

# HEALTH REIMBURSEMENT ACCOUNT

## Cigna Choice Fund

### How it works for you.

You are one of a kind with unique health care needs and we think you should have the freedom to control how you meet those needs. That's why Cigna Choice Fund® health plans combine health coverage with a Health Reimbursement Account (HRA). The HRA is funded by your employer to help you pay for some of the costs of covered health care expenses. Each time you need care, your health coverage lets you choose the doctors and other health care professionals and facilities that work best for you.

### Using your HRA

- › At the start of the plan year your employer deposits a specific dollar amount in your HRA.
- › Your account is used to pay 100% of eligible health care expenses until the money is used up.
- › The health care costs that were paid from your HRA typically count toward your deductible (the amount you pay before your plan starts to pay), reducing your share.
- › When you reach your deductible, you and your plan share the costs (coinsurance).
- › You're protected by an annual limit on how much you pay.
- › Depending on your plan, unused money may be available to you if you re-enroll in the plan the following year.

### Options for care

- › **Primary Care Provider** – You may choose a primary care provider to help coordinate your care and act as a personal health advocate. It's recommended but not required.
- › **In-network care**– Choose to see doctors or other health professionals who participate in your plan's network to keep your costs lower and eliminate paperwork.
- › **Preventive care** – Preventive care services are available at no additional cost to you when received in-network.<sup>1</sup>

- › **No-referral required** – If you need to see a specialist, you don't need a referral to see an in-network doctor. Precertification may be necessary for hospitalizations and some types of outpatient care, but there's no paperwork for you if you stay in-network.

**Emergency care** – When you need emergency care, you have coverage.

**24/7 service** – Whenever you need us, customer service representatives are available to take your call.

**Partner with a health coach** – Even when you're not sure where to begin, you'll get confidential assistance from reliable, compassionate professionals who want to help you take an active role in your health.

### Access to myCigna.com<sup>2</sup>

- › **Find** doctors and hospitals and compare cost and quality information.
- › **Get** Claims and Balances statements on demand to view claim history and account transactions
- › **Submit** receipts for reimbursement from your Cigna HRA and/or FSA<sup>3</sup>
- › **Manage** and track your health care finances with easy-to-use expense tracking tools.
- › **Sign up** for email notifications to keep up-to-date on the status of your account.

Download the myCigna Mobile<sup>SM</sup> App for a simple way to personalize, organize and access your important health information – on the go.<sup>4</sup>

Together, all the way.®



## Q & A

### Which services are covered by my plan, and which will I have to pay for out of my own pocket?

Covered services vary depending on your plan, so visit [myCigna.com](http://myCigna.com) or check your plan materials for specific information. Most employers require that you contribute toward the cost of your coverage. In addition, you'll pay:

- Any health care service or costs not covered by your plan.
- Costs for any services needed after you've spent your HRA, if you still haven't met your deductible.
- Your share of the cost for your covered health care expenses (coinsurance), after you meet your plan deductible up to your plan's out-of-pocket maximum.

If all of your health care expenses are covered services and the total cost doesn't exceed the amount in your HRA, you won't have additional out-of-pocket costs.

### What's the best way to use the money in my account?

Effective budgeting and planning will help you make the most of your plan. And remember, your costs are lower when you see a doctor who participates in your plan's network. To help you plan for services, use the cost and quality tools on [myCigna.com](http://myCigna.com).

### Does my HRA earn interest?

The HRA does not earn interest. However, you may be able to carry over unused amounts from one year to the next. See your plan materials for details.

### What is the difference between in-network coverage and out-of-network coverage?

When you visit a doctor who is in your plan's network, you receive in-network coverage with lower out-of-pocket costs. That's because participating providers have agreed to charge lower fees, and your plan covers a larger share of the charges. If you choose to visit a doctor outside of the network, your costs will be higher, and depending on your plan, may not be covered.

### Will doctors collect money from me at the time of service?

In most cases your in-network doctor won't collect any money from you at the time of your visit. Instead, your doctor will send the claim directly to Cigna. Cigna will process the claim and determine payment for eligible services.

If there is money available in your HRA:

- Cigna pays your doctor directly from your account.  
You receive an explanation of benefits that confirms the amount that was paid from your account. It will also tell you how much money is left in your account.
- If there is no money in your account, or the expense is not covered by your plan:
  - You will receive an explanation of benefits letting you know that you are responsible for payment to your doctor and how much you owe.
  - Your doctor will bill you directly for any amount that you owe.

1. Coverage for preventive care may vary depending on the terms of your specific medical plan. Immunizations for travel are generally not covered. For benefit information, and a complete listing of both covered and non-covered services under your specific medical plan, refer to your plan documents.
2. Access to [myCigna.com](http://myCigna.com) begins on your plan effective date.
3. Available for Cigna Choice Fund® Health Reimbursement Account (HRA) and Flexible Spending Account (FSA) plans only.
4. The downloading and use of the myCigna Mobile App is subject to the terms and conditions of the App and the online stores from which it is downloaded. Standard mobile phone carrier and data usage charges apply.

Patient experience, quality designations, cost-efficiency and other ratings found in Cigna's online directories reflect a partial assessment of quality and should not be the sole basis for decision-making (as such measures have a risk of error). They are not a guarantee of the quality of care that will be provided to individual patients. Individuals are encouraged to consider all relevant factors and consult with their physician when selecting a health care facility. Health care professionals and facilities who participate in Cigna's network are independent practitioners solely responsible for the treatment provided to their patients. They are not agents of Cigna.

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