

PREVENTIVE HEALTH



Information & Cigna Resources for Your Health

Together, all the way.SM



THIS PRESENTATION IS FOR INFORMATIONAL PURPOSES ONLY.

MATERIAL WITHIN THIS PRESENTATION SHOULD NOT BE CONSIDERED

MEDICAL ADVICE. IF YOU HAVE QUESTIONS FOLLOWING THE PRESENTATION,

PLEASE CONSULT WITH YOUR PHYSICIAN AND/OR A NURSE AT THE

24-HOUR HEALTH INFORMATION LINESM (FOR CIGNA INDIVIDUALS).

DURING A MEDICAL EMERGENCY, GO TO THE NEAREST HOSPITAL OR CALL 911.



Agenda

- Preventive Care
- Women's Health
- Men's Health
- Know Before You Go
- How to Use Your Plan
- Cigna Programs for your Health



Preventive Care



Understanding Your Preventive Care Health Coverage

- > Even if you're in the best shape of your life, it's important to visit your physician for an annual well-visit!
- > Getting the right preventive care services at the right time can help by:
 - Preventing certain illnesses and health conditions from happening
 - Detecting a health problem at a stage that might be easier to treat
- > To make sure you get the care you need it's important for you to understand the following:
 - What a preventive care service is?
 - Which services your health plan will cover?



What Is A Preventive Care Service?




- > Preventive care services are provided when you don't have any symptoms and haven't been diagnosed with the health issue connected with the preventive service.
 - A flu vaccination is given to prevent the flu before you get it
 - Mammograms can help detect an illness when there aren't any symptoms

- > Even if you are in the best shape of your life, a serious condition with no signs or symptoms may put your health at risk.



Wellness Exams

- Preventive care services are provided during a wellness exam
- You and your doctor will determine which screenings are right for you
- Health screenings are based on your
 - ✓ Age
 - ✓ Gender
 - ✓ Personal Health History
 - ✓ Current Health

 = Men,  = Women,  = Children/Adolescents



Talk to Your Doctor



Don't be shy.
This is your
time to ask
all of your
questions.



You may need
screenings
earlier or more
often because
of risk factors
like family
history or other
health issues.



Talk to your
doctor about
which screenings
are right for you,
when you should
have them, and
how often.



If you have
health
concerns, write
them down and
bring to your
next doctor's
appointment.
There may
be preventive
care steps you
can take.



Preventive Care: 4 Ways to Stay Healthy

What can you do to stay healthy and prevent disease?



Get preventive screening tests



Take medicine as directed by your doctor



Stay up-to-date with your vaccinations



Stick to healthy lifestyle habits



Important Things You Should Know For Good Health

Aim For Fitness

- Aim for a healthy weight
- Be physically active each and every day

Build A Healthy Base

- Let **ChooseMyPlate.gov** guide your food choices
- Choose a variety of grains daily, especially whole grains
- Choose a variety of fruits and vegetables daily
- Store food so that it is safe to eat

Choose Sensibly

- Choose a diet that is low in saturated fat and cholesterol, and moderate in total fat
- Choose food and beverages that are low in sugar
- Choose and prepare foods with less salt
- If you drink alcoholic beverages, do so in moderation

Always discuss with your treating physician the preventive health care most appropriate for your needs and clinical condition





WOMEN'S HEALTH

What you need to know for
a long and healthy life

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Preventive Health: Staying Healthy

What are the top causes of death for women?¹

- Heart disease
- Cancer
- Chronic lower respiratory diseases



Things that raise your risk for heart disease and cancer:¹

Being overweight:
31% of women 20 years and over are obese (2009-2012)

Using tobacco:
16% of women 18 years and over currently smoke cigarettes

Not being very active: only 44.8% of women 18 years and over met the 2008 federal physical activity guidelines for aerobic activity

Not eating healthy



Which Tests Should You Be Getting?

1

Blood Pressure

- > Have your blood pressure checked every year if you are ages 40 and over or have increased risk for high blood pressure; every 3-5 years if you are ages 18-39 with normal blood pressure and no other risks.²
- > Based on your reading, your doctor will advise how often to get future screenings.

