

The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, go online at www.cigna.com/sp. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms, see the Glossary. You

can view the Glossary at https://www.healthcare.gov/sbc-glossary or call 1-866-494-2111 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	For <u>in-network providers:</u> \$900/individual or \$1,800/family For <u>out-of-network providers:</u> \$3,000/individual or \$6,000/family	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your <u>deductible</u> ?	Yes. In-network <u>Preventive care</u> , PCP/ <u>Specialist</u> visits, Ind lab, X-rays, <u>Prescription drugs</u> , Emergency room, <u>Urgent care</u> , Outpatient mental health/substance use office visits, <u>Home health care</u> , Rehab/Hab, Child eye exam, Child glasses and Child dental check-up.	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <u>https://www.healthcare.gov/coverage/preventive-care-benefits/</u> .
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	For <u>in-network providers</u> : \$2,950/individual or \$5,900/family For <u>out-of-network providers</u> : \$10,000/individual or \$20,000/family Combined medical/behavioral and pharmacy <u>out-of-</u> <u>pocket limit</u>	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the <u>out-of-pocket limit</u> ?	Penalties for failure to obtain <u>pre-authorization</u> for services, <u>premiums</u> , <u>balance-billing</u> charges, and health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .

Important Questions	Answers	Why This Matters:
Will you pay less if you use a <u>network provider</u> ?	Yes. See <u>www.cigna.com</u> or call 1-866-494-2111 for a list of <u>network providers</u> .	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan</u> 's <u>network</u> . You will pay the most if you use an <u>out-of-network</u> <u>provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider</u> 's charge and what your <u>plan</u> pays (<u>balance billing</u>). Be aware your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the specialist you choose without a referral.

All copayment and coinsurance costs shown in this chart are after your deductible has been met, if a deductible applies.				
Common Medical Event	Services You May Need	What Yo In-Network Provider (You will pay the least)	u Will Pay Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	\$15 <u>copayment</u> /visit <u>Deductible</u> does not apply	30% coinsurance	Cost share applies to both in-person and virtual visits.
	<u>Specialist</u> visit	\$35 <u>copayment</u> /visit <u>Deductible</u> does not apply	30% <u>coinsurance</u>	Cost share applies to both in-person and virtual visits.
	Preventive care/ screening/immunization	No charge/visit** No charge/other services** No charge/immunizations** ** <u>Deductible</u> does not apply	30% <u>coinsurance</u>	You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for. Out-of-network <u>deductible</u> waived for children through age 5.

Common		What You Will Pay		Limitations Evantions 8 Other
Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	<u>Diagnostic test</u> (x- ray, bloodwork)	No charge** (x-ray), No charge** (Independent lab), No charge after <u>deductible</u> (All other OP labs) **Deductible does not apply	30% coinsurance	Preauthorization required for certain services.
If you have a test	Imaging (CT/PET scans, MRIs)	No charge after <u>deductible</u> at an outpatient facility No charge after <u>deductible</u> in the office	30% <u>coinsurance</u> at an outpatient facility 30% <u>coinsurance</u> in the office	Preauthorization is required.
	Generic drugs	Tier 1: No charge/prescription** (retail 30 days), No charge/ prescription** (retail & home delivery 90 days)	Tier 1: No charge/prescription** (retail 30 days), No charge/ prescription** (retail & home delivery 90 days)	
If you need drugs to treat your illness or condition	(Preferred Tier 1 and Non-preferred Tier 2)	Tier 2: \$25 <u>copayment</u> / prescription** (retail 30 days), \$62.50 <u>copayment</u> / prescription** (retail & home delivery 90 days)	Tier 2: \$25 <u>copayment</u> / prescription** (retail 30 days) \$62.50 <u>copayment</u> /prescription** (retail & home delivery 90 days)	Coverage is limited up to a 90-day supply (retail and home delivery); up to a 30-day supply (retail and home delivery) for <u>Specialty drugs</u> .
More information about		** <u>Deductible</u> does not apply	** <u>Deductible</u> does not apply	Certain limitations may apply, including, for example: prior
prescription drug coverage is available at www.cigna.com	Preferred brand drugs (Tier 3)	\$75 <u>copayment</u> /prescription** (retail 30 days), \$187.50 <u>copayment</u> /prescription** (retail & home delivery 90 days) ** <u>Deductible</u> does not apply	\$75 <u>copayment</u> /prescription** (retail 30 days), \$187.50 <u>copayment</u> /prescription** (retail & home delivery 90 days) ** <u>Deductible</u> does not apply	authorization, step therapy, quantity limits.
	Non-preferred brand drugs (Tier 4)	\$150 <u>copayment</u> /prescription** (retail 30 days), \$375 <u>copayment</u> /prescription** (retail & home delivery 90 days) ** <u>Deductible</u> does not apply	\$150 <u>copayment</u> /prescription** (retail 30 days), \$375 <u>copayment</u> /prescription** (retail & home delivery 90 days) ** <u>Deductible</u> does not apply	

