

A HEALTH PLAN WITH A HEALTH REIMBURSEMENT ACCOUNT



Health Reimbursement Account (HRA) with debit card

The Health Reimbursement Account (HRA) through Cigna gives you the control and flexibility to make the right health care decisions by allocating money for an account that helps offset your expenses. Then you decide how to use the funds. Cigna's easy-to-use tools and resources help you make informed choices and save on out-of-pocket expenses.

How your HRA works

Every year a predetermined amount of money is made available by your employer. This money is available to help you pay your portion of expenses for medical services covered by your plan or allowed by your employer and the IRS. At the end of the year, unused account funds may roll over to the next year (this depends on your plan), allowing you to build up your HRA for future health care needs and reduce future out-of-pocket expenses.

The plan limits your expenses with a yearly out-of-pocket maximum. If you switch medical plans or leave your employer, you forfeit any unused HRA funds.

Your medical coverage

As with most medical plans, you get to choose the health care professional that suits you best, but choosing a doctor or hospital within your Cigna network allows you to pay less. In-network preventive care services, such as annual physicals and immunizations, are covered at 100%, are not subject to the deductible and don't come from your HRA.¹

Pharmacy expenses may be separate from the deductible and the HRA. Please refer to your benefit summary.

Debit card

You can choose to use your HRA debit card to access your HRA fund. Cigna works to substantiate health expenses as eligible per IRS requirements and we will reach out to you if we need more information.

Your employer may offer both a debit card for pharmacy or other expenses and AutoPay for eligible medical expenses, which automatically forwards the expense to your HRA for reimbursement. Check with your employer or your plan materials to see which services you can use your debit card for.

Using the HRA

You can access HRA balance information, transaction history and claim status anytime through [myCigna.com](https://mycigna.com) or the myCigna App,² or you can obtain personal customer service 24/7/365.

You also have access to HRA information through the explanation of benefits.

Programs and tools are available online to help you make informed health care decisions. You can research provider cost and quality information, drug cost and detailed drug information, such as side effects and interactions, and medical information.

Together, all the way.®



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

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The advantages of an HRA

With the Cigna HRA, you can:

- Choose a doctor or hospital within your Cigna network.
- Build an account balance that may roll over year after year for future health care needs as long as you stay with the same employer and remain enrolled in the plan.²
- Avoid filing claims with a network health care professional. Covered medical expenses are deducted automatically from your HRA.
- Elect Direct Deposit so that you can be quickly reimbursed for eligible expenses you pay with personal funds.
- Check out your account balance, transaction history and claims status at **myCigna.com** or on the myCigna App.
- Order additional debit cards on **myCigna.com**.

Set up an FSA, if offered by your employer, to help pay for any out-of-pocket expenses not covered by the HRA.

Special note on women's health care

As part of your benefits, your plan complies with the Women's Health & Cancer Rights Act, which provides coverage for:

- Breast reconstruction after a mastectomy
- Surgery and reconstruction on the other breast for a symmetrical appearance
- Prostheses and any physical complications during all stages of the mastectomy, including lymphedemas



For more information, call **1.866.494.2111** or the number listed on your ID card. Find a health care professional at **myCigna.com**.

HRA example

(Plan designs vary: assumes no Flexible Spending Account, \$1,000 employer HRA allocation, \$1,500 medical plan deductible and 80% in-network medical plan coverage.)

YEAR 1

Employer allocation to HRA	\$1,000
Eligible expenses (applied to deductible)	\$750
HRA pays	-\$750
HRA balance	\$250

YEAR 2

Employer allocation to HRA	\$1,000
HRA rollover from year 1 ³	\$250
Total HRA balance	\$1,250

Eligible expenses (\$1,500 applied to deductible, \$1,500 subject to coinsurance)	\$3,000
HRA pays	-\$1,250
Employee out-of-pocket*	-\$550
Medical plan pays**	\$1,200

HRA balance \$0

YEAR 3

Employer allocation to HRA	\$1,000
HRA rollover from year 2 ³	\$0
Eligible expenses (applied to deductible)	\$500
HRA pays	-\$500
HRA balance	\$500

* \$250 toward deductible, \$300 coinsurance.

** 80% of \$1,500 remaining amount after deductible has been met.



1. Not all preventive care services are covered. For example, immunizations for travel are generally not covered. See your plan documents for a list of covered and non-covered services.
2. The downloading and use of the 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.
3. Please check your plan provisions to determine if your plan allows HRA funds to rollover and if there are any limits on rollover amounts.

The health care professionals and facilities that participate in the Cigna network are independent contractors solely responsible for the treatment provided to their patients. They are not agents of Cigna. All group health insurance policies and health benefit plans contain exclusions and limitations. For costs and complete details of coverage, see your plan documents.

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