2

Cholesterol

- > Have a blood test to check your cholesterol starting at age 45, unless you are at increased risk for coronary artery disease.²

3

Osteoporosis

- > Begin bone density testing at age 65 or as directed by your doctor if you are at risk for bone fractures.²

4

Diabetes

- > Get blood glucose checked as part of your cardiovascular risk assessment when you are aged 40 or older and are overweight or obese.²

5

Mental Health

- > Talk with your doctor about being screened for depression and about other mental health issues and resources.



Which Cancer Screening Tests Are For You?

Breast Cancer

- > Starting at age 40, talk with your doctor about when and how often to get a mammogram.

Cervical Cancer

- > All women should have a Pap smear (this is the screening test for cervical cancer).

- > Start having Pap tests at age 21 and then then every three years (or as directed by your doctor).²

- A pelvic exam may be done when you have a Pap test or at your yearly physical exam.

- Pelvic exam checks your uterus, ovaries and other organs.

Colon Cancer

- > Begin screening for colon cancer at age 50.²

- > If you have a family history of colon cancer or other risk factors, you may need to start sooner.

Skin Cancer

- > If you are at a higher risk for skin cancer, your doctor may want you to have regular full-body screenings.³

- > With any changes in your skin, tell your doctor about them right away.



MEN'S HEALTH

What you need to know for
a long and healthy life



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Preventive Health: Staying Healthy

What are the top causes of death for men?¹

- Heart disease
- Cancer
- Accidents



Things that raise your risk for heart disease and cancer:¹

Being overweight:
34.6% of men 20 years and over are obese (2009-2012)

Using tobacco:
18.9% of men 18 years and over currently smoke cigarettes

Not being very active: only 52.6% of men 18 years and over met the 2008 federal physical activity guidelines for aerobic activity

Not eating healthy



Which Screenings Are Recommended?



Getting regular health screenings could save your life.

Many top causes of illness and death for men may be prevented or treated if caught early. This includes heart disease, certain cancers and diabetes.

Stay on top of getting screenings for:

- Cholesterol levels
- Blood pressure
- Colon cancer
- Prostate cancer
- Diabetes/blood glucose level
- ...and others your doctor may recommend



Tip: Use your birthday as your yearly reminder to schedule recommended screening tests.



Know Before You Go



Know Before You Go

Emergency room (ER): For immediate treatment of critical injuries or illness. Open 24/7. If a situation seems life-threatening, call 911 or go to the nearest emergency room.

Conditions treated¹

- › Sudden numbness, weakness
- › Uncontrolled bleeding
- › Seizure or loss of consciousness
- › Shortness of breath
- › Chest pain
- › Head injury/major trauma
- › Blurry or loss of vision
- › Severe cuts or burns
- › Overdose

Your cost and time

- › Highest cost
- › No appointment needed
- › Wait times may be long, averaging over 4 hours²

Urgent care center: For conditions that aren't life threatening. Staffed by nurses and doctors and usually have extended hours.

Conditions treated¹

- › Minor cuts, sprains, burns, rashes
- › Fever and flu symptoms
- › Headaches
- › Chronic lower back pain
- › Joint pain
- › Minor respiratory symptoms
- › Urinary tract infections

Your cost and time

- › Costs lower than ER
- › No appointment needed
- › Wait times vary

Greater

cost and time

Know Before You Go

Doctor's office: The best place to go for routine or preventive care, to keep track of medications, or for a referral to see a specialist.

Conditions treated¹

- › General health issues
- › Preventive care
- › Routine checkups
- › Immunizations and screening

Your cost and time

- › May charge copay/coinsurance and/or deductible
- › Usually need appointment
- › Short wait times

Convenience care clinic: Treats minor medical concerns. Staffed by nurse practitioners and physician assistants. Located in retail stores and pharmacies. Often open nights and weekends.

