



CIGNA EASY CHOICE TOOL USER GUIDE

For employees

Together, all the way.®



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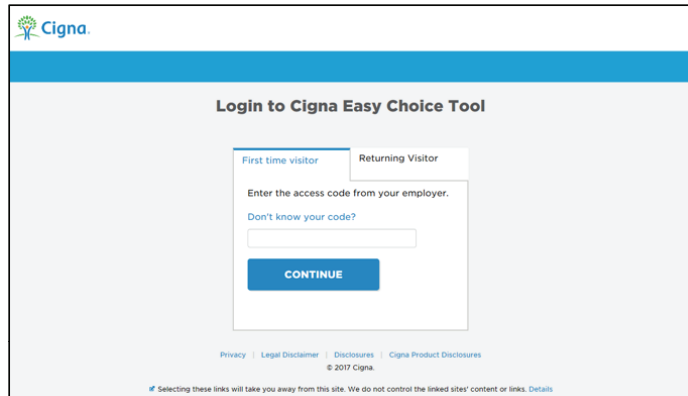
This document provides helpful information about how to use Cigna Easy Choice Tool. This tool provides information only and is not an application or enrollment form. The information provided in this document and through the tool is not intended as financial advice or to encourage enrollment in any products and services. Coverage and benefits details are in your plan documents.



ACCESSING CIGNA EASY CHOICE TOOL AS A FIRST-TIME VISITOR

The following sections describe how to access Cigna Easy Choice Tool as a first-time visitor. Please pay careful attention to section 22 to secure the reference number you need to log in as a returning visitor.

- 1 Log in to Cigna Easy Choice Tool at **CignaEasyChoice.com**.

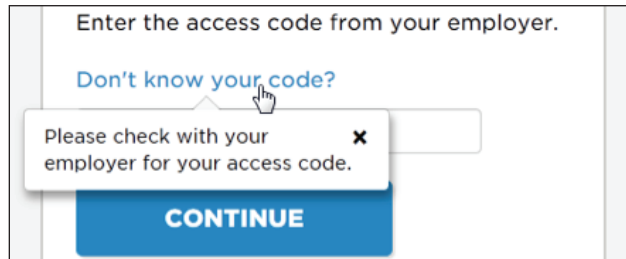


Cigna Easy Choice Tool login page – *First time visitor* tab

- 2 Enter the access code from your employer in the *First time visitor* tab and click **Continue**.

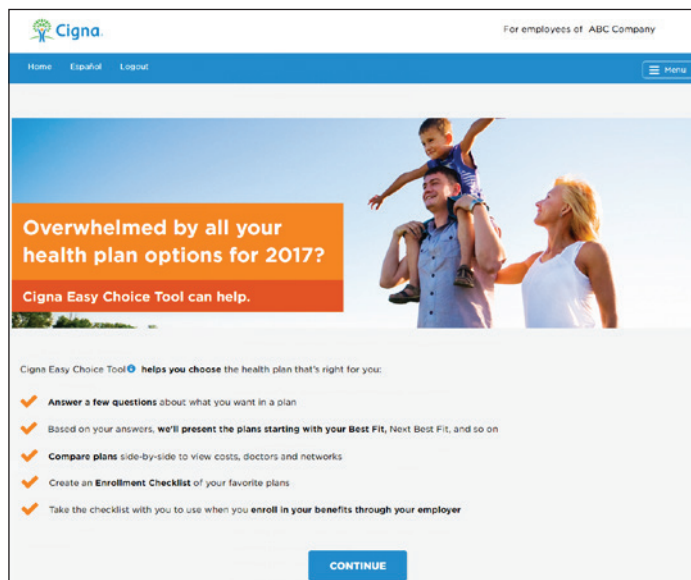
Notes:

- ▶ Employee access codes change each new enrollment year.
- ▶ If you do not know your access code, you can click the *Don't know your code?* link to learn how to get your access code.



Don't know your code? pop-up description

- ▶ The Cigna Easy Choice Tool *Home* page opens.



