



CITY OF RICHMOND

INTRACITY CORRESPONDENCE

DATE: October 16, 2019
TO: All Eligible City Retirees
FROM: D. Karen Garland
Interim Director of Human Resources
SUBJECT: RETIRED EMPLOYEES - Benefits Open Enrollment – Calendar Year 2020

Open Enrollment for your benefits for calendar year 2020 is October 28, 2019 through November 15, 2019.

The City of Richmond strives to deliver a comprehensive, high-quality, and affordable benefits program. This document provides information, primarily, regarding our CIGNA medical, vision and dental benefits. Although most other benefits for employees do not pertain to retirees, you can find more information on Open Enrollment and the City's comprehensive benefits plans in the employee's 2020 Benefits Guide. The 2020 Benefits Guide will be available online during Open Enrollment, located in the Human Resources section in StarNet, and copies will be available at the Open Enrollment sessions.

To ensure you have the information you need to make informed decisions, please read all communications regarding Open Enrollment and your benefit plans, and plan to either view an Open Enrollment session online or attend the Retiree Open Enrollment session or one of our other sessions (locations, dates and times are included in this document).

There were very little changes in benefits from 2020. Below, I have highlighted some of the most significant. You will find more information on these as well as others inside this document and in the 2020 Benefits Guide.

Highlights:

- With the exception of those who elect the Premier-Plan A at the 0% coverage level, there will be no increase in healthcare insurance premiums for retirees! The 0% Premier-Plan A rates are increasing by 3%.
- The premiums for dental insurance coverage will increase slightly in 2020.
- A special Open Enrollment session has been added specifically for retirees. It is recommended that you attend this session noted on the enclosed schedule. If you are not able to attend this day, please choose another Open Enrollment session. Human Resources will be hosting a Skype session, and will be posting a 24/7 on-demand video of an Open Enrollment Session. If you are not able to attend a session, please watch the Open Enrollment video (available 24/7 during the open enrollment period), or attend the skype session.

Healthcare Premium Incentive:

As in the past, those who did not complete the online health assessment during July/August 2019 will not receive the lower health assessment taken rates for 2020. Please keep in mind that if you have a spouse on your healthcare plan with Cigna, BOTH the retiree AND spouse must have completed the online health assessment during July/August 2019 to receive the lower rates for 2020. If only one of you completed the Health Assessment, you will not receive the lower rates for 2020.

Employee Assistance Program (EAP):

As part of the City of Richmond's commitment to your overall well-being, you continue to have access to the Cigna Employee Assistance Program (EAP) at **no cost to you**. EAP personal advocates will work with you, and anyone living in your household, to resolve any issues you may be facing. You can take advantage of a wide range of services such as: Legal and Parenting Assistance, Financial Guidance, Stress Management and even five (5) face to face counseling sessions with a counselor in your area. As a retiree, you must be on our health insurance plan to access this benefit.

For More Information:

- 1) Please read all communications regarding Open Enrollment and your plan options.
- 2) We will hold a RETIREE ONLY Open Enrollment session. Plan to attend that session or one of the other Open Enrollment sessions, or watch the Open Enrollment online video session, or attend the Open Enrollment Skype session.
- 3) Benefit representatives from the City, as well as representatives from Cigna will be in attendance at most Open Enrollment sessions.
- 4) Retirees must make Open Enrollment changes on the paper forms. See the retirement department for your forms.
- 5) Call the HR Solutions desk at 646-5660 if you have additional questions.

City of Richmond Active Employees and Retirees
Open Enrollment Dates: October 28 – November 15, 2019
Changes Effective January 1, 2020

What You Need to Know:

