Thank you for choosing MetLife!

Once your plan is fully installed, you may print a personalized ID card by visiting www.metlife.com/mybenefits

Use MyBenefits to:

- Locate a participating eye doctor.
- Review benefits information and past services.
- Obtain claims forms and educational information.
- Submit out-of-network claims online.

1-855-MET-EYE1

TDD/TTY for the hearing impaired: 1-800-428-4833

MetLife Vision
P.O. Box 385018
Birmingham, AL 35238-5018