

YOUR MEDICAL PLAN OPTIONS

Plan year: 2024

State of Tennessee



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Customer Support & Advocacy



LocalPlus[®] (LP) & Open Access Plus (OAP)

Getting care when and where you need it



In a LocalPlus Network area?

Whether you're home or in any LocalPlus or OAP Network area, you must visit a health care provider or facility in-network to receive in-network coverage. Using doctors and health care facilities in the Cigna network may keep your costs lower.



Need care away from home?

If you choose the Local Plus network and you're temporarily away from home and need care, look for a participating LocalPlus doctor. Or if you are outside a LocalPlus service area, you can visit providers or facilities using our Away From Home Care¹ (OAP) network.



Outside the network²?

If you choose to go outside the LocalPlus Network (or do not use the Away From Home Care network), your coverage will be considered out-of-network.



1. Away from Home care will be noted on myCigna.com when you are searching for a provider not in a local plus service area.
2. When accessing care outside of a LocalPlus service area, you will have access to the National Cigna Open Access Plus. Network.

TOOLS, PROGRAMS, & RESOURCES



So many
ways to
connect with
Cigna.
Whenever
Wherever

Cigna.com

- › Simple to navigate
- › Find what you're looking for, quickly and easily

Interactive Voice Response (IVR)

- › Our "natural language" system

Always "on" customer service

- › 24/7/365 live phone support**
- › Chat during certain hours

myCigna.com

- › Personalized
- › Easy access to doctor and facility searches, cost and quality of care, and more.

Cigna mobile app

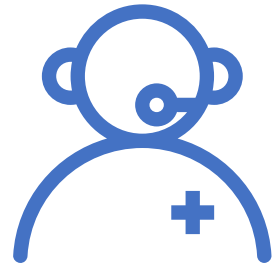
- › All Cigna sites available via any web-enabled mobile device



** For Cigna medical and dental plans

VIRTUAL CARE¹

Cigna has partnered with MDLIVE[®] to offer a comprehensive suite of convenient virtual care options — available by phone or video whenever it works for you. 1-888-726-3171



Primary Care

Preventive care, routine care and specialist referrals

- Preventive care checkups/wellness screenings available at no additional cost
- Routine care visits allow you to build a relationship with the same primary care provider (PCP)
- Prescriptions available through home delivery or at local pharmacies, if appropriate
- Receive orders for biometrics, blood work and screenings at local facilities²

Urgent Care

On-demand care for minor medical conditions

- 24/7/365, including holidays
- Care for hundreds of minor medical conditions
- A convenient and affordable alternative to urgent care centers and the ER
- Prescriptions available, if appropriate

Dermatology³

Fast, customized care for skin, hair and nail conditions — no appointment required

- Board-certified dermatologists review pictures and symptoms; prescriptions available, if appropriate
- Care for common skin, hair and nail conditions including acne, eczema, psoriasis, rosacea, suspicious spots and more
- Diagnosis and customized treatment plan, usually within 24 hours

1. Cigna provides access to virtual care through national telehealth providers as part of your plan. This service is separate from your health plan's network and may not be available in all areas or under all plans. Referrals are not required. Video may not be available in all areas or with all providers. Refer to plan documents for complete description of virtual care services and costs. Virtual primary care through MDLIVE is only available for Cigna medical members aged 18 and older.
2. Limited to labs contracted with MDLIVE for virtual wellness screenings.
3. Virtual dermatological visits through MDLIVE are completed via asynchronous messaging. Diagnoses requiring testing cannot be confirmed. Customers will be referred to seek in-person care. Treatment plans will be completed within a maximum of 3 business days, but usually within 24 hours.

The Cigna Diabetes Prevention Program in collaboration with Omada
A digital behavior change solution that takes diabetes prevention to a new level



Personal Health Coach. One-on-one support.



Lifestyle and behavior change program for up to two years.



Expert advice, tailored to you. Manage food, activity, sleep and stress.



Smart scale included to track your progress.

Bone & Joint Health Benefit Program



- Concierge service with guidance and support at every step
- Enhanced benefit \$0 cost for surgery = no bills, no surprise costs*
- Access to a select group of quality, in-network providers**
- Quality care close to home with travel benefits when needed***
- Peace of mind

- ✓ Low Back Disk Surgery
- ✓ Hip Replacement
- ✓ Knee Replacement
- ✓ Laminectomy
- ✓ Spinal Fusion
- ✓ Shoulder



*Admission through discharge. For non-HSA plans, the employer's plan pays 100% of eligible expenses. For HSA plans, the employer's plan pays 100% after deductible is met. **Providers identified as having top results based on Cigna's quality and cost-efficiency measures. ***Travel by car.