- **Employees** can make benefit changes for Medical, Dental, Aflac and Legal Resources during this Open Enrollment period. **Retirees** can make changes to Medical and Dental only. All changes will be effective January 1, 2020.
- You can learn more about Open Enrollment and your benefit plans by:
 1. Attending an Open Enrollment session online, accessible 24/7 during the Open Enrollment period. (Additional information, including the online session link, will be posted on StarNet by October 28.)
 2. Attend the Skype session on October 30. (More information will be posted on StarNet by October 28.)
 3. Attending an Open Enrollment session held at one of the various locations around the City. (Dates and locations of sessions are listed on the following page.)
- **Medical and Dental:** Employee contributions for medical coverage are not increasing. Employee rates for dental coverage are increasing slightly. During Open Enrollment, you may enroll in, decline or make changes to your medical and dental plan elections. If you wish to add dependents to your plan(s), you must provide documentation that the dependents are eligible for coverage and you must include their social security numbers in RAPIDS. **If documentation is not received by November 15, 2019, your dependents will not be added to your coverage effective January 1, 2020.** Active employees must make medical and dental benefit elections online through **Rapids-Employee Self-Service**. Make sure you know your RAPIDS password – it is required to make changes for medical and dental insurance. It is strongly recommended that you review your elections in Rapids even if you do not wish to change them. Retirees wishing to make changes will need to complete paper enrollment forms.
- **Health Savings Account (HSA):** If you enroll or remain in the Choice Fund High Deductible Medical Plan and wish to make contributions to your HSA, you must complete an HSA Employee Annual Election Form. If you contributed to the HSA in 2019, that election does NOT automatically roll over to 2020. If eligible, the City will make a contribution to your HSA even if you choose not to contribute. The City will contribute \$750 for Employee Only Coverage and \$1,250 for Employee plus Dependents (prorated for enrollments during the year).
- **Aflac:** To enroll or make changes, you will meet one-on-one with an Aflac representative. Your elections in a Flexible Spending Account (FSA) do not roll over. You must make FSA elections each year. **All other elections will remain the same in 2020**, unless you make a change to your current elections.
- **Legal Resources:** To enroll or make changes, you may do so by completing a paper enrollment form or by enrolling on the Legal Resources internet website. You do not need to re-enroll to continue your current coverage. The rate will remain the same during 2020.
- **Optional Group Term Life Insurance:** You may purchase additional life insurance for yourself, your spouse and eligible children. The cost is based on age and amount of insurance you purchase.

To Help You Make the Best Decisions:

- Read all communications regarding Open Enrollment and your plan options. Attend an Open Enrollment session, watch the on-demand online video, or attend the Skype session. Benefit representatives from the City, as well as representatives from Cigna, Aflac, and Legal Resources will be in attendance at most sessions. Computers will be available at most sessions to allow employees to view coverage and make changes for medical and dental plans. Call the HR Solutions desk at 646-5660 if you have additional questions.
- Additional information will be posted on StarNet, provided to your HR representative and/or sent to you via email in the upcoming weeks. Be sure to check email and StarNet frequently to ensure you have all updates.
- **Deadline for this Open Enrollment period is 11:59 p.m. on Friday, November 15, 2019.**

[See next page for informational meeting times and places.](#)



**City of Richmond Active Employees and Retirees
Open Enrollment Dates: October 28 – November 15, 2019
Changes Effective January 1, 2020**

| Date | Time | Location |
|---|---|---|
| Monday, October 28 – Friday, November 15 | Accessible 24/7 during Open Enrollment | Online Video Session – Available 24/7 during open enrollment - the link to the video will be posted to StarNet by October 28 |
| Wednesday, October 30 | 9 a.m. – 11 a.m. | Fire Headquarters; 201 East Franklin Street, Auditorium |
| Wednesday, October 30 | 1 p.m. – 3 p.m. | Skype Session - Join us from your computer – more information will be posted to StarNet by October 28 |
| Thursday, October 31 | 9 a.m. – 11 a.m. | DPU Operations Center; 400 Jefferson Davis Highway, Atrium |
| Friday, November 1 | 10 a.m. - 12 p.m. | City Hall; 900 East Broad Street, 2 nd floor, City Council Chambers |
| Friday, November 1 | 4 p.m. - 7 p.m. | Richmond Justice Center; 1701 Fairfield Way (RICHMOND SHERIFF’S OFFICE EMPLOYEES ONLY) |
| Monday, November 4 | 9 a.m. – 11 a.m. | RETIREES ONLY - City Hall; 900 East Broad Street, 9 th floor, Human Resources Training Room |
| Monday, November 4 | 1 p.m. – 3 p.m. | DPU - Wastewater Treatment Plant; 1400 Brander Street, Training Room |
| Tuesday, November 5 |  | No Sessions |
| Wednesday, November 6 | 7:30 a.m. – 10 a.m. | DPU - 3920 Douglasdale Road |
| Wednesday, November 6 | 2 p.m. – 4 p.m. | DJS - Oliver Hill Courts Building; 1600 Oliver Hill Way |
| Thursday, November 7 | 10 a.m. - 12 p.m. | City Hall; 900 East Broad Street, 2 nd floor, City Council Chambers |
| Monday, November 11 |  | No Sessions VETERANS, THANK YOU ALL FOR SERVING! |
| Tuesday, November 12 | 1 p.m. – 3 p.m. | Richmond Police Headquarters; 200 West Grace Street, Focus Room |
| Wednesday, November 13 | 8 – 10 a.m. | DPW – 1654 Commerce Road, Assembly Room |
| Wednesday, November 13 | 1 p.m. – 3 p.m. | DPW – 3506 North Hopkins Road, Assembly Room |
| Thursday, November 14 | 9 a.m. – 11 a.m. | DSS – Southside Plaza; 4100 Hull Street, Conference Rooms A-C |
| Thursday, November 14 | 1 p.m. – 3 p.m. | City Hall; 900 East Broad Street, 2 nd floor, City Council Chambers |
| Monday, October 28 – Friday, November 15 | Accessible 24/7 during Open Enrollment | Online video session - the link to the video, forms and handouts will be posted to StarNet by October 28 |

