

# Currituck County Open Enrollment July 1, 2016



Group Medical  
Wellness Incentives  
Group Dental  
Voluntary Vision  
Flexible Spending Account  
Dependent Care

# What is Open Enrollment?

- Open Enrollment is the time of year when you can make changes to your plan options, add or delete dependents, or terminate your coverage.
- If you do not make these changes during Open Enrollment, you must wait for a Qualifying Event.
- *Currituck County offers its employees affordable health care; therefore, employees are not eligible for a subsidy on the individual marketplace.*

# What is a Qualifying Event?

- A Qualifying Event is an occurrence that allows you to make a change to your benefits outside of the Open Enrollment Period. You have 30 days from the qualifying event to make a change.
- Some Examples include:
  - Marriage, Divorce or Legal Separation
  - Birth or Adoption of a Child
  - Loss or Gain of Coverage through your Spouse
  - Death of a Dependent

# Group Medical – CIGNA HRA \$1,500/80% (Health Reimbursement Arrangement) Plan Summary

|   | <u>In Network</u>   | <u>Out of Network</u>                    |
|---|---|--|
| <b>Preventive Care</b>  | Covered 100%<br>NOT Subject to Deductible                                 | Covered 70% after deductible             |
| <b>Primary Care Physician Office Visit</b>                                  | Covered 80% after deductible  | Covered 60% after deductible             |
| <b>Specialist Office Visit</b>  | Covered 80% after deductible  | Covered 60% after deductible             |
| <b>*NEW* Embedded Deductible</b>  | \$1,500/\$3,000   | \$3,000/\$6,000                          |
| <b>HRA Incentives</b>   | \$750   |  |
| <b>Inpatient Care</b>   | Covered 80 % After Deductible   | Covered 60% after deductible             |
| <b>Outpatient Surgery</b>   | Covered 80 % After Deductible   | Covered 60% after deductible             |
| <b>X-Ray &amp; Diagnostic Imaging Procedures</b> MRI,<br>MRA, PET, CT scans | Covered 80 % After Deductible   | Covered 60% after deductible             |
| <b>Emergency Room Services</b>  | Covered 80 % After Deductible   | Covered 80% after deductible             |
| <b>Urgent Care Services</b>   | Covered 80 % After Deductible   | Covered 80% after deductible             |
| <b>*NEW* Out of Pocket Maximum<br/>Per Contract Year</b>                    | Individual: \$5,000<br>Family: \$10,000                                   | Individual: \$10,000<br>Family: \$20,000 |
| <b>*NEW* Preventive Generic Drug Benefit</b>                                | \$0 Copay   | Covered 70% after deductible             |
| <b>Prescription Drug Benefit</b>  | 30-day Retail: \$10/\$40/\$50 AD<br>90-day Mail Order: \$20/\$80/\$100 AD | Covered 70% after deductible             |



*\*These are ACA changes.*

# **\*New\*** Preventive Generic Drugs

Preventive medications are used for the prevention of conditions such as:

- High Blood Pressure
- High Cholesterol
- Diabetes
- Asthma
- Osteoporosis
- Heart Attack
- Stroke
- Prenatal Nutrient Deficiency

# 2016 PREVENTIVE GENERICS DRUG LIST



Preventive medications are used for the prevention of conditions such as high blood pressure, high cholesterol, diabetes, asthma, osteoporosis, heart attack, stroke and prenatal nutrient deficiency.

You may not have to pay a copay, a coinsurance (the percentage you pay after you meet your deductible) and/or a deductible (the amount you pay before your plan starts to pay) for preventive generic medications. For some, the cost of generic preventive medications may be covered 100% by your pharmacy benefits plan. Please check your plan materials to understand how preventive medications are covered for you.

**Please check your plan's prescription drug list and your plan documents to understand how your plan covers preventive medications.** You can refer to [myCigna.com](http://myCigna.com) for a complete and up-to-date drug listing for your plan. Preventive medications are indicated on the drug list with a "PM" symbol after the drug name. You can also use the Prescription Drug Price Quote tool on [myCigna.com](http://myCigna.com) to view and compare drug prices.

