



# TAKE CHARGE

Cigna Choice Fund® Health Savings Account User Guide

Together, all the way.®



# GET THE MOST FROM YOUR CIGNA CHOICE FUND HEALTH SAVINGS ACCOUNT (HSA)



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 puts you in charge of how and when you spend your health plan dollars.

**This HSA user guide provides you with information and tips to help you get the maximum value from your plan. Every time.**

**Let us help you take charge of your health and your future. Just click on a topic to get started.**

## Using the Guide

Use the navigation on the right to jump to different sections in the document, or simply scroll down if you prefer. To return to this page, click on the HOME button on the bottom right hand of each page.

Click on the text to find additional information on that topic.

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# MY HEALTH SAVINGS ACCOUNT

## Your Health Savings Account (HSA) is owned by one person – you!

As the “accontholder,” the IRS requires that you meet certain criteria to open your HSA. You:

- › Must be covered under a qualified high deductible health plan (HDHP) – such as the Choice Fund HSA
- › Cannot have other health coverage – including a spouse’s Flexible Spending Account – unless permitted by the IRS\*
- › Cannot be enrolled in Medicare or TRICARE or claimed as a dependent on someone else’s tax return

*\* Note: The IRS does make exceptions for coverage under a post-deductible or limited purpose FSA. Please review your plan documents for more information.*

## Advantages of being in an HSA

A health savings account (also known as an HSA) is a tax-advantaged bank account you can open when you are enrolled in a qualified **High Deductible Health Plan (HDHP)**. The HSA provides a way to save for current and future health care expenses – with tax advantages along the way.

HSAs are commonly referred to as a triple tax-advantaged account, meaning:

- › Your individual contributions to an HSA can be tax-free, up to an annual maximum set by the IRS<sup>1</sup>
- › Earnings on contributions (through interest and investments) can be tax-free<sup>1</sup>
- › You can use the money in your HSA, tax-free, for eligible health care expenses. Visit [Cigna.com/expenses](https://www.cigna.com/expenses) for a full list of eligible expenses

## You own your HSA

Your HSA is owned by you and goes with you if you were to become unemployed, change jobs or retire.

You can:

- › Leave the money in your current account
- › Transfer the money to another HSA

However, if you make an early withdrawal – or use your HSA for non-eligible expenses – the money will be taxed and subject to an additional penalty.

Check with your tax advisor about which option is right for you.

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<sup>1</sup> HSA contributions and earnings are not subject to federal taxes and not subject to state taxes in most states. A few states do not allow pretax treatment of contributions or earnings. Contact your personal tax advisor or HR benefit manager for details of your specific location.

# MY GOALS



Whether your goals are to stay healthy, plan for the future, or retire with ease, your Cigna Choice Fund HSA can help you get there. Choose the profile below that most closely matches your goals and needs to learn how to get the most value from your plan.

## I'm healthy and rarely use my health benefits and I'm not sure where my career path may take me. How does my Cigna Choice Fund HSA work for me?

- › Set aside money in a tax-advantaged account to cover unexpected health expenses with the protection of a medical plan that caps the amount you would ever have to pay out-of-pocket in any year. [Learn more](#)
- › Begin saving for the future with lower payroll deductions, in addition to tax savings. [Click here to calculate potential future savings](#)
- › Use your HSA debit card or online bill pay to pay for expenses now or in the future. [Show me how](#)
- › Your HSA is owned by you - take it with you if you change jobs or careers.

## Taking care of my family is my top priority. How will my Cigna Choice Fund Health Savings Account help to make it easier - and affordable?

