

Wellness Incentive Benefit

Wellness Treatment, Health Screening Test or Preventive Care Incentive Benefit

Cigna Healthcare Accidental Injury, Critical Illness and Hospital Care Insurance

Your Cigna HealthcareSM Accidental Injury, Critical Illness and Hospital Care insurance plan comes with a wellness incentive benefit*. This benefit is paid for each covered person who completes at least one wellness treatment, health screening test or preventive care service. This benefit is limited to one per year per covered person.

And when you enroll in Cigna Healthcare medical AND Cigna Healthcare Supplemental Health insurance, you are automatically eligible for Cigna Simple File[®] Auto Pay. That means Cigna Healthcare will automatically pay you¹ for taking care of yourself.

To take advantage of your eligible wellness benefit, simply get any recommended wellness treatment, health screening test or preventive care service, as specified below, and you could receive \$100 from your Accidental Injury, \$100 from your Critical Illness and \$75 from your Hospital Care² plans.

There's no paperwork to file and no phone calls to make – it's the continuous connection between your Cigna Healthcare insurance plans. All you need to do is *watch out for your check*.

Wellness treatments

- Adult immunizations
- Annual routine preventative dental exam
- Annual routine ophthalmological exam including refraction
- Cancer screenings
- Colorectal cancer screenings
- General health exams
- Lead poisoning screenings
- Osteoporosis screenings
- Routine gynecological exams
- Routine prostate exams
- Well child care – including visits, labs and immunizations

Health screening tests

- Bone marrow testing
- Breast cancer blood test (CA 15-3)
- Breast ultrasound
- Chest x-ray
- Colon cancer blood test (CEA)
- Colonoscopy
- Fasting blood glucose test
- Flexible sigmoidoscopy
- Hemocult stool specimen
- Mammography
- Myeloma blood test (serum protein electrophoresis)
- Ovarian cancer blood test (CA125)
- Pandemic infectious disease immunization
- Pandemic infectious disease test and screening
- Pap smear for women over age 18
- Prostate-specific antigen (for prostate cancer)
- Serum cholesterol test to determine levels of HDL and LDL
- Stress test on a bicycle or treadmill
- Thermography
- Triglycerides blood test

*In Washington, the wellness benefit is known as the Health Screening Benefit.



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Insurance benefits are underwritten by Cigna Health and Life Insurance Company.

Preventive care

The Patient Protection and Affordable Care Act (PPACA) requires preventive health services as recommended by the following expert medical and scientific bodies:

1. The United States Preventive Services Task Force (USPSTF);
2. The Advisory Committee on Immunization Practices (ACIP);
3. The Health Resources and Services Administration (HRSA's) Bright Futures Project; and
4. HRSA and the Institute of Medicine (IOM) committee on women's clinical preventive services.

Detailed information is available at www.healthcare.gov/coverage/preventive-care-benefits.

Benefit exclusions and limitations

Services must be provided under the direction of a physician.

Filing a claim is easy

Complete and file your claim by phone

- Call **800.754.3207** to speak with one of our dedicated customer service representatives

File your claim online

- Visit the Cigna website SuppHealthClaims.com

Complete and file your claim by fax, email or mail

- **Download** a Wellness Incentive claim form at Cigna.com/customerforms
- **Fax** documents to our fax line at **1.866.304.3001**
- **Email** scanned documents to SuppHealthClaims@Cigna.com
- **Mail** documents to **Cigna Healthcare Supplemental Health Solutions, P.O. Box 188028, Chattanooga, TN 37422**



1. Benefits may be paid directly to you or anyone you designate, such as a hospital, upon assignment.

2. The term Hospital does not include a clinic or facility for: (1) rehabilitation, convalescent, custodial, educational, hospice, or skilled nursing; (2) the aged, drug addiction or alcoholism; or (3) a facility primarily or solely providing psychiatric services to mentally ill patients. The term Hospital also does not include a unit of a Hospital for rehabilitation, convalescent, custodial, educational, hospice, or skilled nursing care. Please refer to your plan documents as the actual definition of "Hospital" may vary by policy.

THESE POLICIES PAY LIMITED BENEFITS ONLY. THEY ARE NOT COMPREHENSIVE HEALTH INSURANCE COVERAGE AND DO NOT COVER ALL MEDICAL EXPENSES. THIS COVERAGE DOES NOT SATISFY THE "MINIMUM ESSENTIAL COVERAGE" OR INDIVIDUAL MANDATE REQUIREMENTS OF THE AFFORDABLE CARE ACT (ACA). THIS COVERAGE IS NOT MEDICAID OR MEDICARE SUPPLEMENT INSURANCE.

Product availability may vary by location and plan type and is subject to change. All group insurance policies may contain exclusions, limitations, reduction in benefits, and terms under which the policy may be continued in force or discontinued. For costs and details of coverage, contact your Cigna Healthcare representative.

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