**Following is a list of generic preventive medications, arranged by type of condition.**

**Please note:** this list is subject to change and may not include all preventive medications that your plan covers. Please refer to your plan's prescription drug list for a complete and up-to-date drug listing.

## **If you have questions**

Please call the toll-free number on the back of your Cigna ID card. We're here to help.

**Together, all the way.®**



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

825433 mGen Preventive 12/15 © 2016 Cigna.

# Preventive Generics Drug List

## Asthma related

albuterol sulfate  
albuterol sulfate (nebulizer solution)  
albuterol sulfate/ipratropium  
nebulizer solution  
budesonide  
caffeine citrate  
cromolyn sodium inhalation solution  
dyphylline  
ipratropium bromide  
levalbuterol  
levalbuterol HCl  
metaproterenol sulfate  
montelukast  
racementhine HCl  
terbutaline sulfate  
theophylline anhydrous  
zafirlukast

## Blood Pressure related

acebutolol HCl  
acetazolamide  
amiloride HCl  
amiloride/hydrochlorothiazide  
amlodipine besylate  
amlodipine besylate/benazepril  
amlodipine/atorvastatin calcium  
amlodipine/valsartan  
amlodipine/valsartan/hctz  
atenolol  
benazepril HCl  
benazepril HCl/hctz  
betaxolol  
bisoprolol fumarate  
bisoprolol/hctz  
bumetanide  
candesartan  
candesartan/hctz  
captopril  
captopril/hctz  
carvedilol  
chlorothiazide  
chlorthalidone/atenolol  
clonidine  
clonidine HCl

clonidine HCl/chlorthalidone  
diltiazem  
diltiazem HCl  
doxazosin mesylate  
enalapril maleate  
enalapril maleate/hctz  
epiarenone  
eprosartan mesylate 600 mg only  
felodipine  
fosinopril sodium  
fosinopril sodium/hctz  
furosemide  
guanfacine HCl  
hydralazine HCl  
hydrochlorothiazide  
indapamide  
irbesartan  
irbesartan/hctz  
isradipine  
labetalol HCl  
lisinopril  
lisinopril/hctz  
losartan potassium  
losartan/hctz  
methazolamide  
methylothiazide  
methyldopa  
methyldopa/hctz  
metolazone  
metoprolol succinate  
metoprolol tartrate  
metoprolol/hctz  
minoxidil  
moexipril HCl/hctz  
moexipril HCl  
nadolol  
nadolol/bendroflumethiazide  
nebivolol HCl  
nicardipine HCl  
nifedipine  
nimodipine  
nisoldipine  
perindopril erbumine  
pindolol  
prazosin HCl  
propranolol HCl  
propranolol/hctz

quinapril  
quinapril HCl/hctz  
ramipril  
reserpine  
sotalol HCl  
spironolactone  
spironolactone/hctz  
telmisartan  
telmisartan/amlodipine  
telmisartan/hctz  
terazosin HCl  
timolol maleate  
torsemide  
trandolapril  
trandolapril/verapamil  
triamterene/hctz  
valsartan  
valsartan/hctz  
Vecamyl - mecamylamine HCl  
verapamil

## Blood Thinner related

aspirin/dipyridamole ER  
clostazol  
clopidogrel bisulfate  
dipyridamole  
ticlopidine HCl  
warfarin

## Cholesterol related

amlodipine/atorvastatin  
atorvastatin calcium  
cholestyramine/aspartame  
cholestyramine/sucrose  
colestipol HCl  
fenofibrate  
fenofibrate, micronized  
fenofibric acid  
fluvastatin HCl  
gemfibrozil  
lovastatin  
niacin  
omega-3 acid ethyl esters  
pravastatin HCl  
simvastatin

## Diabetes related

acarbose  
Diabetic supplies (i.e., lancets,  
syringes, urine tests,  
alcohol pads)\*  
chlorpropamide  
glimepiride  
glipizide  
glipizide er  
glipizide/metformin HCl  
glyburide  
glyburide micronized  
glyburide/metformin  
metformin HCl  
nateglinide  
pioglitazone HCl  
pioglitazone HCl/metformin HCl  
pioglitazone/glimiperide  
repaglinide  
tolazamide  
tolbutamide

