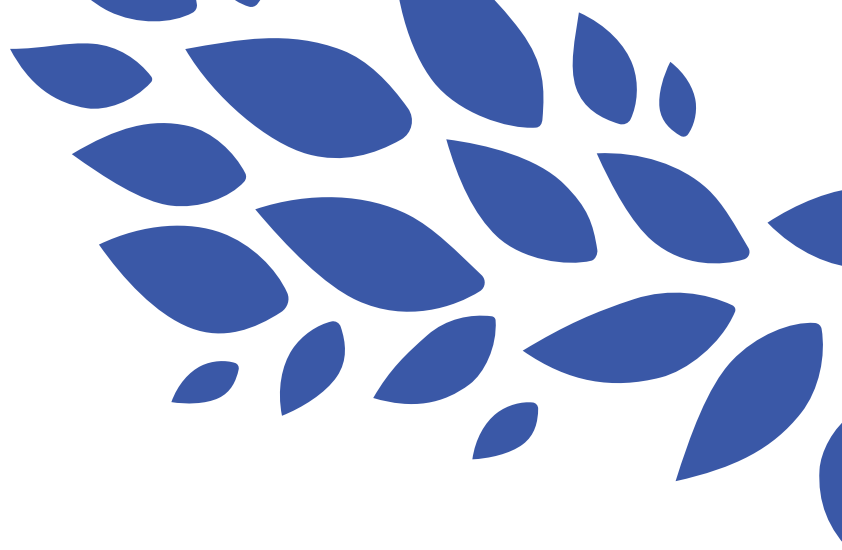


For Rack Room Shoes plan participants.



Take control of your health.

Get the most from the benefits offered through your employer.

As part of your employer's health plan, you get access to a variety of programs and services to help make your life easier — and healthier.

Manage your health on myCigna

Your health is most important. That's why there's **myCigna** — your online home for assessment tools, medical updates and more.¹

On the **myCigna**® app or **myCigna.com**® you can:

- Find in-network providers and dentists.
- View, print or send your ID card information.
- Review coverage, manage and track claims.
- Compare provider and hospital cost and quality.
- Get health and wellness tools and resources.
- Sign up for new plan document alerts.
- Track your account balances and deductibles.

Use the click-to-chat feature to connect with a live Cigna HealthcareSM representative.

1. App/online store terms and mobile phone carrier/data charges apply. Please refer to your phone's manufacturer for your phone's specific capabilities. Actual myCigna features may vary depending on your plan and individual security profile. Customers under age 13 (and/or their parent/guardian) will not be able to register at myCigna.com.

When your plan year begins, register on **myCigna.com**®.¹ Access your digital ID cards, find in-network health care providers, estimate costs and activate all available programs.



Cigna One Guide®

During the enrollment period, you can call the Cigna One Guide team at **800.244.6224** for help with plans and coverage.

Make getting and staying healthy as easy as possible with Cigna One Guide. Our personal guides can help give you health and money-saving tips. This personalized support comes with your medical plan. After enrollment, One Guide offers ongoing support to help you:



Understand your plan

- Know your coverage and how it works.
- Get answers to health care or plan questions.

Get care

- Find an in-network provider, lab or urgent care center.
- Connect with health coaches and more.
- Stay on track with appointments and preventive care.
- Get support for complex health situations.

Save and earn

- Maximize your benefits and learn how to earn incentives.
- Get cost estimates and service comparisons to avoid surprises.
- Check account balances and claim activity.

Once you have enrolled, start using the Cigna One Guide support service by going to the **myCigna® app**¹ or **myCigna.com**[®].

1. The downloading and use of the myCigna App is subject to the terms and conditions of the app and the online store from which it is downloaded. Standard mobile phone carrier and data usage charges apply. Customers under age 13 (and/or their parent/guardian) will not be able to register at myCigna.com.

24/7 customer service

Anytime you need us, feel free to call the toll-free number on your ID card.

- You can reach us 24 hours a day, seven days a week.
- You can get answers to your health, claims and benefit questions.
- Ask for a Spanish-speaking service representative or someone who can translate one of 200 languages.

24/7 customer assistance is available for medical and dental plan customers only.

Virtual care available 24/7/365

MDLIVE[®] offers virtual care by phone or video, whenever it's convenient for you.¹ MDLIVE board-certified doctors, dermatologists, psychiatrists and licensed therapists provide personalized care for many health needs in the privacy of your home, including:

- Preventive care, routine care and specialist referrals.
- On-demand urgent care for minor medical conditions.
- Prescription needs, if appropriate.
- Behavioral care for issues such as anxiety, stress, grief and depression.

- Dermatology care for common skin, hair and nail conditions.

Access MDLIVE by logging in to **myCigna.com**[®] and selecting "Talk to a doctor."