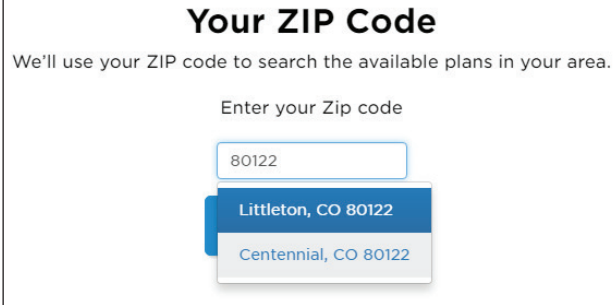
Cigna Easy Choice Tool *Home* page – Customer view

- 3 Click **Continue**.
The *Your Zip Code* question displays.

Note: The answers that you provide help the Cigna Easy Choice Tool to rank your top plans providing you with the information to make an informed decision about which medical plan is best for you.

- 4 Enter your zip code and click **Continue**.

Note: If your zip code spans multiple towns, select your town from the drop-down list that appears.



Your Zip Code - zip code spanning multiple towns

- ▶ The *Your Tobacco Use* question displays.

Note: Depending on how your company offers plans, this question may not display.

- 5 Select your answer for this question and click **Continue**.

- ▶ The *Who Are You Covering* question displays.

- 6 Do **one** of the following:

- Click **Me** if you only want medical coverage for yourself. The *My Plan Cost Preferences* question displays.
- Click **Me & Others** if you want medical coverage for you and other dependents.

When you click **Me & Others**, the *Dependents* dialog opens. Specify whether to cover your spouse, your dependents, or both. Click the **Yes** checkbox if any of the dependents that you want to cover live permanently away from your home zip code, and enter each dependent's away from home zip code below. Enter one zip code per box, and click the + *Add another zip code* link to add another box.

- ▶ The *My Plan Cost Preferences* question displays.

- 7 Select **one** of the following options for your medical plan preference and click **Continue**.

- ▶ **Pay less for my plan coverage but pay more out-of-pocket for unexpected medical expenses.**
- ▶ **Pay more for my plan coverage but pay less out-of-pocket for unexpected medical expenses.**

- ▶ The *Planned Health Expenses* question displays.

- 8 Select **Yes** if you plan to have any major health expenses in the next year, or **No** if you do not plan to have any major health expenses and then click **Continue**.

- ▶ The *Saving Money* question displays.

- 9 Select whether you prefer to save money for medical expenses in a Health Reimbursement Account (HRA) or a Health Savings Account (HSA), and then click **Continue**.

Note: You can click the **Compare HRA and HSA** link to learn about and compare the difference between an HRA and an HSA. Using the links within the HSA information, you can find the HSA calculator, which lets you calculate your annual HSA contribution.

- ▶ The *My Doctors* question displays.

Note: This question only appears if your employer offers both HRA and HSA compatible health plans.

- 10 Indicate how important it is to you that your current doctors are in-network in the plan that you choose, and then click **Continue**.

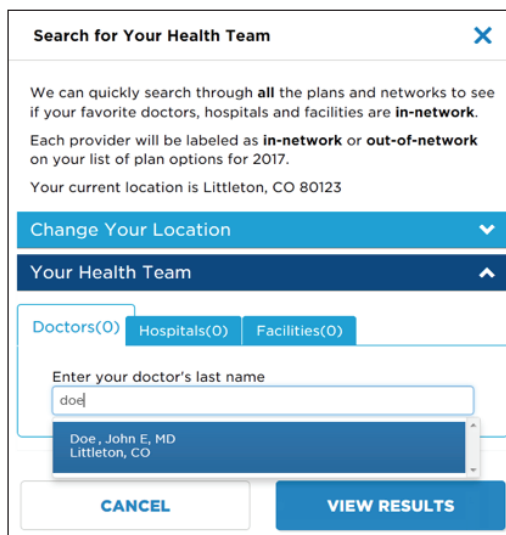
- ▶ The *Build My Health Team* question displays.

11 Click **Search** to search for and select the doctors, hospitals, and facilities that you want for your health team.

12 In the *Your Health Team* section do any of the following:

- Click the **Doctors** tab, click **Add a Doctor**, enter your doctor's last name, and then select your doctor from the drop-down list.
- Click the **Hospitals** tab, click **Add a Hospital**, enter your hospital's name, and then select your hospital from the drop-down list.
- Click the **Facilities** tab, click **Add a Facility**, enter your facility's name, and then select your facility from the drop-down list.