Important Notes:

- An online video session will be available 24/7, on demand, during the open enrollment period. HR will also host a Skype session on October 30. Watch for more information to be posted to StarNet by October 28.
- Formal presentations will be conducted the 1st hour of each session. The remaining time will be for questions and answers. We will have computers at most sessions to assist employees with RAPIDS Employee Self-Service (making benefit changes).
- If you have questions, following the presentation, please call the HR Solutions desk at 646-5660 or attend the second hour of one of the sessions above to speak to a benefits representative.

See reverse side for additional information about Open Enrollment.



Retiree Contributions for HealthCare Program

City of Richmond employees who apply to retire as active members in the Defined Benefit Plan and Enhanced Defined Benefit Plan are eligible for health insurance benefits at retirement if the employee is under age 65 and has worked for the City of Richmond for more than 15 years, or has worked for the City of Richmond for more than 10 years with 5 years of continuous health insurance coverage to their effective retirement date. Medical contributions will vary depending upon whether the employee and spouse have taken the Health Risk Assessment and upon years of service with the City (the 50% category requires 10-15 years of service, the 75% category requires 15-25 years of service, and the 100% category requires 25 or more years of service).

| ALL ELIGIBLE RETIREES | | | |
|---|---------------|------------------------------|----------------------|
| Cigna Medical | Total monthly | What COR contributes monthly | What you pay monthly |
| Plan A – Premier Plan | | | |
| 0% City Contribution – Health Assessment Completed | | | |
| Retiree Only | \$1,141.01 | \$0.00 | \$1,141.01 |
| Retiree + Child | \$1,939.72 | \$0.00 | \$1,939.72 |
| Retiree + Spouse | \$2,282.03 | \$0.00 | \$2,282.03 |
| Retiree + Family | \$3,088.13 | \$0.00 | \$3,088.13 |
| 0% City Contribution – Health Assessment Not Completed | | | |
| Retiree Only | \$1,141.01 | \$0.00 | \$1,141.01 |
| Retiree + Child | \$1,939.72 | \$0.00 | \$1,939.72 |
| Retiree + Spouse | \$2,282.03 | \$0.00 | \$2,282.03 |
| Retiree + Family | \$3,088.13 | \$0.00 | \$3,088.13 |
| Dependent Only | \$826.41 | \$0.00 | \$826.41 |
| Dependent + Family | \$2,237.71 | \$0.00 | \$2,237.71 |
| 50% City Contribution – Health Assessment Completed | | | |
| Retiree Only | \$1,141.01 | \$762.16 | \$378.85 |
| Retiree + Child | \$1,939.72 | \$1,186.36 | \$753.36 |
| Retiree + Spouse | \$2,282.03 | \$1,252.85 | \$1,029.18 |
| Retiree + Family | \$3,088.13 | \$1,538.70 | \$1,549.43 |
| 50% City Contribution – Health Assessment Not Completed | | | |
| Retiree Only | \$1,141.01 | \$663.66 | \$477.35 |
| Retiree + Child | \$1,939.72 | \$990.49 | \$949.23 |
| Retiree + Spouse | \$2,282.03 | \$985.26 | \$1,296.77 |
| Retiree + Family | \$3,088.13 | \$1,135.85 | \$1,952.28 |
| 75% City Contribution – Health Assessment Completed | | | |
| Retiree Only | \$1,141.01 | \$832.87 | \$308.14 |
| Retiree + Child | \$1,939.72 | \$1,238.14 | \$701.58 |
| Retiree + Spouse | \$2,282.03 | \$1,323.58 | \$958.45 |
| Retiree + Family | \$3,088.13 | \$1,609.41 | \$1,478.72 |
| 75% City Contribution – Health Assessment Not Completed | | | |
| Retiree Only | \$1,141.01 | \$752.75 | \$388.26 |
| Retiree + Child | \$1,939.72 | \$1,055.73 | \$883.99 |
| Retiree + Spouse | \$2,282.03 | \$1,074.39 | \$1,207.64 |
| Retiree + Family | \$3,088.13 | \$1,224.95 | \$1,863.18 |
| 100% City Contribution – Health Assessment Completed | | | |
| Retiree Only | \$1,141.01 | \$903.60 | \$237.41 |
| Retiree + Child | \$1,939.72 | \$1,289.90 | \$649.82 |
| Retiree + Spouse | \$2,282.03 | \$1,394.29 | \$887.74 |
| Retiree + Family | \$3,088.13 | \$1,680.12 | \$1,408.01 |
| 100% City Contribution – Health Assessment Not Completed | | | |
| Retiree Only | \$1,141.01 | \$841.88 | \$299.13 |
| Retiree + Child | \$1,939.72 | \$1,120.94 | \$818.78 |
| Retiree + Spouse | \$2,282.03 | \$1,163.48 | \$1,118.55 |
| Retiree + Family | \$3,088.13 | \$1,314.04 | \$1,774.09 |