Conditions treated¹

- › Common cold/flu
- › Rashes or skin conditions
- › Sore throat, earache, sinus pain
- › Minor cuts or burns
- › Pregnancy testing
- › Vaccines

Your cost and time

- › Same or lower than doctor's office
- › No appointment needed
- › Wait times about 15 minutes or less

cost and time

Lower

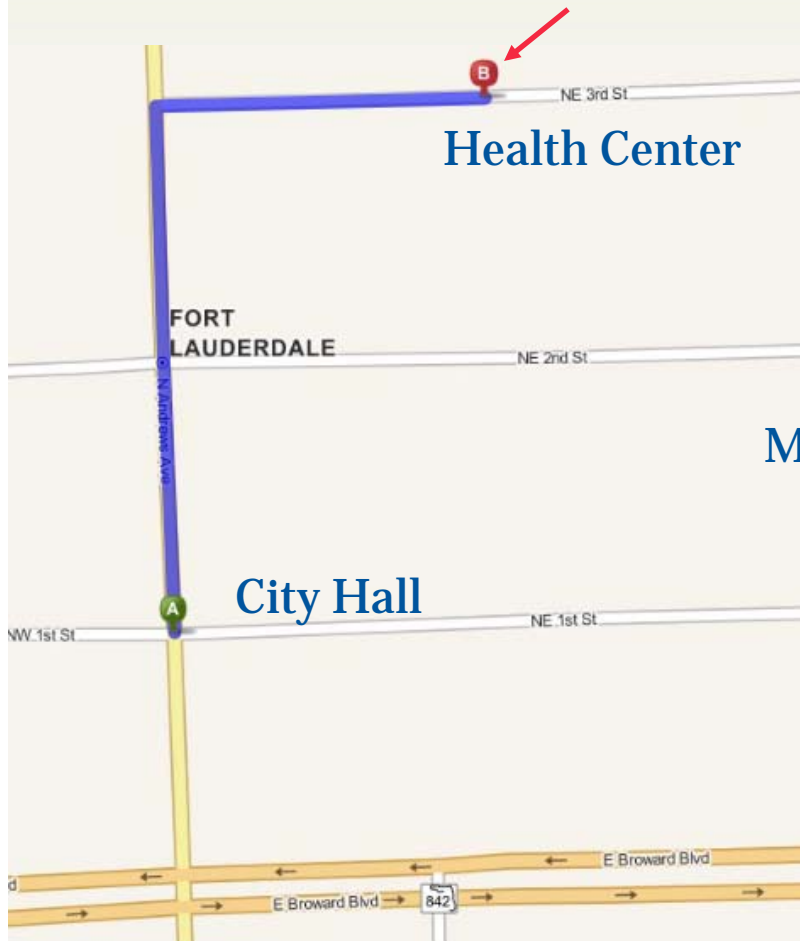


Cigna Health Information Line

A free service, staffed by nurses, that helps you understand and make informed decisions about health issues you are experiencing when you call. It can help you choose the right care in the right setting at the right time, whether it's reviewing home treatment options, following up on a doctor's appointment, or finding the nearest urgent care center. Just call the number on your Cigna ID card. Open 24/7.

City's Health and Wellness Center

THE HEALTH CENTER IS 2 BLOCKS FROM CITY HALL WITH FREE PARKING FOR PATIENTS



Meet the Medical Staff



Dr. Perla Del Pino-White, Medical Director

Kelly Parmenter-Eck, Nurse Practitioner

Frances Guzman, Medical Assistant

Christina Isaac, Medical Assistant



Cigna's 24 / 7 Nurse Information Line

Features:

- Provide 24/7 across all US time zones
- Team of expert registered nurses
- Provide in English and Spanish and for hearing impaired
- Provide General Health Information
 - Preventive care
 - Symptom management
- Provide Level of Care Recommendations
 - Call 911 now
 - Seek care now
 - Seek care today
 - Make an appointment
 - Try home treatment
- Provide follow up outreach- to participants who are directed to ER or called about life-threatening situations:
 - Headache
 - Abdominal pain
 - Chest pain
 - Children under the age of one
 - Age > 65 with high risk condition or therapy
 - Fever > 102 degrees orally or 103 degrees rectally
 - Stated or suspected abuse calls
 - Suicide calls
- Audio Health Information Library
 - Healthwise Knowledgebase
 - Available through telephone or web
- Provider Information
 - Assist in finding Cigna contracted providers
 - Information regarding pre-certification during non-business hours