*\* May not be included as  
a preventive benefit on  
your plan.*

*Check your plan materials  
or call the toll-free  
number on the back of  
your Cigna ID card for  
more information.*

## Osteoporosis related

alendronate sodium  
alendronate sodium/vitamin D3  
etidronate disodium  
Fortical (calcitonin-salmon)  
ibandronate sodium  
raloxifene  
risedronate sodium 150 mg only

## Prenatal Vitamins

*All generic prescription strength  
prenatal vitamins are  
considered preventive*

## Incentive Rewards for 2016 - 2017

| Category   | Description   | Dollars                                       |
|--|---|---|
| <b>Health Assessment</b>   | Complete the health assessment located at mycigna.com. (Cigna reports your completion)  | <b>\$140</b>                                  |
| <b>Annual Preventive Physical Exam or Well Woman Exam</b>  | Complete your annual preventive physical exam with your healthcare provider. (Cigna will award you dollars once your claim has been processed) Obtain your Blood Pressure, Glucose, total Cholesterol, HDL Cholesterol, BMI   | <b>\$250</b>                                  |
| <b>Lifestyle Management Programs* (telephonic)</b>   | Work with a Cigna coach and complete the tobacco cessation, stress or weight loss program. (call 855-246-1873 to enroll in a program)   | <b>\$100</b>                                  |
| <b>Health Coaching calls</b>   | Work with a Cigna health coach to make progress toward a goal.  | <b>\$100</b>                                  |
| <b>Online Coaching Program</b>   | <p><b>Complete any of the online coaching programs that are available through mycigna.com.</b><br/>                     They include:</p> <ul style="list-style-type: none"> <li>Improve your Nutrition</li> <li>Exercise for Better Health</li> <li>Maintain a Positive Mood</li> <li>Work Towards a Healthier Weight</li> <li>Manage your Stress</li> <li>Quit Tobacco – Six Month Program</li> <li>Control your Asthma</li> <li>Manage your Heart Disease/Coronary Artery Disease (CAD)</li> <li>Manage your Chronic Obstructive Pulmonary Disease (COPD)</li> <li>Manage your Diabetes</li> <li>Managing Heart Failure</li> </ul> | <b>\$50 each with a maximum of 2 per year</b> |
| The completion of all the above programs will be verified through Cigna and your points will be reflected on the mycigna.com website. You will not have to obtain any forms or provide proof of completion. <b>The items below are self-reported</b> |   |   |
| <b>Cancer screenings</b>   | Self-report that you have received a mammogram, colon cancer, cervical cancer, PSA, lung cancer or skin cancer screening  | <b>\$100</b>                                  |
| <b>Monthly Physical Activity</b>   | Self-report that you have been physically active 30 minutes, five times a week, or 150 minutes per week, or 600 minutes per month. You can only report your activity for the month on a monthly basis.  | <b>\$30 per month; \$360 max per year</b>     |
| <b>The Maximum Wellness Dollars an Employee is Eligible to Earn =</b>  |   | <b>\$750</b>                                  |
| <b>Healthy Pregnancy Healthy Babies</b>  | Speak with a Maternity nurse in the 1st Trimester and after your Baby is born, and earn \$150. Speak with a Maternity Nurse starting in the 2nd or 3rd Trimester and after the Baby is born, and earn \$75.   | <b>\$150 or \$75</b>                          |

# CIGNA ID CARDS

- Cigna will only be issuing new ID cards to all newly added members.