Common		What You Will Pay		Limitationa Exacutiona 8 Other
Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Specialty drugs (Tier 5)	30% <u>coinsurance</u> but not more than \$1,500/prescription (retail & home delivery 30 days) <u>Deductible</u> does not apply	30% <u>coinsurance</u> but not more than \$1,500/prescription (retail & home delivery 30 days) <u>Deductible</u> does not apply	
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	No charge after <u>deductible</u>	30% coinsurance	Preauthorization may be required.
surgery	Physician/surgeon fees	No charge after deductible	30% coinsurance	Preauthorization may be required.
	Emergency room care	\$400 <u>copayment</u> /visit <u>Deductible</u> does not apply	\$400 <u>copayment</u> /visit <u>Deductible</u> does not apply	Out-of-network services are paid at the in-network cost share.
If you need immediate medical attention	Emergency medical transportation	No charge after <u>deductible</u>	No charge after <u>deductible</u>	Out-of-network air ambulance services are paid at the in-network cost share and <u>deductible</u> . <u>Preauthorization</u> is required for non- emergency transportation. Services for MH/SA diagnoses will be covered at no charge,
	<u>Urgent care</u>	\$100 <u>copayment</u> /visit <u>Deductible</u> does not apply	\$100 <u>copayment</u> /visit <u>Deductible</u> does not apply	Virtual Urgent Care visits from MDLIVE Virtual Providers are covered in full; deductible does not apply.
If you have a hospital stay	Facility fee (e.g., hospital room)	No charge/admission after deductible	30% coinsurance	Preauthorization is required.
	Physician/surgeon fees	No charge after deductible	30% coinsurance	Preauthorization is required.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$15 <u>copayment</u> /office visit** No charge after <u>deductible</u> /all other services ** <u>Deductible</u> does not apply	30% <u>coinsurance</u> /office visit 30% <u>coinsurance</u> /all other services	Includes medical services for MH/ SA diagnoses. <u>Preauthorization</u> may be required for Other Outpatient Services. <u>Preauthorization</u> is not required for Outpatient Office visits.
	Inpatient services	No charge/admission after deductible	30% coinsurance	Includes medical services for MH/SA diagnoses. Preauthorization is required.

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Common		What You Will Pay		Limitationa Exceptiona 8 Other
Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Office visits	No charge after <u>deductible</u>	30% coinsurance	Primary Care or <u>Specialist</u> benefit
	Childbirth/delivery professional services	No charge after <u>deductible</u>	30% coinsurance	levels apply for initial visit to confirm pregnancy. <u>Cost sharing</u> does not apply for <u>preventive services</u> . Depending on the type of services, a consymptot
If you are pregnant	Childbirth/delivery facility services	No charge/admission after <u>deductible</u>	30% <u>coinsurance</u>	the type of services, a <u>copayment</u> , <u>coinsurance</u> or <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound). <u>Preauthorization</u> is required for a hospital stay that will exceed 48 hours following a vaginal birth or 96 hours following a cesarean section.
If you need help recovering or have other special health needs	<u>Home health care</u>	\$35 <u>copayment</u> /visit <u>Deductible</u> does not apply	30% <u>coinsurance</u>	Preauthorization is required. Coverage is limited to an annual max of 120 visits. (The limit is not applicable to mental health and substance use disorder conditions.)
	Rehabilitation services	\$35 <u>copayment</u> /visit for Physical, Speech & Occupational therapy** \$35 <u>copayment</u> /visit for Chiropractic care** ** <u>Deductible</u> does not apply	 30% coinsurance/visit for Physical, Speech & Occupational therapy 30% coinsurance/visit for Chiropractic care 	Preauthorization is required. Coverage is limited to an annual max of 40 visits combined for Physical therapy, Speech therapy, Occupational therapy and Chiropractic care services. Limits are not applicable to mental health conditions for Physical, Speech and Occupational therapies.