(800) Cigna24



How to Use Your Plan

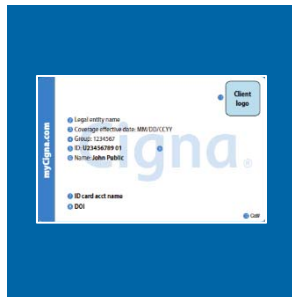
The claim process explained



The Claim Process



Visit an in-network doctor/hospital/ facility



Show your Cigna ID card



Pay copay or coinsurance* as required



Your doctor will send Cigna the claim



Cigna will send you an explanation of benefits, or “**EOB**,” as your receipt

* Your plan may apply a deductible. Copays are paid at the time of service. If a coinsurance applies, it is not paid at the time of service and is billed to you or charged to an HSA/HRA after the claim is processed and the EOB is issued.

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Explanation of Benefits

Explanation of benefits

for a claim received for JOE SOMEBODY, Reference # 1234567891234

Summary of a claim for services on June 21, 2011

for services provided by WALTER WHOEVER MD


Amount Billed	\$491.00	This was the amount that was billed for your visit on 06/21/2011.
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Discount	\$437.49	You saved \$437.49. Cigna negotiates discounts with health care professionals and facilities to help you save money.
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What Cigna plan paid	\$0.00	Your CIGNA plan did not pay any of the amount billed. This could be because you haven't met your deductible yet or your plan doesn't cover the services you received.
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What my accounts paid	\$53.51	\$53.51 was paid from your Health Reimbursement Account (HRA), you now have \$1,741.36 left.
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What I owe	\$0.00	This is the amount you owe after your discount, what your Cigna plan paid, and what your accounts paid. People usually owe because they may have a deductible, have to pay a percentage of the covered amount, or for care not covered by their plan. Any amount you paid since care was received may reduce the amount you owe
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You saved		You saved \$437.49 (or 89%) off the total amount billed. This is a total of your discount and what your CIGNA plan paid.
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To maximize your savings, visit www.myCigna.com or call customer service to estimate treatment costs, or to compare cost and quality of in-network health care professionals and facilities.

Claim Details

Cigna received this claim on June 28, 2011 and processed it on July 12, 2011.

Service dates	Type of service	Amount billed	Discount	Amount not covered	Covered amount	Copay/Deductible	What my Cigna plan paid	% paid	Coinsurance*	My account paid	Account paid from	What I owe	See notes
WALTER WHOEVER MD, Reference # 1234567891234													
06/21/11	LABORATORY	161.00	150.36	0.00	10.64	10.64	0.00	0	0.00	10.64	HRA	0.00	A,B
06/21/11	LABORATORY	189.00	175.90	0.00	13.10	13.10	0.00	0	0.00	13.10	HRA	0.00	A,B
06/21/11	LABORATORY	16.00	10.95	0.00	5.05	5.05	0.00	0	0.00	5.05	HRA	0.00	A,B
06/21/11	LABORATORY	90.00	73.10	0.00	16.90	16.90	0.00	0	0.00	16.90	HRA	0.00	A,B
06/21/11	LABORATORY	35.00	27.18	0.00	7.82	7.82	0.00	0	0.00	7.82	HRA	0.00	A,B
Total		\$491.00	\$437.49	\$0.00	\$53.51	\$53.51	\$0.00		\$0.00	\$53.51		\$0.00	

* After you have met your deductible, the cost of covered expenses are shared by you and your health plan. The percentage of covered expenses you are responsible for is called coinsurance.