# CIGNA Group Dental

|  |   |
|--|---|
| <b>Annual Deductible</b><br>Individual/Family  | \$50/\$100  |
| <b>Annual Maximum</b>  | \$1,000   |
| <b>Preventive</b><br>Includes Cleaning, Exam, Fluoride Treatment,<br>Space Maintainers, X-Rays, Sealants   | Covered 80% NOT Subject to Deductible                           |
| <b>Basic</b><br>Includes Fillings, Simple Extractions,<br>Oral Surgery, Denture Repair, Endodontics,<br>Periodontics – Surgical & Non Surgical, Repairs to<br>Bridges, Crowns & Inlays | Covered 80% After Deductible                                    |
| <b>Major</b><br>Includes Crowns, Dentures, Bridges, Inlays/Onlays,<br>Prosthesis Over Implant  | Covered 50% After Deductible                                    |
| <b>Orthodontics</b><br>Children Only   | Covered 50% NOT Subject to Deductible<br>\$500 Lifetime Maximum |

Cigna will reimburse according to usual & customary allowances (90<sup>th</sup> percentile).

# CIGNA Voluntary Vision- VSP Network

|  |   |
|--|---|
| <b>Frequency</b>                             | Exam: 12 months<br>Lenses/Contact Lenses: 12 months<br>Frames: 24 months  |
| <b>Examination Copay</b>                     | \$10  |
| <b>Materials Copay</b>                       | \$20  |
| <b>In Network: Eyeglass Lenses Allowance</b> | Covered 100% After Copay  |
| <b>In Network: Contact Lenses Allowance</b>  | Elective: \$110 retail allowance<br>Therapeutic: Covered in Full after Materials Copay  |
| <b>In Network: Frame Retail Allowance</b>    | Up to \$120 retail allowance  |
| <b>Out of Network</b>                        | Exam: \$45 allowance<br>Single Vision Lenses: \$32 allowance<br>Bifocal Lenses: \$55 allowance<br>Trifocal Lenses: \$65 allowance<br>Lenticular Lenses: \$80 allowance<br>Elective Contact Lenses: \$98 allowance<br>Therapeutic Contact Lenses: \$210 allowance<br>Frame: \$66 allowance |

# **BeneFlex Management**

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## **Flexible Spending Cafeteria Plans**

# It's Your Choice!

- Pick only the benefits you want
- Pay with tax free dollars
- Benefits are free from federal, state, and FICA tax
- May result in lower Social Security contribution

# Flexible Spending Account

- Dollars set aside for anticipated out-of-pocket expenses up to a **\$2,550 maximum**
  - Deductibles
  - Co-payments
  - Orthodontia
  - Prescriptions
  - Eyeglasses

# Dependent Care Reimbursement

- Dependent Care expenses necessary to allow you (and your spouse, if married) to work.
- Maximum deduction per year of \$5,000 (\$2,500 if married filing separately)
- Same type of expenses for which you can receive a tax credit.
- Reduces the tax credit dollar for dollar.



## Flex Debit Card

### Using your card:

- Use your card only for services received within your Plan Year. Be careful not to pay for balances due for services prior to the current Plan Year.
- Be careful not to pre-pay for future services not yet received, such as care plans.
- Use our website, [www.myflexonline.com](http://www.myflexonline.com) to track your account balance. When approaching the full use of your Annual Election, your card will not work if swiped for more than the available balance (as with any debit card.)

### Documenting an Expense:

- When it is necessary to provide a receipt for an expense, you will be prompted by email once a month around the 6<sup>th</sup> of the month. Simply follow the instructions in the email you receive to create a form to accompany your documentation. You can fax or email your documentation to BeneFlex.
- A debit card receipt is provided upon use of the card; however, this is not the documentation needed to substantiate an expense. Obtain a statement of services before leaving a medical office or wait for the EOB (Explanation of Benefits) from your insurance carrier. Some prescriptions may require documentation and the pharmacy receipt is the best type of documentation.
- Dental and vision expenses will almost always require documentation of the services. If you have dental insurance, you will need to provide the Explanation of Benefits mailed to your home after the insurance company processes your claim.
- It is often possible to use the card for Dependent Care expenses when the dependent care provider has a credit card machine coded as providing child care services. The cards are very sensitive to the actual available balance based on contributions to date when used.
- The cards cannot be used to purchase over-the-counter products unless the product is processed in the pharmacy as a prescription.