Common	Services You May Need	What You Will Pay		Limitationa Exceptiona 8 Other
Medical Event		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	 Limitations, Exceptions, & Other Important Information
	Habilitation services	\$35 <u>copayment</u> /visit for Physical, Speech & Occupational therapy <u>Deductible</u> does not apply	30% <u>coinsurance</u> /visit for Physical, Speech & Occupational therapy	Preauthorization is required. Coverage is limited to an annual max of 40 visits for all therapy types combined. Services are covered when <u>Medically Necessary</u> to treat a mental health condition (e.g. autism) or a congenital abnormality. Limits are not applicable to mental health conditions for Physical, Speech and Occupational therapies.
	Skilled nursing care	No charge after <u>deductible</u>	30% coinsurance	Preauthorization is required. Coverage is limited to an annual max of 60 days.
	Durable medical equipment	No charge after <u>deductible</u>	30% coinsurance	Preauthorization may be required.
	Hospice services	No charge after <u>deductible</u>	30% coinsurance	Preauthorization is required.
	Children's eye exam	No charge Deductible does not apply	30% coinsurance	One (1) exam per <u>Plan</u> Year for children up to age 19.
If your child needs dental or eye care	Children's glasses	No charge <u>Deductible</u> does not apply	30% coinsurance	Limited to one pair per <u>Plan</u> Year from pediatric frame collection for children up to age 19. Pediatric Frames, single Vision, Lined Bifocal, Lined Trifocal or Standard Progressive and Lenticular Lenses.
	Children's dental check-up	No charge <u>Deductible</u> does not apply	No charge <u>Deductible</u> does not apply	One (1) dental exam every 6 months for children up to age 19

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)				
 Acupuncture Bariatric surgery Cosmetic surgery Dental care (Adult) 	 Infertility treatment Long-term care Non-emergency care when traveling outside of the U.S. 	 Private-duty nursing Routine eye care (Adult) Routine foot care Weight loss programs 		
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)				
• Abortion (non-elective)	Chiropractic care	 Hearing aids (1 per ear per benefit period through age 18) 		

Your Rights to Continue Coverage:

There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: Cigna at 1-866-494-2111, Georgia Office of Insurance at 1-800-656-2298 and Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform. Other coverage options may be available to you, too, including buying individual insurance coverage through the Health Insurance or call 1-800-318-2596.

Your Grievance and Appeals Rights:

There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information on how to submit a claim, appeal or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact: Cigna Customer service at 1-866-494-2111. You may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform or Georgia Office of Insurance at 1-800-656-2298. Additionally, a consumer assistance program can help you file your appeal. Contact: Georgia Office of Insurance and Safety Fire Commissioner at (800) 656-2298.

Does this plan provide Minimum Essential Coverage? No.

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

Does this plan meet the Minimum Value Standards? No.

If your <u>plan</u> doesn't meet the <u>Minimum Value Standards</u>, you may be eligible for a <u>premium tax credit</u> to help you pay for a <u>plan</u> through the <u>Marketplace</u>.

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-866-494-2111. Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-866-494-2111. Chinese (中文): 如果需要中文的帮助,请拨打这个号码 1-866-494-2111. Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijijgo holne' 1-866-494-2111.

To see examples of how this <u>plan</u> might cover costs for a sample medical situation, see the next section.