1. Cigna Healthcare 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. In general, to be covered by your plan, services must be medically necessary and used for the diagnosis or treatment of a covered condition. Not all prescription drugs are covered. Not all services are eligible or may be covered under your specific medical plan. The following services are generally not covered: services that aren't medically necessary; experimental, investigational or unproven services; services for an injury or illness that occurs while working for pay or profit, including services covered by Worker's Compensation benefits; treatment of sexual dysfunction. This is a summary only and the terms of your specific medical plan may vary. All group health insurance policies and health benefit plans contain exclusions and limitations. See your plan materials for costs and details of coverage, including other telehealth/telemedicine benefits that may be available under your specific health plan. Virtual primary care through MDLIVE is only available for Cigna Healthcare medical members aged 18 and older. 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.

Cigna Healthy Babies

Get help throughout your pregnancy with Cigna Healthy Babies. To support you along your journey, you'll get:

- A guide to help you learn about pregnancy and babies, including topics like prenatal care, exercise, stress, depression and more.
- Access to a maternity specialist to help answer your questions on everything from morning sickness to maternity benefits.

You'll also have easy access to a wealth of information on the **myCigna**[®] website from trusted sources like WebMD[®] and Healthwise[®]. You'll learn how to:

- Make a plan for a healthy pregnancy.
- Monitor your pregnancy week by week.
- Prepare for labor and delivery.
- Care for your baby.

Lifestyle Management Program

If weight, tobacco or stress is affecting your health or your ability to live an active life, it may be time to make some changes. A health coach can provide you with personalized support to help you:

- Learn to manage your weight using a non-diet approach that helps you build confidence, change habits, eat healthier and become more active.
- Develop a personal quit plan to become and remain tobacco-free.

- Understand the sources of your stress, and learn coping techniques to better manage stress, both on and off the job.

Preventive care

Getting and staying healthy is important. That's why most health plans include coverage for eligible preventive care services at no additional cost to you, when you receive them from a provider who participates in your plan's network.

This means no out-of-pocket costs to you. Covered preventive care services can include, but are not limited to:¹

- Blood pressure screenings
- Cholesterol screenings
- Diabetes screenings
- Screenings for colon/rectal cancer
- Clinical breast exams
- Pap tests
- Mammograms

1. Plans may vary and not all preventive care services are covered. For example, immunizations for travel are generally not covered. See your plan materials for a complete list of covered preventive care services.

Omada[®] for Cigna HealthcareSM

If you're ready to lose weight, gain energy and reduce the risks of type 2 diabetes and heart disease, Omada can help you build healthy habits that last. This digital lifestyle program surrounds you with the tools and support you need to make meaningful changes to the way you eat, move, sleep and manage stress — one small step at a time. Omada is offered at no additional cost if you or your covered adult dependents are at risk for type 2 diabetes or heart disease, and are accepted into the program.

The Omada program is not administered by Cigna Healthcare. It is administered solely by Omada Health, Inc. which is responsible for the program.

Cigna Total Behavioral Health[®]

When you or a family member need help taking care of your emotional well-being, Cigna HealthcareSM provides access to a wide range of behavioral experts, programs and resources to help you take control of your whole health — mind and body.¹

The behavioral health network includes licensed therapists, psychiatrists and nurse practitioners, behavioral facilities and programs, and more.

Behavioral health benefits also include:

- **Special Care Navigators** will serve as your single point of contact to help you address all your mental health needs, including finding the right therapist, following up to ensure you are satisfied, and more.

- **Speak with a clinician** by phone 24/7/365. Connect directly with a licensed clinician for an unlimited number of 45–60-minute consultative sessions for an evaluation or to discuss your concerns.
- **Virtual care**, which lets you receive quality, behavioral health care without leaving home. Simply connect via your phone, computer or tablet and you can schedule online appointments with licensed counselors or psychiatrists.²
- **Online tools** that help you find in-network providers and facilities, stress management tools, and a variety of health and well-being information.
- **Programs** that give you access to behavioral experts with extensive experience. Our experts can help you and your family address challenges such as autism spectrum disorder, eating disorders, opioid and pain management and substance use.

1. All Cigna Healthcare products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Evernorth Care Solutions, Inc., and Evernorth Behavioral Health, Inc. Use and distribution limited solely to authorized personnel.

2. Cigna Healthcare 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 Healthcare medical members aged 18 and older. 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.