Retiree Contributions for HealthCare Program

City of Richmond employees who apply to retire as active members in the Defined Benefit Plan and Enhanced Defined Benefit Plan are eligible for health insurance benefits at retirement if the employee is under age 65 and has worked for the City of Richmond for more than 15 years, or has worked for the City of Richmond for more than 10 years with 5 years of continuous health insurance coverage to their effective retirement date. Medical contributions will vary depending upon whether the employee and spouse have taken the Health Risk Assessment and upon years of service with the City (the 50% category requires 10-15 years of service, the 75% category requires 15-25 years of service, and the 100% category requires 25 or more years of service).

| ALL ELIGIBLE RETIREES | | | |
|---|---------------|------------------------------|----------------------|
| Cigna Medical | Total monthly | What COR contributes monthly | What you pay monthly |
| Plan B – Classic Plan | | | |
| 0% City Contribution – Health Assessment Completed | | | |
| Retiree Only | \$1,045.46 | \$0.00 | \$1,045.46 |
| Retiree + Child | \$1,777.28 | \$0.00 | \$1,777.28 |
| Retiree + Spouse | \$2,090.93 | \$0.00 | \$2,090.93 |
| Retiree + Family | \$2,829.51 | \$0.00 | \$2,829.51 |
| 0% City Contribution – Health Assessment Not Completed | | | |
| Retiree Only | \$1,045.46 | \$0.00 | \$1,045.46 |
| Retiree + Child | \$1,777.28 | \$0.00 | \$1,777.28 |
| Retiree + Spouse | \$2,090.93 | \$0.00 | \$2,090.93 |
| Retiree + Family | \$2,829.51 | \$0.00 | \$2,829.51 |
| Dependent Only | \$757.58 | \$0.00 | \$757.58 |
| Dependent + Family | \$2,050.38 | \$0.00 | \$2,050.38 |
| 50% City Contribution – Health Assessment Completed | | | |
| Retiree Only | \$1,045.46 | \$681.71 | \$363.75 |
| Retiree + Child | \$1,777.28 | \$1,048.75 | \$728.53 |
| Retiree + Spouse | \$2,090.93 | \$1,095.67 | \$995.26 |
| Retiree + Family | \$2,829.51 | \$1,329.04 | \$1,500.47 |
| 50% City Contribution – Health Assessment Not Completed | | | |
| Retiree Only | \$1,045.46 | \$587.14 | \$458.32 |
| Retiree + Child | \$1,777.28 | \$859.33 | \$917.95 |
| Retiree + Spouse | \$2,090.93 | \$836.90 | \$1,254.03 |
| Retiree + Family | \$2,829.51 | \$938.92 | \$1,890.59 |
| 75% City Contribution – Health Assessment Completed | | | |
| Retiree Only | \$1,045.46 | \$752.42 | \$293.04 |
| Retiree + Child | \$1,777.28 | \$1,100.51 | \$676.77 |
| Retiree + Spouse | \$2,090.93 | \$1,166.38 | \$924.55 |
| Retiree + Family | \$2,829.51 | \$1,399.77 | \$1,429.74 |
| 75% City Contribution – Health Assessment Not Completed | | | |
| Retiree Only | \$1,045.46 | \$676.23 | \$369.23 |
| Retiree + Child | \$1,777.28 | \$924.55 | \$852.73 |
| Retiree + Spouse | \$2,090.93 | \$926.00 | \$1,164.93 |
| Retiree + Family | \$2,829.51 | \$1,028.04 | \$1,801.47 |
| 100% City Contribution – Health Assessment Completed | | | |
| Retiree Only | \$1,045.46 | \$823.13 | \$222.33 |
| Retiree + Child | \$1,777.28 | \$1,152.27 | \$625.01 |
| Retiree + Spouse | \$2,090.93 | \$1,237.09 | \$853.84 |
| Retiree + Family | \$2,829.51 | \$1,470.46 | \$1,359.05 |
| 100% City Contribution – Health Assessment Not Completed | | | |
| Retiree Only | \$1,045.46 | \$765.32 | \$280.14 |
| Retiree + Child | \$1,777.28 | \$989.77 | \$787.51 |
| Retiree + Spouse | \$2,090.93 | \$1,015.09 | \$1,075.84 |
| Retiree + Family | \$2,829.51 | \$1,117.10 | \$1,712.41 |

Retiree Contributions for HealthCare Program

City of Richmond employees who apply to retire as active members in the Defined Benefit Plan and Enhanced Defined Benefit Plan are eligible for health insurance benefits at retirement if the employee is under age 65 and has worked for the City of Richmond for more than 15 years, or has worked for the City of Richmond for more than 10 years with 5 years of continuous health insurance coverage to their effective retirement date. Medical contributions will vary depending upon whether the employee and spouse have taken the Health Risk Assessment and upon years of service with the City (the 50% category requires 10-15 years of service, the 75% category requires 15-25 years of service, and the 100% category requires 25 or more years of service).

