

HEALTH SAVINGS ACCOUNT

Cigna Choice Fund

How it works for you.

Your health is an investment in your future, and we think you should have the freedom to control that future. That's why the Cigna Choice Fund® Health Savings Account (HSA) provides a health care plan with a tax-advantaged health savings account that puts you in charge of how and when you spend your health plan dollars.

Using your HSA

- › You, your employer or both may contribute to your account which is established through HSA Bank.
- › You can choose to pay for your share of the costs (deductible and coinsurance) for eligible services up to your plan's out-of-pocket maximum by using your HSA, other personal funds or both.
- › The amount used from your account for services covered under the health plan helps you meet your annual deductible.
- › You can also use your HSA to pay for qualified expenses not covered through your medical plan, such as dental and vision expenses. Visit [Cigna.com/expenses](https://www.cigna.com/expenses) for more information.
- › Whatever money you don't use earns interest tax-free.¹ You can save for future health care costs and have the option to open an investment account when your balance reaches \$2,000.
- › You take the account with you when you leave the plan, change jobs or retire.

Options for care

- › **Primary care physician (PCP)** – You may choose a doctor to help coordinate your care and act as a personal health coach. It's recommended but not required.
- › **In-network care** – Choose to see doctors or other health professionals who participate in your plan's network to keep your costs lower and eliminate paperwork.

- › **Preventive care** – Preventive care is covered at no additional cost to you when received in-network.²
- › **No-referral required** – If you need to see a specialist, you don't need a referral. Precertification may be necessary for hospitalizations and some types of outpatient care, but there's no paperwork for you if you stay in-network.

Emergency care – When you need emergency care, you have coverage.

24/7 service – Whenever you need us, customer service representatives are available to take your call.

Partner with a health coach – Even when you're not sure where to begin, you'll get confidential assistance from reliable, compassionate professionals who want to help you take an active role in your health.

Access to myCigna.com³

- › **Find** doctors and hospitals and compare cost and quality information.
- › **Manage** and track claims or print claim forms if needed.
- › **Review** your coverage.
- › **Track** your account balances and deductibles.
- › **Sign up** for email notifications to keep up to date on the status of your account.

Download the myCigna Mobile App for a simple way to personalize, organize and access your important health information – on the go.

Together, all the way.SM



Offered by: Cigna Health and Life Insurance Company or Connecticut General Life Insurance Company

Q&A

Which services are covered by my plan, and which will I have to pay for out of my own pocket?

Covered services vary depending on your plan, so visit myCigna.com or check your plan materials for specific information. Most employers require that you contribute toward the cost of your coverage. In addition, you'll pay:

- Any health care service or costs not covered by your plan.
- Costs for any covered services you receive until you meet your deductible.
- Your share of the cost for your covered health care expenses (coinsurance), after you meet the deductible and up to your plan's out-of-pocket maximum.

How can I get the most out of my plan?

Effective budgeting and planning will help you make the most of your plan. And remember, your costs are lower when you see a doctor who participates in your plan's network. To help you plan for services, use the cost and quality tools on myCigna.com.

How do I access money in my HSA?

There are a number of convenient ways you can access the money in your health savings account.⁴

- The Cigna Choice Fund/HSA Bank MasterCard® debit card draws money directly from your HSA. You can use your debit card to pay for qualifying health-related items or services.
- The checkbook works just like your personal checkbook - with the exception that it draws from your HSA. For example, use your checks to pay for your doctor's services or to reimburse yourself for qualified health care expenses you've paid out of your own pocket.

- Online bill pay lets you pay medical expenses directly from your HSA. Once enrolled, you will be able to monitor, manage and schedule payments online, anytime. Payments can be scheduled on a one-time or repeating basis.

Medical Claim AutoPay

- You can choose to link your medical claims to your HSA and have them all paid automatically or opt to choose which claims you want to pay.
- This option can be turned off/on at any time during the year.

What if I use the money in my HSA for ineligible expenses?

If the money is used for products or services other than qualified health care expenses, the amount will be taxable as income and may be subject to an additional tax penalty.

Will doctors collect money from me at the time of service?

In most cases your in-network doctor will not collect any money from you at the time of your visit. Instead, your doctor will send the claim directly to Cigna. Cigna will process the claim and determine payment for eligible services.

Then, you choose how to pay any remaining balance. You can use any funds available with your HSA debit card, checkbook, online bill pay, or Medical Auto Pay if the expenses are eligible, or use other personal funds.



1. A few states do not allow pretax treatment of contributions or earnings. See your tax advisor for additional information.

2. Coverage for preventive care may vary depending on the terms of your specific medical plan. Immunizations for travel are generally not covered. For benefit information, and a complete listing of both covered and non-covered services under your specific medical plan, refer to your plan documents.

3. Access to myCigna.com begins on your plan effective date.

4. Fees and charges may apply. See your HSA Bank materials for details.

The downloading and use of the [myCigna Mobile App](#) is subject to the terms and conditions of the App and the online stores from which it is downloaded. Standard mobile phone carrier and data usage charges apply.

All group health insurance policies and health benefit plans contain exclusions and limitations. For costs and complete details of coverage, see your employer's insurance certificate, group service agreement or summary plan description. Patient experience, quality designations, cost-efficiency and other ratings found in Cigna's online directories reflect a partial assessment of quality and should not be the sole basis for decision-making (as such measures have a risk of error). They are not a guarantee of the quality of care that will be provided to individual patients. Individuals are encouraged to consider all relevant factors and consult with their physician when selecting a health care facility. Health care professionals and facilities who participate in Cigna's network are independent practitioners solely responsible for the treatment provided to their patients. They are not agents of Cigna.

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