What I need to know for my next claim

You've paid a total of \$58.64 toward your \$3,600 out of network deductible for 2011
 You've paid a total of \$58.64 toward your \$3,600 IN NETWORK DEDUCTIBLE for 2011

Notes

A - THANK YOU FOR USING THE CIGNA HEALTHCARE OPEN ACCESS PLUS NETWORK. THIS REPRESENTS YOUR SAVINGS, SO YOU ARE NOT REQUIRED TO PAY THIS AMOUNT. THIS PROVIDER IS PROHIBITED FROM BILLING THE PATIENT FOR THE DIFFERENCE. IF YOU HAVE ALREADY PAID THE FULL AMOUNT, PLEASE REQUEST REIMBURSEMENT FROM YOUR PROVIDER. IN, CA OR TN HEALTHCARE PROFESSIONALS, FOR INFORMATION REGARDING THE CONTRACTUAL SOURCE OF YOUR DISCOUNTED RATE, PLEASE CONTACT CIGNA CUSTOMER SERVICE DEPARTMENT AT 1.800.88CIGNA (882.4462).

B - FULLY PAID FROM HRA ACCOUNT.

Cigna Programs for Your Health



Programs and Support Resources

myCigna.com

Register today. It's this easy:

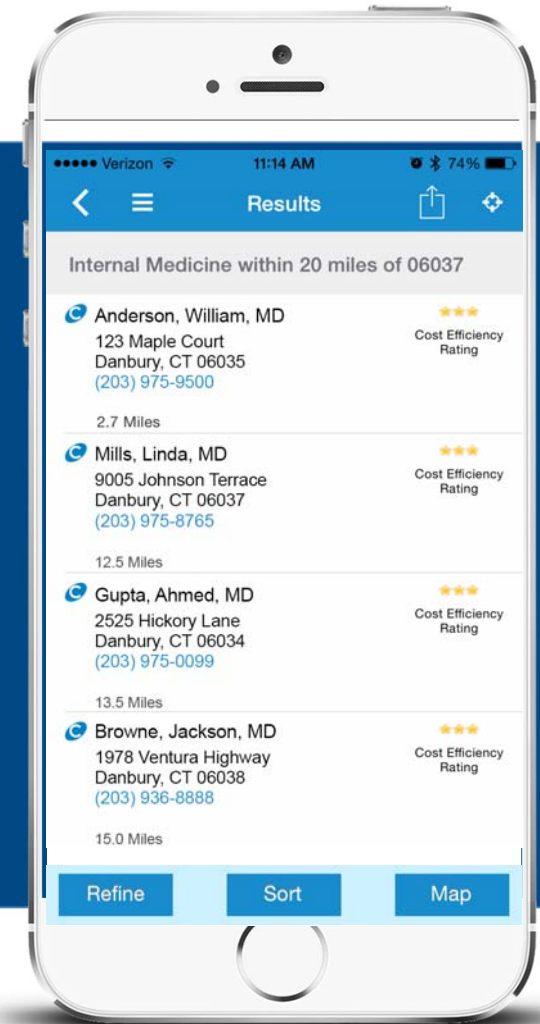
1. Go to **myCigna.com** and select “**Register**”
2. Enter your personal details like name, address and date of birth
3. Confirm your identity with secure information like your Cigna ID, social security number or complete a security questionnaire. This will make sure only you can access your information
4. Create a user ID and password
5. Review and submit

The screenshot displays the myCigna.com website interface. At the top left is the Cigna logo with the tagline "healthy life it's what you manage". To the right are navigation links: "Hi Test", "Profile", "Contact", "Forms", "Español", and "Log Out". A search bar is located below these links. A horizontal menu contains several options: "REVIEW MY COVERAGE", "MANAGE CLAIMS & BALANCES", "FIND A DOCTOR OR SERVICE", "CIGNA HOME DELIVERY PHARMACY", "ESTIMATE HEALTH CARE COSTS", and "MANAGE MY HEALTH". Below this menu is a "Secure Inbox (0)" notification. A message states: "You asked for it, we listened... you can now go directly to your Health Assessment and social network without logging in. Check it out!". The main content area features a large banner for "Take my health assessment" with a "GO NOW" button. Below the banner are three promotional cards: "MDLIVE" (Talk with a doctor anytime), "ID cards" (Get one today), and "myCigna on the go" (Find a doctor, view ID card information, check claims and more). The Cigna logo is visible in the bottom right corner of the screenshot.