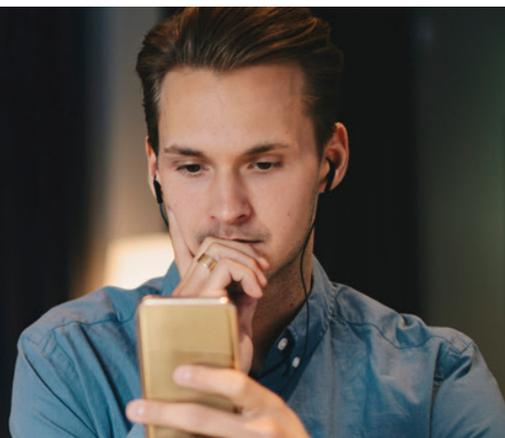
| ALL ELIGIBLE RETIREES | | | |
|---|---------------|------------------------------|----------------------|
| Cigna Medical | Total monthly | What COR contributes monthly | What you pay monthly |
| Choice Fund HDHP with HSA | | | |
| 0% City Contribution – Health Assessment Completed | | | |
| Retiree Only | \$860.95 | \$0.00 | \$860.95 |
| Retiree + Child | \$1,463.61 | \$0.00 | \$1,463.61 |
| Retiree + Spouse | \$1,721.89 | \$0.00 | \$1,721.89 |
| Retiree + Family | \$2,296.29 | \$0.00 | \$2,296.29 |
| 0% City Contribution – Health Assessment Not Completed | | | |
| Retiree Only | \$860.95 | \$0.00 | \$860.95 |
| Retiree + Child | \$1,463.61 | \$0.00 | \$1,463.61 |
| Retiree + Spouse | \$1,721.89 | \$0.00 | \$1,721.89 |
| Retiree + Family | \$2,296.29 | \$0.00 | \$2,296.29 |
| Dependent | \$636.03 | \$0.00 | \$636.03 |
| Dependent + Family | \$1,739.74 | \$0.00 | \$1,739.74 |
| 50% City Contribution – Health Assessment Completed | | | |
| Retiree Only | \$860.95 | \$561.41 | \$299.54 |
| Retiree + Child | \$1,463.61 | \$863.66 | \$599.95 |
| Retiree + Spouse | \$1,721.89 | \$902.29 | \$819.60 |
| Retiree + Family | \$2,296.29 | \$1,078.60 | \$1,217.69 |
| 50% City Contribution – Health Assessment Not Completed | | | |
| Retiree Only | \$860.95 | \$483.52 | \$377.43 |
| Retiree + Child | \$1,463.61 | \$707.67 | \$755.94 |
| Retiree + Spouse | \$1,721.89 | \$689.18 | \$1,032.71 |
| Retiree + Family | \$2,296.29 | \$761.99 | \$1,534.30 |
| 75% City Contribution – Health Assessment Completed | | | |
| Retiree Only | \$860.95 | \$619.63 | \$241.32 |
| Retiree + Child | \$1,463.61 | \$906.29 | \$557.32 |
| Retiree + Spouse | \$1,721.89 | \$960.52 | \$761.37 |
| Retiree + Family | \$2,296.29 | \$1,135.98 | \$1,160.31 |
| 75% City Contribution – Health Assessment Not Completed | | | |
| Retiree Only | \$860.95 | \$556.89 | \$304.06 |
| Retiree + Child | \$1,463.61 | \$761.38 | \$702.23 |
| Retiree + Spouse | \$1,721.89 | \$762.57 | \$959.32 |
| Retiree + Family | \$2,296.29 | \$834.30 | \$1,461.99 |
| 100% City Contribution – Health Assessment Completed | | | |
| Retiree Only | \$860.95 | \$677.86 | \$183.09 |
| Retiree + Child | \$1,463.61 | \$948.91 | \$514.70 |
| Retiree + Spouse | \$1,721.89 | \$1,018.75 | \$703.14 |
| Retiree + Family | \$2,296.29 | \$1,193.36 | \$1,102.93 |
| 100% City Contribution – Health Assessment Not Completed | | | |
| Retiree Only | \$860.95 | \$630.27 | \$230.68 |
| Retiree + Child | \$1,463.61 | \$815.09 | \$648.52 |
| Retiree + Spouse | \$1,721.89 | \$835.93 | \$885.96 |
| Retiree + Family | \$2,296.29 | \$906.60 | \$1,389.69 |