# Online Services

- Account balances, claim information and the ability to create a claim form are available by logging onto [www.myflexonline.com](http://www.myflexonline.com)
- Forward receipts and documentation to BeneFlex along with the Claim Form created online for claim reimbursement or debit card substantiation

# The Reimbursement Process

- IRS requires you submit an ***independent third party statement***, such as copy of an itemized bill, a pharmacy receipt, or an explanation of benefits from your insurance carrier, to BeneFlex Management
- Statements must include
  - Date of service
  - Type of service
  - For whom provided
  - By whom provided

# Important Rules

- Flexible Spending accounts and Dependent Care Reimbursement accounts are separate.
- Dollars set aside for medical and dental expenses cannot be used for dependent care and vice versa.
- ***Rollover up to \$500.***
- Expenses must be **incurred** within the plan year.
- You will have an additional 90 days following the close of the Plan Year or the termination of your participation to submit for reimbursement for that year.
- “Incurred” means when the service was performed, not when paid.
- Election changes are allowed only during each Open Enrollment or if you have a qualifying event.

# Status Changes

- Changes should be made within 30 days of the event
- Changes must be consistent and appropriate as a result of the status change

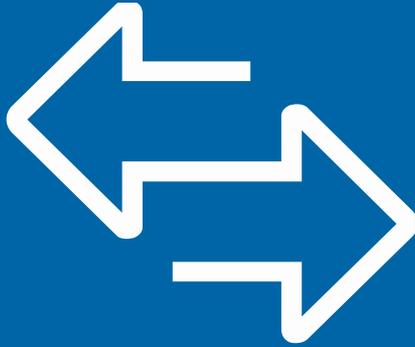
A photograph of a woman with short brown hair, wearing a patterned top, kissing a young child on the cheek. The child is wrapped in a mustard-colored blanket and is smiling broadly, showing their teeth. The woman is also smiling and looking down at the child. The background is a plain, light-colored wall.

# MAKING THE MOST OF YOUR CIGNA HEALTH PLAN

What you need to know  
and where to find out more.

Together, all the way.®





# CONNECTING WITH CIGNA

We're here for you, 24/7/365

**Cigna**<sup>®</sup>

## Call us anytime

### Caring personal service

- Talk to a real person 24/7/365
- Call the phone number on the back of your ID card
- Or dial **800.CIGNA24** (800.244.6224)
- English- and Spanish-speaking representatives
- Interpreter services available in 150+ languages

### 24-Hour Health Information Line

- Call **800.244.6224** day or night
- Speak directly with an experienced nurse
- Get information about fevers, colds, coughs and other illnesses
- Learn about options to help you decide where to go for care



## myCigna mobile app

### Download the myCigna Mobile App\* to:

- Access your Cigna account on the go
- Find doctors and medical services
- Manage and track claims
- View ID card information for the whole family
- Review deductibles, account balances and claims

**Want to know more?  
Visit [myCigna.com](http://myCigna.com) or  
call 800.Cigna24 anytime.**



**Cigna®**

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.

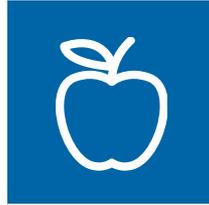
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# Resources and support



## Lifestyle Management Programs

- Help dealing with tobacco, weight, stress and other life challenges



## Health & Wellness Resources

- Healthy Rewards® discounts on fitness classes, weight programs, vision care and wellness products\*
- Online tools provide practical information to help you learn to live healthier
- Online coaching helps you set health goals and work to achieve them at your own pace
- Personalized health coaching from dedicated nurses, coaches, dietitians and counselors



## Chronic Disease Support

Access to specialists who understand asthma, heart disease, diabetes and many other chronic conditions

**Want to know more?**  
**Visit [myCigna.com](https://myCigna.com) or**  
**call [800.Cigna24](tel:800.Cigna24) anytime.**

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



### MY WELLNESS SCORE

Hi Elizabeth ! Here's your latest health assessment score.



### MY INCENTIVES

You haven't completed any incentives yet - it's not too late to start!



