

# KEEP GETTING THE CARE YOU NEED



**Affordable health plans are available during a Special Enrollment Period.**

If you are currently without a health plan due to job loss or another qualifying life event, you may be eligible to enroll in a health plan through a Special Enrollment Period under the Affordable Care Act (ACA).<sup>1</sup>

## Get help with cost.

Based on your income and household size, you may qualify for one or both of the premium tax credits and a cost-sharing reduction.



**4 out of 5** people qualify for federal premium subsidies.<sup>2</sup>

**Premium tax credits.** Apply all, or part of this credit to lower your monthly premium payment.<sup>3</sup> Individuals earning up to \$49,960, or a family of four earning up to \$103,000, may be eligible.<sup>4</sup>

**Cost-sharing reductions.** Reduce out-of-pocket expenses, including deductibles, copays or coinsurance. Individuals earning less than approximately \$31,225, or a family of four earning up to approximately \$64,375, may be eligible.<sup>5</sup>

## With every Cigna plan, you will receive:

- ▶ \$0 annual check-up, flu shot, cholesterol and blood pressure screenings.<sup>6</sup>
- ▶ \$0 Virtual Care visits with access to board-certified doctors for minor health issues anywhere in the United States, anytime – day or night.<sup>7</sup>
- ▶ A variety of in-network options for care that can save time and money.
- ▶ Access to customer service and our Health Information Line, 24/7/365.
- ▶ Financial assistance to help lower monthly premiums and/or out-of-pocket expenses, if qualified.
- ▶ Discounts toward gym memberships, vision exams and eyewear.

Cigna offers Individual and Family Plans in AZ, CO, FL, IL, KS, MO, NC, TN, UT and VA.



## Learn more about financial assistance options.

Consider a Cigna plan by calling **855.737.3586**<sup>8</sup> for a quote, or visit [Cigna.com/Individuals-Families](https://www.cigna.com/Individuals-Families).

Visit the **Cigna Coronavirus (COVID-19) Resource Center** for behavioral and emotional support, as well as community resources during this challenging time. [Cigna.com/coronavirus](https://www.cigna.com/coronavirus)

**Together, all the way.®**



Insured by: Cigna Health and Life Insurance Company, Cigna HealthCare of AZ, Inc., Cigna HealthCare of IL, Inc., Cigna HealthCare of NC, Inc. or their affiliates.



1. Enrollment must occur within 60 days after the qualifying life event.
2. Early 2018 Effectuated Enrollment Snapshot, July 2 2018. <https://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/Downloads/2018-07-02-Trends-Report-1.pdf>.
3. Federal financial assistance can only be applied to the purchase of a qualified health plan.
4. Figures are based on national 2019 averages.
5. Customers must select a Silver qualified health plan to take advantage of cost-sharing reductions. Cost-sharing reductions are calculated online, based on your household's eligibility for federal financial assistance.
6. Plans may vary. Includes eligible in-network preventive care services. Some preventive care services may not be covered, including most immunizations for travel. Reference plan documents for a list of covered and non-covered preventive care services.
7. Virtual care providers participating in the Cigna Telehealth Connection program are independent contractors and separate from plan network providers. Not all providers have video chat capabilities. Video chat is not available in all areas. PCP referral is not required. Cigna Telehealth Connection does not guarantee that a prescription will be written. Refer to plan documents for a complete description of covered services, including other telehealth/telemedicine benefits. **\$0 telehealth benefit not available for all plans in AZ and CO. Some plans may apply a copay, coinsurance or deductible.**
8. Interpreter services are available at no cost to you (TRS or TTY services just dial 711).

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 details of coverage, review your plan documents or contact a Cigna representative.

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