Retiree Dental Contributions

| ALL ELIGIBLE EMPLOYEES | | | | |
|------------------------|---------------|------------------------------|----------------------|------------------------|
| Cigna Dental | Total monthly | What COR contributes monthly | What you pay monthly | What you pay Bi-Weekly |
| Total DPPO | | | | |
| Employee Only | \$30.06 | \$0.00 | \$30.06 | \$15.03 |
| Employee + One Child | \$49.62 | \$0.00 | \$49.62 | \$24.81 |
| Employee + Spouse | \$61.94 | \$0.00 | \$61.94 | \$30.97 |
| Employee + Family | \$97.90 | \$0.00 | \$97.90 | \$48.95 |
| Dental HMO | | | | |
| Employee Only | \$19.94 | \$0.00 | \$19.94 | \$9.97 |
| Employee + One Child | \$32.62 | \$0.00 | \$32.62 | \$16.31 |
| Employee + Spouse | \$40.62 | \$0.00 | \$40.62 | \$20.31 |
| Employee + Family | \$55.62 | \$0.00 | \$55.62 | \$27.81 |

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- › **Manage** and track claims
- › **View**, fax or email ID card information
- › **Find** in-network doctors and compare cost and quality information
- › **Review** your coverage
- › **Track** your account balances and deductibles
- › **Submit** receipts for reimbursement from your Cigna HRA and/or FSA
- › **Order** your Cigna Home Delivery PharmacySM prescriptions online and view order history
- › **Compare** prescription drug prices for Retail and Home Delivery pharmacies**

* Actual myCigna features may vary by plan and individual security profile.

** Prescription savings opportunities may not be available for some medications.

*** The downloading and use of the myCigna 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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Feel better protected

Cigna is as committed to helping protect your health information as we are to protecting your health and well-being. That's why we take certain steps to enhance the security of your personal health information on myCigna.

Download the myCigna App for your mobile device.***



Disponible en Español.



Don't forget! myCigna App users log in with just one touch

When you download the myCigna App you can access your account with just a fingerprint on any compatible device.



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Learn the fundamentals of making smart food choices.

• INCREASE ACTIVITY

Discover easy ways to move more and boost your energy.

• OVERCOME CHALLENGES

Gain skills that allow you to break barriers to change.

• STRENGTHEN HABITS

Zero in on what works for you, and find lasting motivation.

• STAY HEALTHY FOR LIFE

Get an additional eight months of tips, strategies and support.

MORE GREAT NEWS: You'll receive the program at no additional cost if you or your adult dependents are enrolled in the company medical plan offered through Cigna, are at risk for diabetes or heart disease, and are accepted into the program.

Take Omada's 1-minute health screener to see if you're eligible:

omadahealth.com/richmondgov

¹ References available; contact the Omada Medical Affairs team

The Omada® program is administered by Omada Health, Inc., an independent third party service provider. Cigna does not endorse or guarantee the products or services of any third parties and assumes no liability with respect to any such products or services. All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company and HMO or service company subsidiaries of Cigna Health Corporation. "Cigna" is a registered service mark of Cigna Intellectual Property, Inc.

YOU'LL GET YOUR OWN:



Interactive program



Wireless smart scale



Weekly online lessons



Professional Omada health coach



Small online group of participants

CHOICE. CONVENIENCE. CONTROL.

Cigna Telehealth Connection gives your employees more of what they're looking for.

Good news. Now, most Cigna medical plans provide covered employees with access to two telehealth services – American Well (Amwell) and MDLIVE. We call it Cigna Telehealth Connection, telehealth services designed to offer employees greater control when they need to see a doctor.

With Cigna Telehealth Connection, employees can get the care they need – including most prescriptions – for a wide range of minor conditions. They can connect with a board-certified doctor when, where and how it works best for them – via video or phone – without having to leave home or work.

Choose when: Day or night, weekdays, weekends and holidays.

Choose where: Home, work or on the go.

Choose how: Phone or video chat.

Choose who: Amwell or MDLIVE doctors.

Amwell and MDLIVE telehealth visits can be a cost-effective alternative to a convenience care clinic or urgent care center, and cost less than going to the emergency room. Costs are the same or less than a visit with a primary care provider. Giving employees an easy-to-use and cost-effective alternative to care can help reduce costs and nonurgent ER visits.

We encourage you to have your employees register for one or both services, so they're ready when, and if, they need care.

Your employees can seamlessly access both Amwell and MDLIVE with a single sign-on through myCigna.com.

They can also access Cigna Telehealth Connection:

Directly with Amwell:*

- › Visit AmwellforCigna.com
- › Call 855.667.9722

Directly with MDLIVE:*

- › Visit MDLIVEforCigna.com
- › Call 888.726.3171

Your employees may also download the Amwell for Cigna and MDLIVE for Cigna apps.



