## MAKE THE MOST OF YOUR CIGNA PLAN

Take advantage of programs for health and financial security - at no additional cost to you.

From health and wellness support, financial or legal needs, or help with life's everyday challenges, Cigna offers a variety of programs, offering you resources, services and discounts to help you manage your unique concerns and save time, energy and money. Explore the services listed below available to you and members of your household to start taking advantage of any or all of these offerings today.

## My Secure Advantage™

- A full-service financial wellness program that offers solutions to all types of personal financial challenges.
- You and members of your household can work with a Money Coach for 30 days at no additional cost to you. Your Money Coach can help you handle any and every type of financial challenge, including but not limited to: basic money management, getting out of debt, saving for college or retirement, purchasing a home, marriage or divorce, loss of income, death in the family, and more.
- Through an easy-to-use online portal, you can communicate with your Money Coach, view educational webinars and access a library of financial tools, forms and tips.
- If you would like to continue working with your Money Coach after the first 30-day coaching period you may do so on a self-pay basis of \$39.95 per month.

- Identity theft protection includes a fraud resolution kit and free 30-minute consultation with a Fraud Resolution Specialist for victims of identity theft or to learn how to better protect yourself from identity theft.
- Create and execute state-specific wills, powers of attorney and a variety of other important legal documents online, and use your legal consultation benefits to obtain a qualified attorney's review.

You can access MSA at **888-724-2262** Mon-Fri from 9:00 am to 11:00 pm ET (6:00 am to 8:00 pm PT) to speak to a representative or visit **Cigna.MySecureAdvantage.com**.

## **Healthy Rewards®**

Easy access to discounts on a wide variety of health and wellness programs and services such as fitness club memberships, weight management and nutrition programs, alternative medicine such as chiropractic and acupuncture, physical and occupational therapy, vision and hearing, and podiatry.

Visit Cigna.com/rewards (password: savings) or



call **800.258.3312** to get information on participating providers.

## **Health Advocacy Services**

Get professional help with a wide range of health care and health insurance challenges, such as finding a doctor, picking a medical or dental plan, understanding test results, locating a nursing home, managing doctors' bills and more. Services are available to the entire family – including parents and parents-in-law. For assistance call **866.799.2725** 24 hours a day, 7 days a week.

For more detailed information on each of these programs please see the flyers available through your employer.



These programs are NOT insurance and do not provide reimbursement for financial losses. Presented here are only the highlights of these programs. Full terms, conditions and exclusions are contained in the applicable service agreements. Program availability may vary by plan type and location and is subject to change. Customers are required to pay the entire discounted charge for any discounted products or services available through these programs. Programs are provided through third party vendors who are solely responsible for their products and services.

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