- › Get access to preventive care services at no additional cost to you.
- › Use online tools to help you choose quality, cost-effective medical care for you and your family. [Take me to them](#)
- › Set aside dollars in a tax-advantaged account to help pay for qualified out-of-pocket health care bills now or in the future. [Tell me more](#)



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# MY GOALS



**I have kids in college and years left on my mortgage. How can my Cigna Choice Fund HSA help me save enough to retire?**

- › Find expense planning tools and options to help you budget for unpredictable medical costs. **Take me there**
- › Begin making catch-up contributions if you are age 55 or older at the end of your tax year to take advantage of tax savings. **Sounds great**
- › Save specifically for health expenses in retirement - or as supplemental income once you reach age 65. **Show me how**



**I worked long and hard. After age 65, how will my Cigna Choice Fund HSA help me enjoy retirement and worry less about my health expenses?**

- › Use funds to pay Employer Sponsored retiree health insurance or Medicare A, B and D premiums. **That would be so helpful**
- › Pay for qualified expenses not covered by Medicare - like dental and vision. **Find out how**
- › See how funds can be used as supplemental income - subject to income taxes but with no penalty for withdrawal. **Wow - tell me more**
- › In the event of your death, your spouse can assume your HSA. Or, it can be transferred to your estate where it's taxed at market value. **Learn more**

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# MY CONTRIBUTIONS



One of the biggest advantages of an HSA is the ability to make and receive tax-advantaged contributions. And Cigna Choice Fund gives you the freedom to choose how – and how much – you contribute to your HSA plan.

But because HSAs are governed by the IRS, there are certain rules you must follow to take advantage of those tax breaks. Learn what those rules are – and how they work – so you can make the most of every dollar you contribute.

## Basic contribution rules

Although anyone can contribute to your HSA, contributions are typically only made by you – and in some circumstances, by your employer. Contributions can be made in one of two ways:

- Pretax contributions<sup>1</sup> designated through payroll
- Post-tax contributions,<sup>2</sup> requiring an above-the-line deduction when you file your annual income tax return

If your employer allows pretax contributions through payroll, this is typically the easiest and most beneficial way to contribute to your HSA because it also provides tax-relief from various payroll taxes.

## Annual maximum contribution limit

The IRS provides maximum annual contribution limits, based on the type of underlying high deductible health plan (HDHP) coverage you have: single or family. If you have more than one person covered under your HDHP, you are classified as a “family.”

The annual IRS maximum contribution limit applies to all contributions made to your account, regardless of who makes the contribution. The annual maximum contribution limits are as follows:

	2017	2018
Single	\$3,400	\$3,450
Family	\$6,750	\$6,900

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1. HSA contributions and earnings are not subject to federal taxes and not subject to state taxes in most states. A few states do not allow pretax treatment of contributions or earnings. Contact your personal tax advisor or HR benefit manager for details of your specific location.

2. Post-tax contributions can be made by mailing a check and banking deposit slip to the bank, or utilizing the electronic fund transfer (EFT) capabilities available through myCigna.com to transfer money from your personal savings or checking account to your HSA.

# MY CONTRIBUTIONS

Maximum contributions are based upon you maintaining enrollment in a qualified medical plan on the first day of the month for all 12 months of the calendar year.

- › If you enroll for less than 12 months, you are eligible to contribute 1/12 of the maximum for every month you are enrolled in a qualified high-deductible health plan.
- › If you contribute the full annual maximum, you must remain enrolled through December 1 of the taxable year and stay continuously enrolled in the plan for an additional 12 months through the end of the following calendar year to avoid any tax penalties.<sup>1</sup> If you do not meet these requirements, any contributions made in excess of what you were entitled to must be included in your gross income and will be subject to an additional tax.

If your employer allows pretax contributions through payroll, this is typically the easiest and most beneficial way to contribute to your HSA because it also provides tax-relief from various payroll taxes.

See **IRS Publication 969** or your tax advisor for further information.

## Catch-up contributions

As an extra incentive to save for expenses during retirement, the IRS allows individuals 55 and older to make an additional \$1,000 catch-up contribution each year. Keep in mind, if you and your spouse both have an HSA, your combined contribution (minus the catch-up contributions) cannot exceed the family maximum contribution.

