

CIGNA GROUP INSURANCE HEALTH ADVOCACY SERVICES

Health care and insurance can be complicated. We're here to help.

Navigating the complex health care landscape can sometimes seem overwhelming. Cigna offers health advocacy services to help employees and their families resolve their health care and health insurance challenges. These services benefit employers by helping them reduce absenteeism and increase both employee productivity and employee satisfaction.

Support from dedicated professionals

Personal health advocates, who are experienced in health benefits and services, provide individualized assistance with a range of health care and insurance-related needs.

Services include:

- › **Information and Guidance** - answer questions, provide information on treatments, medications, as well as helping find health care providers.
- › **Administrative Support** - explaining benefits, estimating procedure costs, and working to resolve benefit and claim issues.
- › **Senior Care and Special Needs Services** - locating appropriate senior care - in a facility like a nursing home or group home, or in-home assistance - such as home health aides, rehabilitation services, or physicians who make house calls.
- › **Complementary & Alternative Medicine** - identifying wellness services and alternative medicine.

Support for non-covered medical expenses

Personal health coaches also work with employees who have non-covered medical bills over \$400. They help investigate charges, negotiate discounts, establish payment plans, and educate employees about how to maximize their benefits and their savings.

How it works



Employee or family member calls a toll-free number dedicated to Cigna customers.

Caller speaks to a dedicated personal health advocate and receives live, individualized assistance.

Personal health advocate continues to support the individual until the issue is resolved.



Services for the whole family

Employees, spouses, dependent children, parents and parents-in-law are all eligible.

Convenient Access

Personal health advocates are available Monday through Friday between 8 a.m. and 12 a.m. ET at 866.799.2725.

A commitment to adding value

At Cigna, we're committed to adding real value to our product offerings. Health advocacy services help employees save time and effort, which helps boost productivity and job satisfaction. And we see that as a win-win for employees and employers alike.

Together, all the way.®



Health advocacy services are NOT health insurance or medical services, and this program does not provide either for health care services or for the reimbursement for financial losses of health care services. Health advocacy services are provided under a contract with Health Advocate, Inc. subject to all of the terms of that contract. Presented here are highlights of the program. Full terms, conditions and exclusions are contained in the Health Advocate service agreement.

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