MAKE THE MOST OF YOUR CIGNA PLAN

Cigna Supplemental Health Solutions

From health and wellness support to financial and legal needs, we can help with life's everyday challenges. Cigna Supplemental Health Solutions offers a variety of programs that provide you with resources, services and discounts to help you manage your unique concerns. This can help you save time, energy and money. Explore the services listed below and start taking advantage of these offerings today.

Take advantage of programs - at no additional cost to you.

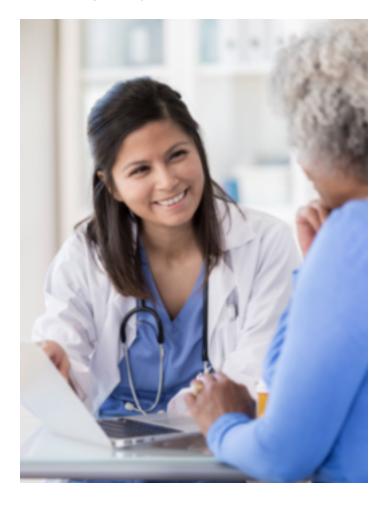
Mental Health Resources

Find expert advice and information about mental health issues. Our phone seminars are conducted by guest experts in their field and will help you learn more about common issues, as well as offer coping techniques and support. Our seminars are free, and you don't have to register. The seminars are open to anyone, including parents, caregivers and loved ones.

Visit **Cigna.com/MentalHealth** to view the seminar schedule and learn more.

My Secure Advantage (MSA)

- ☼ A full-service financial wellness program You and members of your household can work with a money coach for 30 days at no additional cost to you. Your money coach can help you handle any and every type of financial challenge, including but not limited to managing your money (basics), getting out of debt, saving for college or retirement, purchasing a home, getting married or divorced, experiencing a loss of income, coping with a death in the family, and more.
 - Through an easy-to-use online portal, you can communicate with your money coach, view educational webinars, and access a library of financial tools, forms and tips.
 - If you would like to continue working with your money coach after the first 30-day coaching period, you may do so on a self-pay basis of \$39.95 per month.



Together, all the way.



- Oldentity Theft Protection This includes a free 30-minute consultation with a fraud resolution specialist and a fraud resolution kit for victims of identity theft. Or you can simply learn how to better protect yourself from identity theft.
- Legal consultations You can create and execute state-specific wills, powers of attorney and a variety of other important legal documents online and then use your legal consultation benefits to obtain a qualified attorney's review.

You can access MSA at 833.920.3895 to speak to a representative or visit Cigna.MySecureAdvantage.com.

Healthy Rewards®

Easy access to discounts on a wide variety of health and wellness programs and services, such as:

- > Fitness club memberships and devices
- Meal delivery
- > Alternative medicine (acupuncture, chiropractic services, massage therapy, podiatry, physical and occupational therapy, etc.)
- > Vision care, LASIK surgery, hearing aids
- Yoga products and virtual workouts

Please Note: Some discount programs are only available via myCigna.com®.

Please call 800.258.3312 to get information on participating providers.



These programs are NOT insurance and do not provide reimbursement for financial losses. Presented here are only the highlights of these programs. Full terms, conditions and exclusions are contained in the applicable service agreements. Program availability may vary by plan type and location and is subject to change. Customers are required to pay the entire discounted charge for any discounted products or services available through these programs. Programs are provided through third-party vendors who are solely responsible for their products and services.

GROUP ACCIDENTAL INJURY, CRITICAL ILLNESS AND HOSPITAL CARE POLICIES PAY LIMITED BENEFITS ONLY. THEY ARE NOT COMPREHENSIVE HEALTH INSURANCE COVERAGE AND DO NOT COVER ALL MEDICAL EXPENSES. THIS COVERAGE DOES NOT SATISFY THE "MINIMUM ESSENTIAL COVERAGE" OR INDIVIDUAL MANDATE REQUIREMENTS OF THE AFFORDABLE CARE ACT (ACA). THIS COVERAGE IS NOT MEDICAID OR MEDICARE SUPPLEMENT INSURANCE.

Product availability may vary by location and plan type and is subject to change. All group insurance policies and health benefit plans may contain exclusions, limitations, reduction of benefits, and terms under which the policy or plan may be continued in force or discontinued. For costs and details of coverage, review your plan documents or contact a Cigna representative.

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