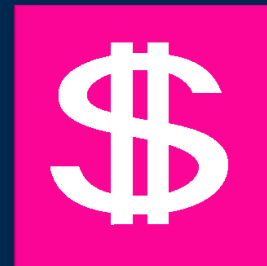


YOUR CIGNA CHOICE FUND® HEALTH SAVINGS ACCOUNT

Your health plan plus a
Health Savings Account



Bridgeport Board of Education
PLAN YEAR: 2014 - 2015

GO YOU.





Your Cigna Choice Fund
Health Savings Account® is all about



helping you to get the **most**
from your plan

and giving you what you **need**
to live a **healthier life.**

Cigna®

CIGNA CHOICE FUND® HEALTH SAVINGS ACCOUNT (HSA)



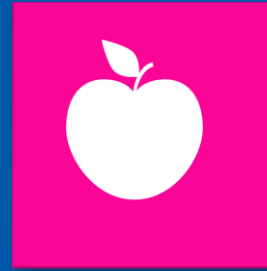
Open Access Plus:

- 667,400 doctors/specialists
- 5,600 hospitals/facilities



Deductibles:

\$2,000 individual
\$4,000 family



Preventive care:

Covered at 100%
(in-network)



Pharmacy:

After Deductible is Met
Covered at 100%

HEALTH SAVINGS PLAN AND YOU

Qualified high deductible medical plan

+

Health Savings Account

=

Tax-advantaged HSA Plan

- A tax-advantaged health plan that provides coverage for current health care expenses with the option to save for future health care expenses
- Combines a qualified high deductible medical plan (medical/pharmacy coverage) with a Health Savings Account
- You, your employer or both can contribute to the Health Savings Account which is owned by you
- Money put in the Health Savings Account is generally not taxable*
- You have investment options with the Health Savings Account

* HSA contributions and earnings are not subject to Federal taxes and not subject to state taxes.

MAKE THE MOST OF YOUR HSA – INDIVIDUAL

Contributions (from you or your employer) can be used to pay for qualified health expenses or saved to pay for future health expenses



PREVENTIVE CARE IS COVERED BY THE PLAN AT 100%

*Includes deductible

MAKE THE MOST OF YOUR HSA – FAMILY

Contributions (from you or your employer) can be used to pay for qualified health expenses or saved to pay for future health expenses



PREVENTIVE CARE IS COVERED BY THE PLAN AT 100%

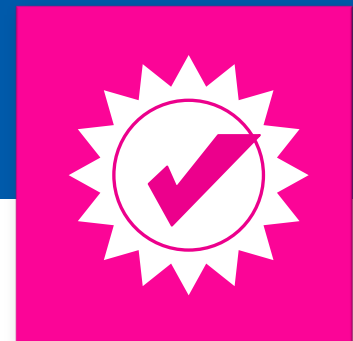
*Includes deductible

All plans have exclusions and limitations. Please review your Benefit Summary for more information about covered and not-covered services under your plan.

ARE YOU ELIGIBLE TO PARTICIPATE?

Because HSA plans have certain tax advantages, the IRS defines specific rules for participation. To be eligible, you:

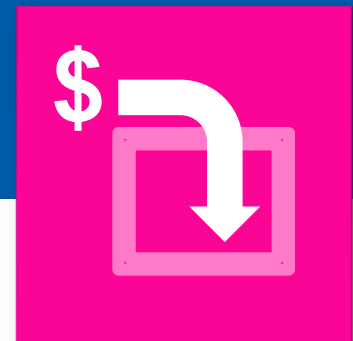
- Must be enrolled in an IRS-qualified high-deductible medical plan (high-deductible medical plans offered with Cigna's Choice Fund HSA meet IRS requirements)
- Cannot have any other health coverage (Other than a HDHP)
 - Not covered by spouse's medical or pharmacy plan
 - Not covered through Medicare Part A or Part B
 - Not covered through a general-purpose Flexible Spending Account (FSA) plan (either employer's or spouse's)
- Cannot be claimed as a dependent on another person's tax return



YOUR HSA MAXIMUM CONTRIBUTION

The IRS has set the following limits for 2014:

- Under age 55 and not enrolled in Medicare (based on a 12-month period):
 - Up to \$3,300 individual coverage*
 - Up to \$6,550 family coverage*
- Age 55 or older:
 - Maximum contribution increases by \$1,000 (considered a “catch-up” contribution)
 - Up to \$4,300 individual coverage*
 - Up to \$7,550 family coverage*
- To make the maximum contribution in a calendar year, you must:
 - Remain qualified through December 1



HOW YOUR MEDICAL CLAIMS ARE PAID



Sick visit to an in-network doctor/hospital/facility – receive discounted rate for Cigna plan.

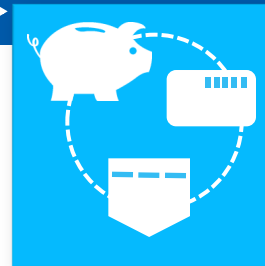


Cigna receives the claim from doctor and processes it based on the HSA-qualified plan deductible, covered expenses and Cigna-negotiated discounts.



If auto claim forwarding was elected, Cigna automatically subtracts the amount owed to the doctor from your HSA and pays the doctor.

If no auto claim forwarding in place, you have the option to pay the doctor bill using your HSA (debit card/checkbook/online bill pay/fund transfer) or pay out of pocket.