► The *Search for Your Health Team* dialog opens.

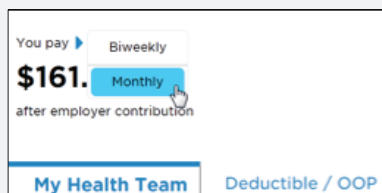


Search for Your Health Team dialog – *Doctors, Hospitals, and Facilities* tabs

13 When you have finished adding doctors, hospitals, and facilities, click **View Results**.

► The *<plan year> Plan Options* page opens. This page contains all of the plans that your company offers that you're eligible for, but Cigna Easy Choice Tool ranks up to three (Best Fit, Next Best Fit, and Good Fit).

14 Do any of the following in the *<plan year> Plan Options* page to learn more about each plan:



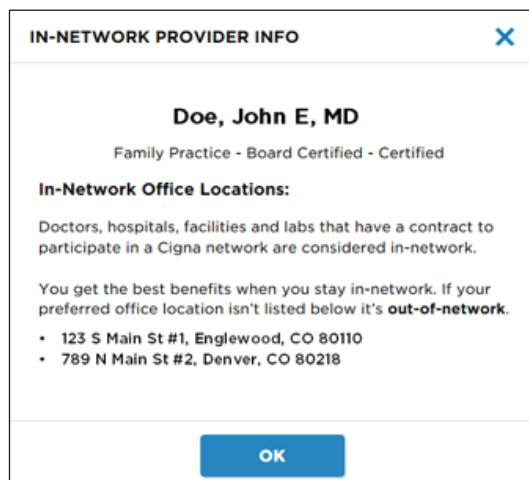
Clicking the **Monthly** button toggles the pay period view for a plan.

Note: This question only appears if your employer offers both HRA and HSA compatible health plans.

- Click the *In-network at these locations* link in the *My Health Team* section to view where the provider has in-network locations.

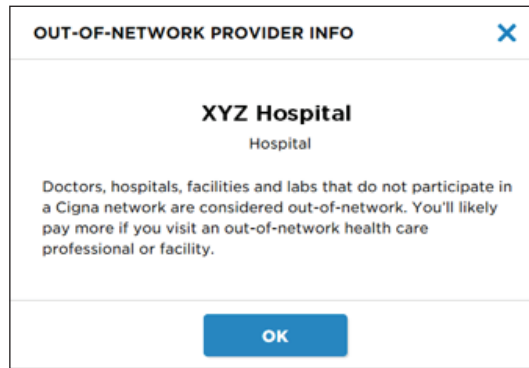
- Click the *Change* link to change the dependents that the medical plans cover.
- Click the *Information* icon **i** to view plan type details for HRA and HSA medical plans.
- Click the *More* link within the plan description to expand details about the plan network.
- Toggle the pay period to view costs for different pay periods.

Note: When you change the pay period to a different value, such as changing it from Biweekly to Monthly, it changes the view for all plans on the *Plan Options* page.




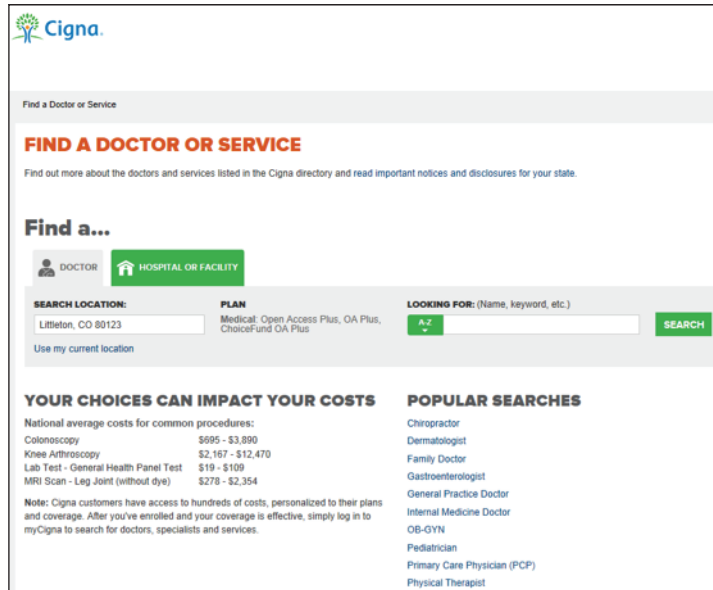
In-network Provider pop-up description

- f. Click the *Out-of-network* link to view the out-of-network message for this provider.
- g. Click the *Search for your favorite health care providers* to open the *Search For Your Health Team* dialog to search for providers, hospitals and facilities.