## Your tax savings

Every dollar you contribute to your HSA is tax-exempt,<sup>1</sup> up to the allowable **IRS annual maximum contribution limit**. That means the more you contribute, the more you can lower your annual taxes.

For example, depending on your current tax rate, a \$2,500 annual HSA contribution could lower your annual taxes significantly – saving you as much as \$1,016 a year.

\$2,500 Annual HSA Contribution			
Federal tax rate	State tax rate	Payroll taxes	Estimated annual savings
15%	5%	7.7%	\$691
25%	5%	7.7%	\$941
28%	5%	7.7%	\$1,016

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## QUICK TIP:

Use the Cigna Choice Fund **HSA calculator** – to help determine your tax savings and potential future value based on contributions made today.

<sup>1</sup> HSA contributions and earnings are not subject to federal taxes and not subject to state taxes in most states. A few states do not allow pretax treatment of contributions or earnings. Contact your personal tax advisor or HR benefit manager for details of your specific location.

# MY CONTRIBUTIONS

## Interest and other earnings

Your HSA dollars roll over from year to year, so you don't need to worry about using the full contribution amount by year end. In fact, the more dollars you keep in your account, the more interest you will earn – helping you save even more for your health care expenses.

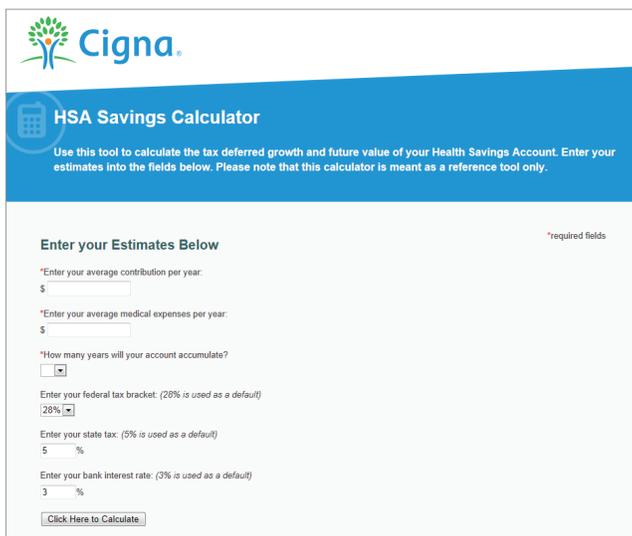
Once you meet the minimum threshold, as specified by your plan, you can choose to move money to an investment account and invest in a variety of mutual funds.

Money earned through interest and investments is free from federal taxes and most state taxes. Check with your tax advisor to understand your state's specific regulations.<sup>1</sup>

For more information about opening an investment account, visit [myCigna.com](https://myCigna.com).

Our **HSA Calculator** can help you make informed decisions about your HSA.

## Cigna HSA calculator



The screenshot shows the Cigna HSA Savings Calculator interface. At the top left is the Cigna logo. Below it is a blue header with the text "HSA Savings Calculator" and a sub-header: "Use this tool to calculate the tax deferred growth and future value of your Health Savings Account. Enter your estimates into the fields below. Please note that this calculator is meant as a reference tool only." The main content area is titled "Enter your Estimates Below" and includes several input fields: "Enter your average contribution per year" (with a dollar sign and a text box), "Enter your average medical expenses per year" (with a dollar sign and a text box), "How many years will your account accumulate?" (with a dropdown menu), "Enter your federal tax bracket: (28% is used as a default)" (with a dropdown menu showing "28%"), "Enter your state tax: (5% is used as a default)" (with a text box showing "5%"), and "Enter your bank interest rate: (3% is used as a default)" (with a text box showing "3%"). A "Click Here to Calculate" button is at the bottom left. A small asterisk and "required fields" note is in the top right of the form area.