My Medical Ally* Expert Medical Opinion Program offered through Alight

Support for ALL health conditions including Cancer, Cardiology, Musculoskeletal (MSK) and more

The My Medical Ally team will:

- Check the credentials of your current doctor and verify their skills in treating your condition to make sure you are in the right hands
- Find the most qualified doctors and top-rated hospitals in your area and insurance network
- Arrange a first and second opinion, either in-person with a local physician or virtually with **world-class physicians**
- Ensure access via web portal, app, and phone
- Perform all medical records collection
- Provide extensive information on all available treatment options
- Help you decide if an elective surgery is right for you by weighing the risks, benefits, and alternative treatments video, asynchronous video, and written consults

World Class Remote Network Including:



*Previously branded as ConsumerMedical

The State of Tennessee is pleased to offer this valuable benefit at **no additional cost** to all employees and eligible dependents enrolled in the Cigna health plan.

We're here
24/7/365

By phone –
1.800.997.161
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Call anytime
day or night for
live customer
service

Please visit the State of TN Cigna microsite @
www.cigna.com/stateoftn/ to view:

- Medical Plan information (LP & OAP)
- State of TN Directory PDF
- State of TN LP & OAP Searchable Directory Links
- Valuable Program Information

Dental Plan Option

State of Tennessee

Plan year: 2024



Offered by Cigna Health and Life Insurance Company, Connecticut General Life Insurance Company, or their affiliates

Contents

Dental Plan – Cigna Dental Care
Dental Health Maintenance
Organization – Prepaid Provider



Cigna Value added Programs &
Services



Cigna Dental Care DHMO



Primary care dentist: Choose a primary care dentist in the Cigna Dental Care® network for the ParTNers for Health plan who can provide all your care

- Change your network dentist at any time
- Receive care from a pediatric dentist up to age 13

Network: Use dentists in the Cigna Dental Care® network for the state of Tennessee plan and you may pay less than you would with other dental plans

- No out-of-network coverage (except in emergencies)

Predictable costs: Estimate costs in advance based on your Patient Charge Schedule, and then pay an office visit copay and in some cases a lab fee for each service listed

Deductible and maximums: No deductible or calendar year maximums

Your access: Hundreds of dentists, one directory



- The Cigna Dental Care DHMO gives you access to a network of **quality dentists** and covers hundreds of procedures — for greater convenience and bigger savings.



- All participating dentists are consolidated into **one directory**, which you can easily search online at the **myCigna**[®] website or app.



- Search for providers using the provider link specific to the state of Tennessee. **Go to** www.cigna.com/stateoftn

Cigna Dental Oral Health Integration Program

Save money and help manage medical conditions with better oral care



Oral health and overall health are connected in ways you may not even realize¹

If you are pregnant or have been diagnosed with certain chronic medical conditions, you can enroll in the Cigna Dental Oral Health Integration Program. Then, you'll be eligible to be reimbursed for out-of-pocket costs for certain dental procedures²

We also work with dental providers to help protect you and your family from medication misuse, addiction and overdose

1. Mayo Clinic, "Oral health: A window to your overall health." <https://www.mayoclinic.org/healthy-lifestyle/adult-health/in-depth/dental/art-20047475>. Last updated October 28, 2021.
2. This program provides reimbursement for certain eligible dental procedures for customers with qualifying medical conditions. Customers must enroll in the program prior to receiving dental services to be eligible for reimbursement. Reimbursement is applied to and subject to any applicable calendar year maximum. See your plan documents for program details.

More than just dental benefits



Cigna Healthy Rewards^{®1}

Offers discounts on a range of health and wellness programs and services. To find out more call [1.800.870.3470](tel:1.800.870.3470).



Dental Information Line

24/7 access to trained professionals who can help answer your questions about dental treatment and clinical symptoms. [1.800.997.1617](tel:1.800.997.1617)

1. Healthy Rewards is a discount program and is separate from your dental benefits. If your plan includes coverage for any of the services offered through Healthy Rewards, this program is in addition to, not instead of, your plan benefits. Some Healthy Rewards programs are not available in all states and may be discontinued at any time. **A discount program is NOT insurance, and you must pay the entire discounted charge.**

Cigna Dental Virtual Care

Get the dental care you need without leaving home

If you need dental care and are unable to reach your regular provider, you now have the option to consult with a licensed dentist through a video call¹.

- Available 24 hours a day, seven days a week, 365 days a year
- Helps address urgent dental situations like toothaches, infection, swelling, bleeding and more
- Identifies whether more involved procedures are needed and helps guide care
- If necessary, prescribes medication² to be filled at your local pharmacy
- Processed as in-network claim on your plan, with no copay or coinsurance costs

To access Cigna Dental Virtual Care, just log on to your **myCigna.com** account and follow the prompts to the virtual care portal.

1. Cigna provides access to virtual care through national teledental care providers via myCigna.com as part of your plan. Providers are solely responsible for any treatment provided to their patients. Video chat may not be available in all areas or with all providers and is a requirement for this service. See your plan materials for the details of your specific Dental plan. This service is separate from coverage for virtual dental care obtained by your Dental plan's network and may not be available in all areas. A referral is not required for this service.
2. Dentists are unable to prescribe opioid or narcotic medications, and are subject to all laws in your residence state regarding the prescribing of medication.

We're here 24/7/365



By phone – 1.800.997.1617

Call anytime day or night for live customer service

Visit the state of Tennessee Cigna website @
www.cigna.com/stateoftn

- **Dental Plan Information**
- **Find a Dentist**
- **Valuable Program Information**