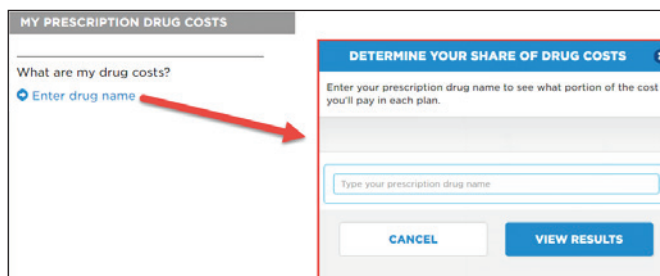


Out-of-network Provider pop-up description

- h. Click the *Browse this network's directory* link to open the directory and view all in-network providers for this plan.
- i. Click a link for any of the plan documents within *Plan Documents* to view plan details.
- j. Click the *Information* icon  to view information about primary care physician (PCP) referrals.
- k. Click the *Medical* tab to view details about this plan's deductibles and out-of-pocket maximums.
- l. Click the *Pharmacy* tab to view pharmacy deductibles and out-of-pocket maximums.
- m. Use the *How Much Will My Drugs Cost?* section to view the in-network and out-of-network pharmacy costs.
- n. Use the *Enter drug name* link under the *My Prescription Costs* section to open the *Determine Your Share of Drug Costs* dialog.



Find a Doctor or Service page



Determine Your Share of Drug Costs dialog

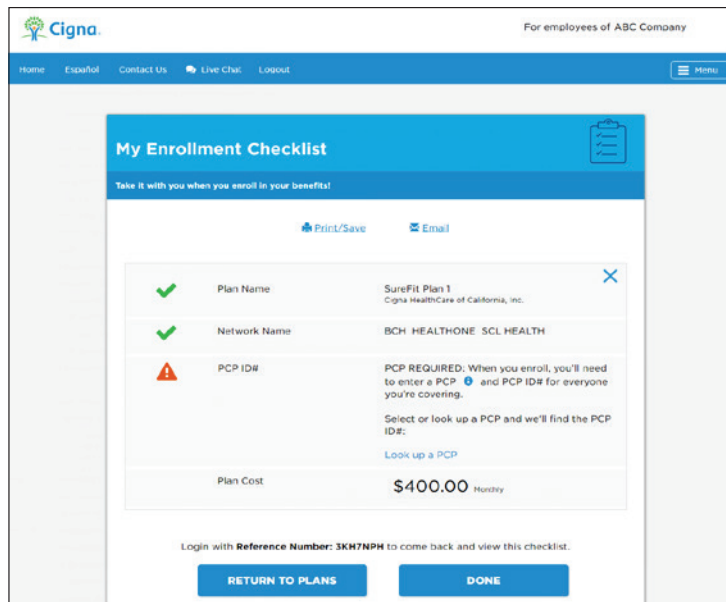
- 15** Select two or up to three plans and click **Compare** to compare the plans side by side.
- Review the plan comparison.
 - Click **Print/Save** to print or save a PDF of the plan comparison, or click **Email** to email the PDF of the plan comparison.
 - When you have finished reviewing the plan comparison, click **Back** to return to the *<plan year> Plan Options* page.



Compare button on the *<plan year> Plan Options* page

- 16 On the <plan year> *Plan Options* page, click the **Save** button within the plan in which you want to select.