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## Rollovers from another HSA or Archer MSA

You can roll over funds from another HSA, or Archer MSA, once every 12 months.

Similar to a 401k rollover, the amount rolled over must be deposited within 60 days of receipt from the prior account, and it will not be counted towards your annual maximum allowed contribution.

For additional information on HSA contributions, including limitations on contributions for partners, or 2% or more share-holders of an S corporation, speak to your tax advisor.

1. HSA contributions and earnings are not subject to federal taxes and not subject to state taxes in most states. A few states do not allow pretax treatment of contributions or earnings. Contact your personal tax advisor or HR benefit manager for details of your specific location.

# MY FUNDS



You can use the money in your HSA – tax free – for qualified out-of-pocket expenses you incur after the date your HSA was established.

If you use your HSA funds for expenses not permitted by the IRS, or prior to the date your HSA was established, your withdrawal will be taxed as ordinary income and you will incur an additional penalty on your withdrawal.

## Qualified health care expenses

Use your HSA funds tax free for eligible out-of-pocket health care expenses. The most common expenses include:

- › Office visits
- › Surgery, lab work and radiology
- › Prescription drugs
- › Dental – including orthodontia
- › Vision – including eyeglasses and contacts prescribed for corrective vision

In addition, you can use your HSA funds tax free for the following insurance premiums:

- › Long-term care insurance
- › Health care continuation coverage (such as coverage under COBRA)
- › Health care coverage while receiving unemployment compensation under federal or state law
- › Medicare and other health care coverage if you are 65 or older (other than premiums for a Medicare supplemental policy, such as Medigap)

Visit [Cigna.com/expenses](https://www.cigna.com/expenses) for a full list of eligible expenses.

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# MY FUNDS



**Cigna Choice Fund HSA lets you choose when and how to access your money**

## Accessing my money

### Debit card

- › Use your HSA debit card to pay for out-of-pocket expenses
- › The card can also be used to get cash at ATMs<sup>1</sup> to reimburse qualified expenses paid for with personal funds<sup>2</sup>

### Online bill pay & withdrawals

- › Pay medical expenses directly from the HSA
- › Payments can be scheduled on a one-time or recurring basis
- › Withdrawals/Payments can also be sent directly to your personal account for reimbursement of qualified expenses paid for with personal funds

### Checkbook

- › You can purchase and write checks to pay for out-of-pocket expenses (deductibles and coinsurance)

### Medical AutoPay

- › Cigna will automatically pay eligible medical expenses from your HSA
- › This option can be turned on/off at any time during the year

Regardless of how you access your HSA funds, all balance and transaction activity is available online at [myCigna.com](https://myCigna.com) or on the myCigna Mobile App.

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1. Free when using a bank administered ATM. Costs apply if card is used at other bank ATMs.

2. To aid in fraud prevention, daily debit card transaction limits may apply and are subject to change.

# MY FUNDS



## Paying for my family's expenses

You can use your HSA dollars for out-of-pocket expenses incurred by:

- › You and your spouse
- › Dependents you claim on your tax return
- › Any person you could have claimed as a dependent on your tax return except if:
  - The person filed a joint return
  - That person had gross income of \$4,050 or more
  - You, or your spouse if filing jointly, could be claimed as a dependent on someone else's tax return

We recommend you consult a tax advisor if you have a domestic partner or child you do not claim on your federal income tax.

## Withdrawal deadlines

There are no filing deadlines. As long as the expenses were qualified and incurred after the date the HSA was established, you can withdraw the funds from your HSA at any time, in this year or in future years.

## Keep your receipts

The IRS requires you to keep your receipts in order to show:

- › The funds were used to pay or reimburse qualified medical expenses
- › The qualified medical expenses had not been previously paid or reimbursed from another source
- › The expenses were not taken as an itemized deduction in any year

You will not need to send these records with your tax return. However, keep them with your tax records in case you are audited.