Programs and Support Resources

myCigna Mobile App

Track your account balances and deductibles
Manage and calculate costs
View, fax or email ID card information
Find doctors and dentists
Review your coverage



Programs and Support Resources

> 24-Hour Health Information Line

- Nurses available 24/7 to address your health care concerns
- Call the number on your Cigna ID card or **800-Cigna-24**

> Chronic Disease Support

- Health support for conditions such as asthma, heart disease, depression, diabetes, etc.

> Lifestyle Management Programs

- Tobacco Cessation
- Weight Management
- Stress Management
- To enroll in any of the Lifestyle Management Programs, or if you have questions, call **855.246.1873**. Or, if you want to enroll online, visit **myCigna.com**, select “**My Health**” tab, then “**Programs and Resources**,” then select “**Health Assistant**” from the drop-down menu



Employee Assistance Program (EAP)

Reach your EAP by phone:

1.877.622.4327

Reach your EAP Online:

www.cignabehavioral.com

Enter Employer ID:

cofl

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Cigna's Healthy Rewards Discount Program

- > Value-added health and wellness member discount program up to 40% discount
- > No claim forms or physician referrals; members pay discounted rate for services
- > Over 12,000 fitness facilities including Curves, Anytime Fitness, select Gold's Gym, Jazzercise, Snap Fitness and other chain/local centers
- > Alternative Medicine featuring over 31,000 chiropractors, acupuncturists, massage therapists, and Registered Dietitians
- > Weight Management Programs
- > Tobacco Cessation Programs
- > Online store featuring:
 - Vitamins, supplements, herbal products & personal body care
 - Dental products
 - Homeopathic remedies & natural products
 - Diet & sports nutrition
 - Yoga & fitness activities
 - Books, audio, video & DVDs

The screenshot displays the Cigna Healthy Rewards website interface. At the top, there are logos for Jenny Craig and ChooseHealthy. Below the navigation bar, there are several menu items: 'REVIEW MY COVERAGE', 'MANAGE CLAIMS & BALANCES', 'FIND A DOCTOR, DENTIST OR FACILITY', 'CIGNA HOME DELIVERY PHARMACY', and 'ESTIMATE HEALTH CARE COSTS'. The main content area is titled 'Discount Programs - Healthy Rewards' and provides information on how to get started, including a list of steps: 'Review this online program information or call 1.800.870.3470', 'Show your Cigna ID card to get the discount', and 'Make your discounted payment'. A note states that some programs are not available in all states and are separate from medical coverage. The 'Weight and Nutrition Discounts' section is expanded, showing the 'HealthyRoads Weight Management Program' (up to 10% discount) and 'Registered Dietitian' (up to 25% discount). A sidebar on the right contains a 'NEED HELP' section with options for 'Email Customer Service', 'For help finding something on the site please call 1.800.853.2713', and 'For help with plan and coverage information please call 1.888.992.4462'. There is also a 'FAQ' link and a 'Cleveland Clinic' logo at the bottom right.

For more information call **800.870.3470** or visit **www.choosehealthy.com**



Questions?



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Sources:

1. Centers for Disease Control and Prevention. "Summary Health Statistics for U.S. Adults: National Health Interview Survey, 2012". https://www.cdc.gov/nchs/data/series/sr_10/sr10_260.pdf (accessed August 2015)
2. U.S. Preventive Services Task Force. "USPSTF A and B Recommendations". <http://www.uspreventiveservicestaskforce.org/Page/Name/uspstf-a-and-b-recommendations> (current as of February 2016)
3. The University of Texas MD Anderson Cancer Center. "Skin Cancer Screening Exams". <http://www.mdanderson.org/patient-and-cancer-information/cancer-information/cancer-topics/prevention-and-screening/screening/skin-cancer.html> (accessed April 18, 2016)

This is intended to be general health information and not medical advice or services. You should always consult with your doctor for appropriate care or treatment recommendations and advice.

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