Know before you go

Here's an at-a-glance view of your options when you need medical care.¹

	Cost	Wait time	Severity
Virtual care¹	\$ \$ \$ \$	⌚ ⌚ ⌚ ⌚	⊕ ⊕ ⊕ ⊕
Convenience care clinic	\$ \$ \$ \$	⌚ ⌚ ⌚ ⌚	⊕ ⊕ ⊕ ⊕
Primary care provider	\$ \$ \$ \$	⌚ ⌚ ⌚ ⌚	⊕ ⊕ ⊕ ⊕
Urgent care center	\$ \$ \$ \$	⌚ ⌚ ⌚ ⌚	⊕ ⊕ ⊕ ⊕
Emergency room	\$ \$ \$ \$	⌚ ⌚ ⌚ ⌚	⊕ ⊕ ⊕ ⊕

For illustrative purposes only. Actual covered benefits, costs and wait times may vary. Always consult with your doctor for medical advice, including prior to selecting another provider for care.

1. Cigna Healthcare 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

Healthcare medical members aged 18 and older. 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.

Protect and restore with IdentityForce®

Identity theft causes financial and emotional harm. That's why Cigna HealthcareSM partnered with IdentityForce to offer monitoring, alerts and restoration. These services come with your medical coverage at no additional cost.¹

Services include:

- Credit monitoring and tracking
- Bank and credit card activity alerts
- Fraud monitoring
- Credit report monitoring
- Credit score simulator
- Restoration services
- Identity theft insurance

The more active you are online, the more exposed your information becomes. Fraud and scams grow more common as a result. Now's the time to protect what's most important.

Cigna Healthcare customers have two ways to enroll in IdentityForce®:

- Go online to cigna.identityforce.com/starthere.
- Call **833.580.2523**.

1. The program and services are provided by an independent company/entity and not by Cigna Healthcare. Program and services are subject to all applicable program terms and conditions. Program availability is subject to change.

Cigna Healthcare Wellness ExperienceSM

Reach your health goals while having fun. The Cigna Healthcare Wellness Experience comes at no extra cost to you.¹

- **Personalize your experience:** Connect your activity tracker and set topics of interest.
- **Do a health assessment:** Answer questions to get a health score and learn about possible risks.
- **Track your healthy habits:** Follow a healthy routine one small step at a time.
- **Stay motivated:** You can invite up to 10 friends and family members outside of work.
- **Participate in fun challenges:** Join coworkers and motivate one another to build new healthy habits.

Earn up to \$300 in wellness rewards.

By participating in healthy activities, you can earn rewards. The more you do, the more you earn!

- Complete well-being challenges.
- Work toward daily movement goals.
- Participate in digital coaching journeys.
- Record your healthy habits.

Once your plan starts you can sign up for the Wellness Experience on the Wellness tab of myCigna.com[®] or the [myCigna](#)[®] app.

1. The program and services are provided by an independent company/entity and not by Cigna Healthcare. Program and services are subject to all applicable program terms and conditions. Program availability is subject to change.

Save money with OHIP

The Cigna Dental Oral Health Integration Program[®] (OHIP) reimburses out-of-pocket costs for care that helps treat or prevent gum disease and tooth decay. You may be eligible to join if you're enrolled in our dental plan and have a qualifying medical condition.¹ You don't have to be enrolled in our medical plan to join.

Qualifying conditions include²:

- Pregnancy
- Heart disease
- Stroke
- Diabetes
- Chronic kidney disease
- Organ transplants
- Rheumatoid arthritis

There's no extra cost for OHIP — if you qualify, you'll get paid back.³ OHIP helps you save money and manage your conditions through better oral care.

Two ways to enroll in OHIP:

- Go to myCigna.com[®], select Coverage > Dental, and fill out the registration form.
- Call the number on your ID card and ask for a mailed registration form.

1. 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 annual benefits maximum. See your plan documents or contact Cigna Healthcare for complete program details.

2. Not a full list of conditions.

3. You do not have to meet your DPPO or indemnity deductible to receive reimbursement for these services. However, reimbursement will apply to and is subject to your annual benefits maximum for traditional indemnity and DPPO plans as well as plan rules for visits to network dentists and out-of-network dentists.



Questions?

Speak with a personal guide who can help you select a plan that meets the needs of you and your family.

Call 800.Cigna24 (800.244.6224).

Visit myCigna.com.



This information is for educational purposes only. It is not medical advice. Always consult your doctor for examinations, treatment, testing and care recommendations. In an emergency, dial 911 or visit the nearest emergency room.

Product availability may vary by location and plan type and is subject to change. All group health insurance policies and health benefit plans contain exclusions and limitations. For costs and complete details of coverage, see your plan materials.

Health care providers are independent contractors and are solely responsible for any treatment provided to their patients. Providers are not agents of Cigna Healthcare.

The Cigna Healthcare Commitment to Quality guide gives you access to the latest information about our program activities and results, including the measures we're taking to help meet our goals, guidelines, and procedures. It also has your member rights and responsibilities and information about our complaint process. You can find this guide on Cigna.com by typing the document name into the search feature. If you have questions or comments about the quality program, or cannot access the information online, please call the number on your Cigna ID card.

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