Expense tracking tools are available on [myCigna.com](https://myCigna.com) to help you manage your HSA eligible expenses and transactions - you can even upload copies of your receipts for safekeeping.

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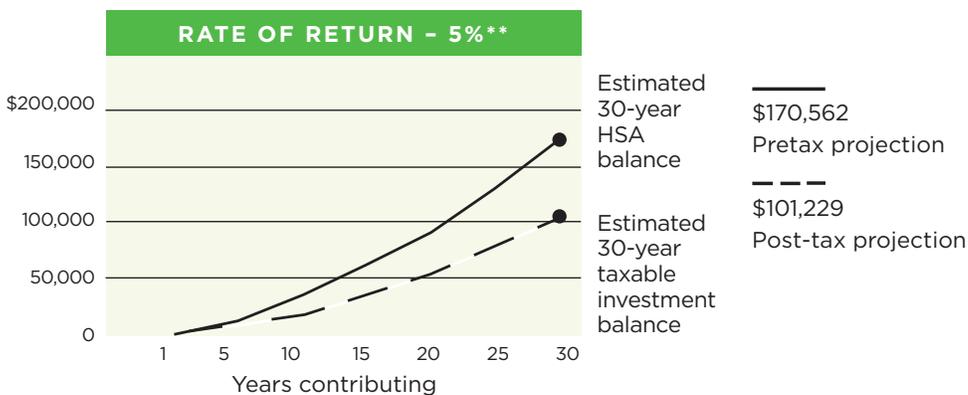
# MY FUNDS



When you turn 65, your HSA becomes even more flexible.

## Special allowances if you are 65 or older

### Projected HSA balances vs. taxable investment



You can continue to use your HSA, tax-free, for expenses not covered by Medicare or other supplemental insurance - including dental and vision expenses. Or you can use your HSA as supplemental income in retirement.

If you choose to use your HSA as supplemental income in retirement, your withdrawal will be taxed as ordinary income, similar to a 401k. But once you reach age 65, the penalty for nonqualified distributions no longer applies.

Remember, you roll over whatever HSA dollars you do not use. The HSA belongs to you, regardless of whether you leave your employment or retire. So use your HSA wisely. Your HSA savings can help you manage your out-of-pocket medical expenses now and in the future.

## My beneficiary

When you establish an HSA you will be asked to designate a beneficiary. If your spouse is the designated beneficiary, your HSA will be treated as your spouse's HSA after your death.

If your spouse is not your designated beneficiary, the account stops being an HSA and the fair market value of your account becomes taxable to the beneficiary in the year in which you die.

\*\* Assumes a 5% rate of return on investment earnings, a federal income tax rate of 28%, and a maximum yearly contribution of \$6,650.

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# MY TAXES



After opening an HSA, it's important to know the impact it can have on your annual federal and state income taxes. Understanding the tax benefits, how to file for an HSA deduction, and knowing the specific guidelines for your state will help you get the most from your Cigna Choice Fund HSA.

## Tax advantages

Your HSA helps you lower your annual taxes in three ways:

- › **Contributions** – Your contributions can be reduced from your taxable income either by making pretax payroll deductions or contributing post-tax and listing the contributions on your federal income tax return.<sup>1</sup>
- › **Earnings** – Any interest earned in your HSA cash account and any increase in the value of your mutual fund investments are tax-free, meaning that you do not have to list these as taxable income on your federal income tax return. No action is required to report these earnings.<sup>1</sup>
- › **Medical expense payments** – As long as you use the HSA for qualified health care expenses, you do not pay any taxes on the money that you have withdrawn from the account. This means that every time you make a qualified purchase, you are actually saving money.

Visit [Cigna.com/expenses](https://www.cigna.com/expenses) for a full list of eligible expenses.