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About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby
(9 months of in-network pre-natal care and a
hospital delivery)

The plan's overall deductible	\$900
Specialist copayment	\$35
Hospital (facility) coinsurance	0%
Other coinsurance	0%

Other coinsurance

This EXAMPLE event includes services like: Specialist office visits (prenatal care) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services Diagnostic tests (ultrasounds and blood work) Specialist visit (anesthesia)

Total Example Cost	\$12,700

In this example, Peg would pay:

Cost Sharing		
Deductibles	\$900	
<u>Copayments</u>	\$20	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$20	
The total Peg would pay is	\$940	

	Managing Joe's Type 2 Diabet (a year of routine in-network care of a controlled condition)	
	The <u>plan's</u> overall <u>deductible</u> <u>Specialist copayment</u> Hospital (facility) <u>coinsurance</u> Other <u>coinsurance</u>	\$90 \$35 0% 0%
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This EXAMPLE event includes services like: Primary care physician office visits (including disease education) Diagnostic tests (blood work) Prescription drugs Durable medical equipment (alucose meter)

Total Example Cost	\$5,600
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In this example, Joe would pay:

Cost Sharing				
Deductibles	\$0			
<u>Copayments</u>	\$200			
Coinsurance	\$0			
What isn't covered				
Limits or exclusions	\$40			
The total Joe would pay is	\$240			

Mia's Simple Fracture (in-network emergency room visit and follow up care) The plan's overall deductible \$900 Specialist copayment \$35

- Hospital (facility) coinsurance 0%
- Other coinsurance 0%

This EXAMPLE event includes services like:

Emergency room care (including medical supplies) Diagnostic test (x-ray) Durable medical equipment (crutches) Rehabilitation services (physical therapy)

Total Example Cost	\$2,800
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In this example, Mia would pay:

Cost Sharing				
Deductibles	\$900			
<u>Copayments</u>	\$600			
<u>Coinsurance</u>	\$0			
What isn't covered				
Limits or exclusions	\$0			
The total Mia would pay is	\$1,500			

The plan would be responsible for the other costs of these EXAMPLE covered services

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Discrimination is against the law.

Medical coverage

Cigna Healthcare complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Cigna Healthcare does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Cigna Healthcare:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, contact customer service at the toll-free number shown on your ID card, and ask a Customer Service Associate for assistance.



If you believe that Cigna Healthcare has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance by sending an email to **ACAGrievance@Cigna.com** or by writing to the following address:

Cigna Healthcare

Nondiscrimination Complaint Coordinator P.O. Box 188016 Chattanooga, TN 37422

If you need assistance filing a written grievance, please call the number on the back of your ID card or send an email to **ACAGrievance@Cigna.com**. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at:

U.S. Department of Health and Human Services 200 Independence Avenue, SW Room 509F, HHH Building Washington, DC 2020I I.800.368.I0I9, 800.537.7697 (TDD)

Complaint forms are available at https://www.hhs.gov/civil-rights/filing-a-complaint/complaint-process/index.html

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Proficiency of Language Assistance Services

English – ATTENTION: Language assistance services, free of charge, are available to you. For current Cigna Healthcare customers, call the number on the back of your ID card. Otherwise, call 1.800.244.6224 (TTY: Dial 711).

Spanish - ATENCIÓN: Hay servicios de asistencia de idiomas, sin cargo, a su disposición. Si es un cliente actual de Cigna Healthcare, llame al número que figura en el reverso de su tarjeta de identificación. Si no lo es, llame al 1.800.244.6224 (los usuarios de TTY deben llamar al 711).

Chinese - 注意:我們可為您免費提供語言協助服務。對於 Cigna Healthcare 的現有客戶,請致電您的 ID 卡背面的號碼。其他客戶請致電 1.800.244.6224 (聽障專線:請撥 711)。

Vietnamese – XIN LƯU Ý: Quý vị được cấp dịch vụ trợ giúp về ngôn ngữ miễn phí. Dành cho khách hàng hiện tại của Cigna Healthcare, vui lòng gọi số ở mặt sau thẻ Hội viên. Các trường hợp khác xin gọi số 1.800.244.6224 (TTY: Quay số 711).