Tell your employees about Cigna Telehealth Connection, so they'll be ready whenever they need these services.



Amwell and MDLIVE are only available for medical visits. For covered services related to mental health and substance abuse, employees have access to the **Cigna Behavioral Health** network of providers.

- › Go to **myCigna.com** to search for a video telehealth specialist
- › Call to make an appointment with your selected provider

Telehealth visits with Cigna Behavioral Health network providers cost the same as an in-office visit. See your plan materials for costs and coverage details.

*Availability may vary by location and plan type and is subject to change. See vendor sites for details.

Amwell and MDLIVE are independent companies/entities and are not affiliated with Cigna. The services and websites are provided exclusively by Amwell and MDLIVE and not by Cigna. Providers are solely responsible for any treatment provided. Not all providers have video chat capabilities. Video chat is not available in all areas. Amwell/MDLIVE services are separate from your health plan's provider network. Telehealth services may not be available to all plan types. A Primary Care Provider referral is not required for Amwell/MDLIVE services.

In general, to be covered by your plan, services must be medically necessary and used for the diagnosis or treatment of a covered condition. Not all prescription drugs are covered. All group health insurance policies and health benefit plans contain exclusions and limitations. See your plan materials for costs and details of coverage, including other telehealth/telemedicine benefits that may be available under your specific health plan.



HOW CAN WE HELP YOU TODAY?

The Cigna Employee Assistance Program (EAP) has you covered.

As an employee you have access to the valuable Cigna Employee Assistance Program (EAP) at no cost to you.

EAP personal advocates will work with you and your household family members to help you resolve issues you may be facing, connect you with the right mental health professionals, direct you to a variety of helpful resources in your community and more.

Take advantage of a wide range of services offered at no cost to you

- › 5 face-to-face counseling sessions with a counselor in your area.
- › **Legal assistance:** 30-minute consultation with an attorney face-to-face or by phone.*
- › **Financial:** 30-minute telephone consultation with a qualified specialist on topics such as debt counseling or planning for retirement.
- › **Parenting:** Resources and referrals for childcare providers, before and after school programs, camps, adoption organizations, child development, prenatal care and more.
- › **Eldercare:** Resources and referrals for home health agencies, assisted living facilities, social and recreational programs and long-distance caregiving.
- › **Pet care:** Resources and referrals for pet sitting, obedience training, veterinarians and pet stores.
- › **Identity theft:** 60-minute consultation with a fraud resolution specialist.



We're here to listen. Contact us any day, anytime.

Call 1.877.622.4327
myCigna.com
Employer ID: COR

Initially Register or log in to myCigna.com to access EAP under "Review My Coverage"

Together, all the way.®



*Employment-related legal issues are not covered.

Some work/life services offered under the Cigna Employee Assistance Program may be provided by a Cigna contracted third-party vendor.

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90-DAY PRESCRIPTION FILLS

Filling your maintenance medications just got easier with Cigna 90 NowSM

You have a lot going on. Taking your medication every day and remembering to pick up your refill every month isn't always easy. We have a program that can help – it's called Cigna 90 Now.

More choice

Your plan includes a new maintenance medication program called Cigna 90 Now. Maintenance medications are taken regularly, over time, to treat an ongoing health condition. **Cigna 90 Now offers you more choice in how, and where, you can fill your prescription.**

Choose what works best for you

- › If you choose to fill your prescription in a 90-day supply, you have to use a 90-day retail pharmacy in your plan's new network, or Cigna Home Delivery Pharmacy^{SM,*}
- › If you choose to fill your prescription in a 30-day supply, you can use any retail pharmacy in your plan's new network.



You choose! 90-day or 30-day supply.

Where you can fill a 90-day prescription

With Cigna 90 Now, your plan offers a new retail pharmacy network that gives you more choice in where you can fill your 90-day prescriptions.

There are thousands of retail pharmacies in your new network. They include local pharmacies, grocery stores, retail chains and wholesale warehouse stores – all places where you may already shop! If you prefer the convenience of having your medications delivered to your home, you can also use Cigna Home Delivery Pharmacy to fill your prescriptions.*

For more information about your new pharmacy network, you can go to **Cigna.com/Rx90network**.



Why fill a 90-day supply?

Filling your prescriptions in a 90-day supply may help you stay healthy because having a 90-day supply of your medication on-hand typically means you're less likely to miss a dose.** It also means you can make fewer visits to the pharmacy to refill your medication, and depending on your plan, you may be able to save money by filling your prescriptions 90-days at a time.