## Tax filing

You will receive a year-end summary and a 5498-SA form from the bank showing any contributions made to your HSA during the calendar year, in addition to the account's fair market value.<sup>2</sup>

Additionally, if you made a withdrawal from your HSA during the calendar year, you will receive a form 1099-SA. If you have not made any withdrawals from your HSA during the calendar year, you will not receive a 1099-SA.

You will need the information on these forms to file for an HSA deduction on your federal income taxes.

Additional information is available in IRS Publication 969 on the [IRS website](https://www.irs.gov). We also recommend you speak to a tax advisor regarding state specific tax guidelines as a handful of states do not follow federal guidelines.

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1. HSA contributions and earnings are not subject to federal taxes and not subject to state taxes in most states. Contact your personal tax advisor or HR benefit manager for details of your specific location.

2. Statements will be made available via myCigna.com if you've elected to receive electronic communications.

# MY HEALTH COACH



Helping you get well and stay well is our key focus. That's why we give you access to a personal health coach – at no additional charge. Your coach can work with you to create a custom-fit personal health improvement plan.

## Coaches will work with you to:

- › Analyze and explain your health assessment results
- › Participate in available health improvement plans and services
- › Learn ways to better manage health issues like lower back pain, high blood pressure, high cholesterol and more
- › Helping you understand your treatment options so you and your doctor can make decisions that meet your health needs and work best for you
- › Answer questions about your health, health coverage and how to get the best value every time you seek care

## Take charge of your health

Building a partnership with your physician is a great way to stay engaged in your health care decisions so you understand your options. Your health coach can work with you to make a list of the questions you'd like to ask your doctor, ahead of your visit, so you're prepared. Questions like:

- › Are there lifestyle changes you can make prior to starting medication for a condition? (For example, losing weight, proper nutrition, and stress reduction play a factor in a number of chronic medical conditions.)
- › Are there other options you can try before pursuing surgery?
- › Are there equivalent generic medications you can take instead of the higher-cost brand-name drugs?

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# MY HEALTH COACH

## Know before you go

In addition to your health coach, we offer other helpful resources to assist you in making smart decisions about your health.

## Your guide for where to go when you need medical care

	Conditions treated <sup>1</sup>	Your cost and time
<b>Emergency room (ER)</b>  For immediate treatment of critical injuries or illness. If a situation seems life threatening, call 911 or go to the nearest emergency room. Open 24/7.	<ul style="list-style-type: none"> <li>Sudden numbness, weakness</li> <li>Uncontrolled bleeding</li> <li>Seizure or loss of consciousness</li> <li>Shortness of breath</li> <li>Chest pain</li> <li>Head injury/major trauma</li> <li>Blurry or loss of vision</li> <li>Severe cuts or burns</li> <li>Overdose</li> </ul>	<ul style="list-style-type: none"> <li>Highest cost</li> <li>No appointment needed</li> <li>Wait times may be long, averaging over 4 hours<sup>2</sup></li> </ul>
<b>Urgent care center</b>  For conditions that aren't life threatening. Staffed by nurses and doctors and usually have extended hours.	<ul style="list-style-type: none"> <li>Minor cuts, sprains, burns, rashes</li> <li>Fever and flu symptoms</li> <li>Headaches</li> <li>Chronic lower back pain</li> <li>Joint pain</li> <li>Minor respiratory symptoms</li> <li>Urinary tract infections</li> </ul>	<ul style="list-style-type: none"> <li>Costs lower than ER</li> <li>No appointment needed</li> <li>Wait times vary</li> </ul>
<b>Doctor's office</b>  The best place to go for routine or preventive care, to keep track of medications, or for a referral to see a specialist.	<ul style="list-style-type: none"> <li>General health issues</li> <li>Preventive care</li> <li>Routine checkups</li> <li>Immunizations and screenings</li> </ul>	<ul style="list-style-type: none"> <li>May charge copay/coinsurance and/or deductible</li> <li>Usually need appointment</li> <li>Short wait times</li> </ul>
<b>Convenience care clinic</b>  Treats minor medical concerns that aren't life threatening. Staffed by nurse practitioners and physician assistants. Located in retail stores and pharmacies. Often open nights and weekends.	<ul style="list-style-type: none"> <li>Common cold/flu</li> <li>Rashes or skin conditions</li> <li>Sore throat, earache, sinus pain</li> <li>Minor cuts or burns</li> <li>Pregnancy testing</li> <li>Vaccines</li> </ul>	<ul style="list-style-type: none"> <li>Same or lower than doctor's office</li> <li>No appointment needed</li> <li>Wait times about 15 minutes or less</li> </ul>