### HEALTH SNAPSHOT

You'll see your biometric numbers below when you get a health screening through a participating lab.



Click here to take your health assessment

TAKE MY HEALTH ASSESSMENT

VIEW ALL INCENTIVES

VIEW MY HEALTH DASHBOARD

### NEED TO TALK TO A NURSE?

You can speak with a specialist trained as a nurse for immediate solutions and advice on medical issues, 24 hours a day, 7 days a week at 888-992-4462 ☎.

Or, browse hundreds of the latest health Podcasts.

CHECK OUT THE PODCASTS

# Cigna's Online Personal Health Assessment

- Our new health assessment is more than a list of questions. It's a quick, easy way to learn more about living a happier, healthier life. And it even works like a game.
- Choose your game piece to begin.
- Answer questions and complete each step of your assessment journey
- You will also get recommended next steps to help you get started on a path to better health. And based on your responses, you may also receive a web invitation to join one of our Online Health Coaching Programs for the support you need to get healthy and stay healthy.



Take your health assessment for a healthier you

A health assessment is a quick, fun way to learn about owning your health and living a happier, healthier life. Shoot for the moon!

TAKE YOUR HEALTH ASSESSMENT

**WELLNESS SCORE**  
Your last Wellness Score completed 01-05-2015

**98**

**HISTORY** **REPORT**

See up to your last 5 scores and reports (only shows the new Cigna Health Assessment)

**PROGRESS**  
You can retake your assessment at any time and track your progress.

**RETAKE MY ASSESSMENT**

Access the health assessment.

**PERSONAL INFORMATION**  
These are the answers from your last complete assessment.

Total Cholesterol  
HDL Cholesterol  
Blood Pressure  
Weight  
Waist  
Height

**EDIT**

How many servings of food do you eat that are high in fiber, such as whole grain bread or cereal, fresh fruit or vegetables?  
Choose your answer below.

Why we ask?

**5-6 SERVINGS A DAY**

RARELY OR NEVER  
1-2 SERVINGS A DAY  
3-4 SERVINGS A DAY  
5-6 SERVINGS A DAY

TYPE IT IN NEXT



## MotivateMe Incentives

- Automatically earn rewards for reaching health and wellness goals
- Activities eligible for rewards may include:
  - Doing a health assessment
  - Getting an annual physical and screenings
  - Completing coaching or other online programs
- Go to [myCigna.com](http://myCigna.com) for details of your company's incentive program



**Want to know more?  
Visit [myCigna.com](http://myCigna.com) or  
call 800.Cigna24 anytime.**

**Cigna®**



# MANAGING YOUR MEDICATIONS

## Pharmacy Benefits

## Maximizing your pharmacy benefits



### **Ask a Cigna CoachRX specialist**

Personalized support and helpful information from a team of licensed pharmacist medication coaches



### **Get help with specialty medications**

TheraCare® experts can help you with injectable medications and help you manage your medications and condition



### **Use Cigna Home Delivery Pharmacy<sup>SM</sup>**

Get a 90-day supply of your routine medications delivered to your home

**Want to know more?  
Visit [myCigna.com](https://myCigna.com) or  
call 800.Cigna24 anytime.**

**Cigna**®



**SMILE! YOU HAVE COVERAGE.**

Dental Benefits

**Cigna®**

# Maximizing your dental benefits

## Find the right dentist

- Save more by using dentists and dental specialists in the Cigna network

## See if you're at risk

- Take an interactive dental quiz on myCigna to measure your risk for cavities, gum disease or oral cancer\*

## Healthy Rewards® dental discounts\*\*

- Save 5% when you order non-prescription dental products at drugstore.com

## Online cost tools

- Estimate approximate costs prior to actual treatment, based on plan information and individual dentist's contracted fees

**Want to know more?**  
**Visit [myCigna.com](https://mycigna.com) or**  
**call 800.Cigna24 anytime.**

\* These tools are for informational purposes only and should not be used for self-diagnosis. Always see your dentist for appropriate care recommendations and treatment.

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

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**THANK YOU FOR YOUR TIME!**