Korean - 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 현재 Cigna Healthcare 가입자님들께서는 ID 카드 뒷면에 있는 전화번호로 연락해주십시오. 기타 다른 경우에는 1.800.244.6224 (TTY: 다이얼 711)번으로 전화해주십시오.

Tagalog - PAUNAWA: Makakakuha ka ng mga serbisyo sa tulong sa wika nang libre. Para sa mga kasalukuyang customer ng Cigna Healthcare, tawagan ang numero sa likuran ng iyong ID card. O kaya, tumawag sa 1.800.244.6224 (TTY: I-dial ang 711).

Russian – ВНИМАНИЕ: вам могут предоставить бесплатные услуги перевода. Если вы уже участвуете в плане Cigna Healthcare, позвоните по номеру, указанному на обратной стороне вашей идентификационной карточки участника плана. Если вы не являетесь участником одного из наших планов, позвоните по номеру 1.800.244.6224 (ТТҮ: 711).

Arabic - برجاء الانتباة خدمات الترجمة المجانية متاحة لكم. لعملاء Cigna Healthcare الحاليين برجاء الاتصال بالرقم المدون علي ظهر بطاقتكم الشخصية.

او اتصل ب TTY) 1.800.244.6224 (TTY: اتصل ب 711).

French Creole – ATANSYON: Gen sèvis èd nan lang ki disponib gratis pou ou. Pou kliyan Cigna Healthcare yo, rele nimewo ki dèyè kat ID ou. Sinon, rele nimewo 1.800.244.6224 (TTY: Rele 711).

French – ATTENTION: Des services d'aide linguistique vous sont proposés gratuitement. Si vous êtes un client actuel de Cigna Healthcare, veuillez appeler le numéro indiqué au verso de votre carte d'identité. Sinon, veuillez appeler le numéro 1.800.244.6224 (ATS : composez le numéro 711).

Portuguese – ATENÇÃO: Tem ao seu dispor serviços de assistência linguística, totalmente gratuitos. Para clientes Cigna Healthcare atuais, ligue para o número que se encontra no verso do seu cartão de identificação. Caso contrário, ligue para 1.800.244.6224 (Dispositivos TTY: marque 711).

Polish – UWAGA: w celu skorzystania z dostępnej, bezpłatnej pomocy językowej, obecni klienci firmy Cigna Healthcare mogą dzwonić pod numer podany na odwrocie karty identyfikacyjnej. Wszystkie inne osoby prosimy o skorzystanie z numeru 1800 244 6224 (TTY: wybierz 711).

Japanese - 注意事項:日本語を話される場合、無料の言語支援サービスをご利用いただけます。現在のCigna Healthcareのお客様は、IDカード裏面の電話番号まで、お電話にてご連絡ください。その他の方は、1.800.244.6224(TTY: 711)まで、お電話にてご連絡ください。

Italian – ATTENZIONE: Sono disponibili servizi di assistenza linguistica gratuiti. Per i clienti Cigna Healthcare attuali, chiamare il numero sul retro della tessera di identificazione. In caso contrario, chiamare il numero 1.800.244.6224 (utenti TTY: chiamare il numero 711).

German – ACHTUNG: Die Leistungen der Sprachunterstützung stehen Ihnen kostenlos zur Verfügung. Wenn Sie gegenwärtiger Cigna Healthcare-Kunde sind, rufen Sie bitte die Nummer auf der Rückseite Ihrer Krankenversicherungskarte an. Andernfalls rufen Sie 1.800.244.6224 an (TTY: Wählen Sie 711).

Persian (Farsi) – توجه: خدمات کمک زبانی، به صورت رایگان به شما ارائه می شود. برای مشتریان فعلی Cigna Healthcare، لطفاً با شمار های که در پشت کارت شناسایی شماست تماس بگیرید. در غیر اینصورت با شماره 1.800.244.6224 تماس بگیرید (شماره تلفن ویژه ناشنوایان: شماره 171 را شمار هگیری کنید).