Cigna provides an explanation of benefits or EOB (“receipt”) showing: Doctor’s fee, Cigna discount, amount billed, amount deducted from the HSA, amount paid to doctor, remaining HSA balance, and what you saved.



Cigna updates quarterly health statement; sends email alert or mails to your home, based on preference setting.

HELPING YOU UNDERSTAND AND TRACK YOUR HEALTH CARE EXPENSES



Explanation of benefits (EOB)

- Clearly shows how and when claims were paid,
- Receive them in the mail or electronically depending on your preferences
- Available online at **myCigna.com** with email alerts once each claim is processed



Quarterly health statement

- Shows year-to-date deductibles, all claim activity and out-of-pocket expenses for that quarter
- Available online – you set your notification preferences and can be alerted by email after each statement is posted to **myCigna.com**

HELPING YOU UNDERSTAND AND TRACK YOUR HEALTH CARE EXPENSES

24/7 customer phone assistance

- One toll-free number – on the back of the ID card and debit card
 - Medical and pharmacy benefits and claims
 - HSA IRS requirements
 - HSA transaction activity and balance
 - Live transfer to JPMorgan Chase for investment, lost debit card, and debit card transaction questions
 - Help with tools and resources on **myCigna.com**



Cigna®

HELPING YOU UNDERSTAND AND TRACK YOUR HEALTH CARE EXPENSES

Your 24/7 online health account management

- Review personalized plan coverage
- Check available balances
- Track claims and payments
- Get HSA bank account information
- Manage investment accounts via link to JPMorgan Chase

The screenshot displays the Cigna Health Savings Account (HSA) management page. At the top, there is a navigation bar with the Cigna logo, a search bar, and links for Profile, Contact, Forms, Español, and Log Out. Below the navigation bar is a menu with options: REVIEW MY COVERAGE, MANAGE CLAIMS & BALANCES, FIND A DOCTOR OR SERVICE, CIGNA HOME DELIVERY PHARMACY, ESTIMATE HEALTH CARE COSTS, and MANAGE MY HEALTH. The main content area is titled "Health Savings Account (HSA)" and includes a breadcrumb trail: Home >> Review My Coverage >> Health Savings Account (HSA). The page is divided into several sections: 1. ACCOUNT BALANCE: Shows the Health Savings Account ID and an Available Cash Balance of \$4,652.06. 2. DEDUCTIBLE TRACKER: A section for tracking deductibles, currently showing "MEDICAL". 3. Account Summary: Lists the Primary Customer, Employer Account Number, Coverage From, and Auto-Pay. 4. My Incentive Awards Program: Provides information on how to track progress and access awards. 5. How Your Health Savings Account (HSA) Works: Explains that the HSA can help pay for health care expenses and that the money saved earns interest. 6. RELATED LINKS: A sidebar with links to Get Account Updates, Health Care Documents, Investment Options, Eligible and Ineligible HSA Expenses, HSA Video, HSA Calculator, Understanding My Coverage, Request or Cancel HSA Debit Cards, and Healthy Rewards Discounts. 7. NEED HELP and FAQ: Additional support options.

PROTECTING YOU FINANCIALLY



When you choose to see doctors or other health care professionals who participate in the Cigna network, your costs will be lower and your plan will pay a larger share of any covered charges



On **myCigna.com** you can find quality of care information and cost estimates for over 200 medical procedures and treatments before you see a health care professional



When you need specific treatment or care, your in-network health care professionals and facilities can provide an estimate. It shows your plan discounts and a real-time snapshot of your deductibles and any other account balances. So, you'll have a good sense of your actual out-of-pocket expenses.

SAVING YOU TIME

myCigna.com

- Print forms or print/order ID cards
- Check your coverage and explanation of benefits
- Track claims, payments and deductibles
- Sign up for online coaching programs
- Keep track of your health history and records with a secure online personal health record
- Find in-network doctors, hospitals, specialists and labs
- Learn about common health problems and treatment options
- Compare treatment and procedure costs
- Find cost and quality ratings for doctors and hospitals
- Switch a prescription to Cigna Home Delivery Pharmacy with one easy phone call and have your medications delivered to your door



Talk with a trained nurse when you can't reach your doctor – day or night



No claim forms needed in-network

ENROLLING. HOW WE CAN HELP.

- Cigna customer service at **1.800.401.4041**
- **Open Enrollment**
(List dates)



ENROLLING. HOW WE CAN HELP.



Before opening the account, JPMorgan Chase will:

- Verify your identity (required by the Federal Government) using information provided in the HSA application and enrollment form
- Notify you if additional documentation is needed to verify your name, social security number or address



- JPMorgan Chase will send your HSA information and a debit card within 7–10 days of the start of the plan year or the verification of identity (whichever is later)

Cigna.

- ID cards are mailed from Cigna



- Debit cards are mailed separately from JPMorgan Chase

JPMorgan Chase cannot open an HSA until it is able to satisfy the requirements of the Federal government.

Product Disclosures

Rates will vary by plan design including the amount of plan deductibles, coinsurance, and out-of-pocket and lifetime maximums. Rates may vary based on age, gender, geographic location and the plan deductible selected.

All insurance policies and general service agreements have restrictions, exclusions, limitations, reductions of benefits and terms under which the policies or agreements may be continued in force or discontinued. Terms and conditions of coverage are set forth in the plan documents - the insurance certificate, plan booklet, policy, contract and/or summary plan description.

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GO YOU.