Here are some of the 90-day retail pharmacies in your network:***

- › **CVS** (including Target and Navarro)
- › **Walmart**
- › **Kroger** (including Harris Teeter Pharmacy, Pick N Save Pharmacy, Fred Meyer Pharmacy, Fry's Food and Drug)
- › **Access Health** (including Benzer Pharmacy, Marcs, Big Y Pharmacy, Marsh Drugs, LLC, Snyder Drug Emporium)
- › **Good Neighbor Pharmacies** (including Big Y Pharmacy, Super RX Pharmacy, Medical Center Pharmacy, Family Pharmacy, King Kullen Pharmacy)
- › **Cardinal Health** (including Freds Pharmacy, Medicine Shoppe Pharmacy, Harris Teeter Pharmacy, Medicap Pharmacy)

Together, all the way.[®]



Prefer to have your medications delivered to your door?

Then Cigna Home Delivery Pharmacy may be right for you! We'll deliver your maintenance medication to you at the location of your choice. And standard shipping is always free. No more waiting in line at the pharmacy! For more information, please call Customer Service at **800.835.3784, #3**, or visit **Cigna.com/home-delivery-pharmacy**.



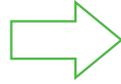
Questions?

Please call Customer Service using the number on the back of your Cigna ID card. We're here to help.

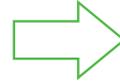
90-Day Fills



Get a 90-day prescription for your medication



Take your prescription to a 90-day retail pharmacy in your network, or mail to Cigna Home Delivery Pharmacy

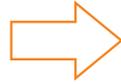


Receive your medication in a 90-day supply for convenience

30-Day Fills



Get a 30-day prescription for your maintenance medication



Take your prescription to any retail pharmacy in your network



Receive your medication

* Plans vary, so some plans may not include Cigna Home Delivery Pharmacy. Please check your plan materials for more information on what pharmacies are covered under your plan.

** Internal Cigna analysis performed March 2016, utilizing 2015 Cigna national book of business average medication adherence (customer adherent > 80% PDC), 90-day supply vs. those who received a 30-day supply taking antidiabetics, RAS antagonist and statins.

*** Participating 90-day network pharmacies as of April 2016. Subject to change.

Para obtener ayuda en español llame al número en su tarjeta de Cigna.

Health benefit plans vary, but in general to be eligible for coverage a drug must be approved by the Food and Drug Administration (FDA), prescribed by a health care professional, purchased from a licensed pharmacy and medically necessary. If your plan provides coverage for certain prescription drugs with no cost-share, you may be required to use an in-network pharmacy to fill the prescription. If you use a pharmacy that does not participate in your plan's network, your prescription may not be covered, or reimbursement may be limited by your plan's copayment, coinsurance or deductible requirements. Refer to your plan documents for costs and complete details of your plan's prescription drug coverage.

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IMPORTANT NOTICE



Special Enrollment Requirements from Cigna

This flyer contains important information you should read before you enroll. If you have any questions about this information, please contact your benefits manager.

If you are declining enrollment

If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to enroll yourself and your dependents in this plan if:

- ▶ You or your dependents lose eligibility for that other coverage (or if the employer stops contributing toward your or your dependents' other coverage). However, you must request enrollment within 30 days after your or your dependents' other coverage ends (or after the employer stops contributing toward the other coverage). If the other coverage is COBRA continuation coverage, you and your dependents must complete your entire COBRA coverage period before you can enroll in this plan, even if your former employer ceases contributions toward the COBRA coverage.

In addition, if you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents. However, you must request enrollment within 30 days after the marriage, birth, adoption, or placement for adoption.

Effective April 1, 2009 or later, if you or your dependents lose eligibility for state Medicaid or Children's Health Insurance Program (CHIP) coverage or become eligible for assistance with group health plan premium payment under a state Medicaid or CHIP plan, you may be able to enroll yourself and your dependents. However, you must request enrollment within 60 days after the state Medicaid or CHIP coverage ends or you are determined eligible for premium assistance.

To request special enrollment or obtain more information, contact our Customer Service Team at 800.Cigna24.

Other late entrants

If you decide not to enroll in this plan now, then want to enroll later, you must qualify for special enrollment. If you do not qualify for special enrollment, you may have to wait until an open enrollment period, or you may not be able to enroll, depending on the terms and conditions of your health plan. Please contact your plan administrator for more information.

Together, all the way.™



Women's Health and Cancer Rights Act (WHCRA)

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient, for:

- › All stages of reconstruction of the breast on which the mastectomy was performed;
- › Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- › Prostheses; and
- › Treatment of physical complications of the mastectomy, including lymphedema.

These benefits will be provided subject to the same deductibles and coinsurance or copays applicable to other medical and surgical benefits provided under this plan as shown in the Summary of Benefits.



If you would like more information on WHCRA benefits, call our Customer Service Team at 800.Cigna24 (800.244.6224).



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