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This is general information on how you can get the most out of your plan and your health care dollars. You should consider all relevant factors and consult with your treating doctor when selecting a health care professional or facility for care. In a medical emergency, always dial 911 or visit the nearest hospital.

1. List is not all-inclusive.

2. Urgent Care Management Monthly, October, 2012

# MY TOOLS



Your health is an investment in your future. Cigna Choice Fund gives you the tools and resources to help you take control of that future and make smart decisions about your health and health spending.

## myCigna.com

You have around-the-clock access to all your personalized health information in one convenient location. You can:

- › Locate a doctor
- › Find cost-of-care estimates and physician quality ratings before you receive treatment<sup>1</sup>
- › Access your personal health assessment
- › Check account balance information
- › View and pay claims, and much, much more

**View a demo of the myCigna.com website, select Site Benefits.**

## Cigna mobile

You can access **myCigna.com** when you're on the go - from any web-enabled device.<sup>2</sup> And our myCigna Mobile App\* goes one step further - making it even simpler and easier to get to information you need, when you need it:

- › Instant, real-time access to health information on the go
- › Store and organize info right on your smartphone
- › Easy and simple navigation
- › Completely personalized
- › Available whenever, wherever

**Download the myCigna Mobile App for your mobile device.**

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1. Physician quality ratings and care designations are not a guarantee of the quality of care actually delivered. Health care professionals and facilities that participate in the Cigna network are independent contractors solely responsible for the care provided and are not agents of Cigna.

# MY TOOLS

## Educational videos

These online videos make learning more about your HSA fun and easy:

### HSA tools:

- › **Everyday HSA Tool** – Use this tool to find a scenario that fits your current stage of life and financial path to success.
- › **Personalized Learning Videos** – Take a short five question survey about your HSA needs and we'll suggest which videos to watch to help you learn more about maximizing your account.

## HSA frequently asked questions

Find practical answers to the questions that are most frequently asked.

**Click here** to access this tool.

## HSA calculator

A user-friendly tool that allows you to calculate your maximum HSA contribution, estimate tax savings by contributing to an HSA, and illustrate your future account value. **Click here** to access this tool.

## List of HSA eligible expenses

**Click here** to find a complete list of medical expenses eligible to be paid from your HSA.

## Personal cost & quality estimator

Visit **myCigna.com** to access this easy-to-use, online tool that lets you easily compare doctor, facility and prescription drug costs<sup>1</sup> – all in one place – and specific to your HSA plan.

If you are unable to open the quick links above, visit **myCigna.com** to access the videos.

- ▶ MY HSA PLAN
- ▶ MY GOALS
- ▶ MY CONTRIBUTIONS
- ▶ MY FUNDS
- ▶ MY TAXES
- ▶ MY HEALTH COACH
- ▶ MY TOOLS
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1. If your plan includes Cigna Pharmacy benefits.

# MY CONTACTS



Take control.  
You're worth it.

## 24/7/365

Our customer service advocates are available 24/7/365 to answer your questions - whenever it's most convenient for you:

- › Call **1.800.Cigna24** or the number listed on the back of your ID card
- › Available in more than 150 languages and dialects
- › Dedicated 24/7 Health Information Line staffed by nurses to answer health questions and help you decide where and when to seek medical attention

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