► The *My Enrollment Checklist* page opens, showing your plan details

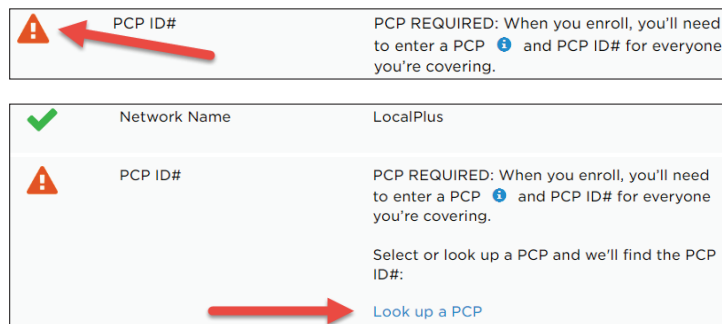


My Enrollment Checklist page

- 17 Select your Primary Care Provider (PCP)

An important part of selecting your medical plan is selecting your PCP. Even if you selected your providers, hospitals, or facilities using the *Search For Your Health Team* dialog, Cigna Easy Choice Tool may still require you to select a PCP that you will use when you complete your enrollment.

► On the *My Enrollment Checklist* page, if the plan requires a PCP when you enroll, and you have not already selected a PCP, the icon in the PCP ID# section displays an alert:



- a. From the Enrollment Checklist, click the **Look up a PCP** link

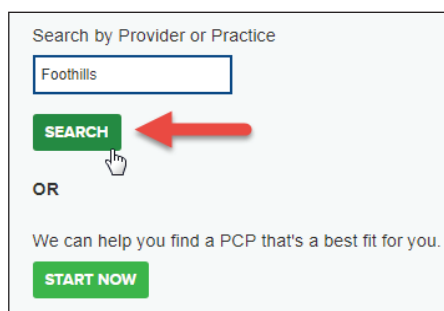
Note: There are two procedures to select a PCP. Use the one that matches the plan saved to your Enrollment Checklist (Cigna SureFit or non-SureFit).

- b. Follow these steps if you saved a Cigna SureFit® plan plan to your Enrollment Checklist:

- To search by provider name or practice name, in the *Search by Provider or Practice* box, enter the first few letters of the provider or practice name.

All possible results display in a drop down list.

► If no results display, click **Search**.



Search by Provider or Practice in the *Find a Primary Care Provider (PCP)* page

- If one result matches, click the result that displays to view PCP details.

Search by Provider or Practice – one PCP result

- If more than one result matches, you can click one of the PCPs to view details, or click **View all suggestions** to review all matches.

Search by Provider or Practice – multiple PCP results

- ▶ The Search Results page opens.

Reviewing the search results and applying filters to narrow down the results

- Use the directory's interactive PCP search option to help you find a PCP that is the best fit for you.
- Click **Start Now**.

► The *What Do You Want In A Primary Care Provider (PCP)?* page opens.

- Specify any of the search options and then click **Find My Best Match**.
- Review the search results or click **Change My Selections** to use different search options.



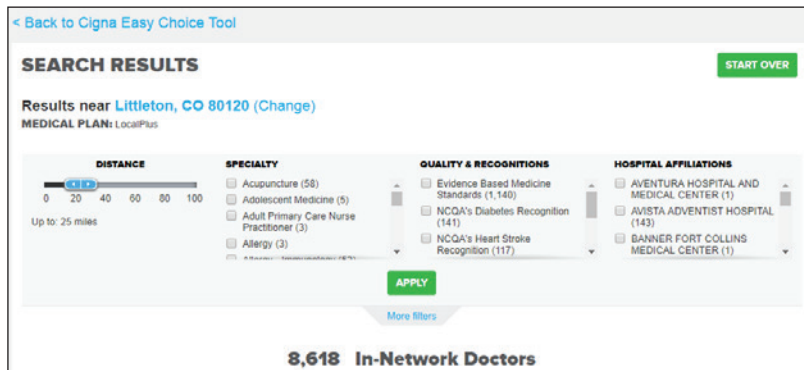
► The *Showing Top Matches* page opens, displaying the PCPs that best fit the options that you specified.

c. Follow these steps if you saved a non-Cigna SureFit plan to your Enrollment Checklist:

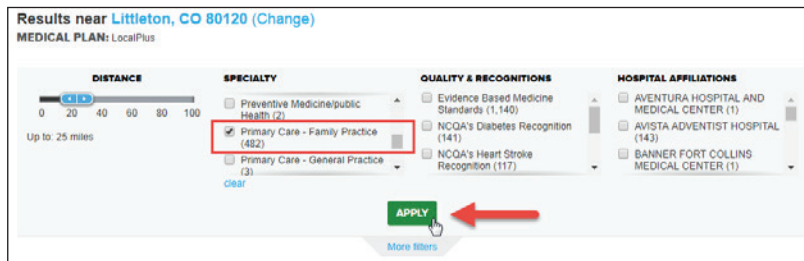
- Use any of the following options to search for a PCP on the *Find a Primary Care Physician* page, and then click **Search**.
 - **Search Location** - Use the zip code that the tool has populated in this field (uses the zip code that you entered for the *Your Zip Code* question). This is the default search option.
 - **Doctor or Group Name** - Enter the first few letters of the doctor or group practice name.

Alternatively, you can click a specialty link under *Search by Specialty* to search using one of the default specialties. This option narrows the PCP list by a specific specialty.

► The *Search Results* page opens.



Reviewing the search results and applying filters to narrow down the results

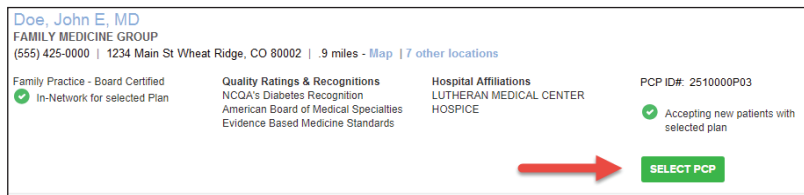


For example, you can select the **Primary Care - Family Practice** filter to narrow the list by family practice PCPs.

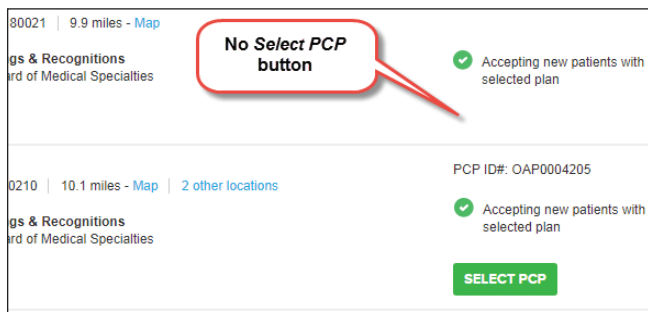
You can also click the **Start Over** button to begin another search.

d. In the search results, locate the PCP that you want.

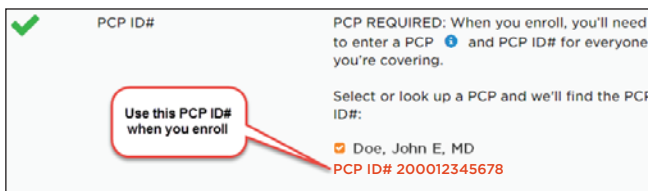
e. Click **Select PCP** to add the PCP to your Enrollment Checklist automatically.



Note: If a PCP does not display a *Select PCP* button, this means that the PCP is unavailable for selection, even if the directory listing specifies that the PCP is accepting new patients.

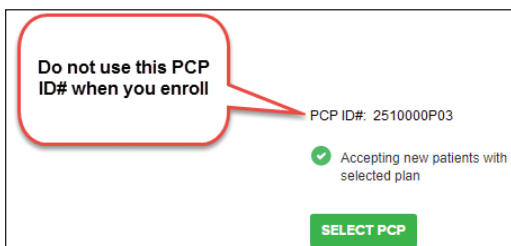


► The search results page returns you to the Enrollment Checklist. In the *PCP ID#* section the PCP that you selected now displays as your PCP and includes the PCP ID number.



Important! To help ensure that you use the correct PCP ID# when you enroll into your plan, make sure that you use the PCP ID# that displays on the Enrollment Checklist.

Do not use the PCP ID# that displays in the search results, because that number may be different from the one that you use to enroll.



18 Do any of the following on the *My Enrollment Checklist* page:

Note: This question only appears if your employer offers both HRA and HSA compatible health plans.

19 Click **Done** when you have finished working in the *My Enrollment Checklist* page.

20 Click **Email this reference number to yourself**, enter your email address, and then click **Send Email**.

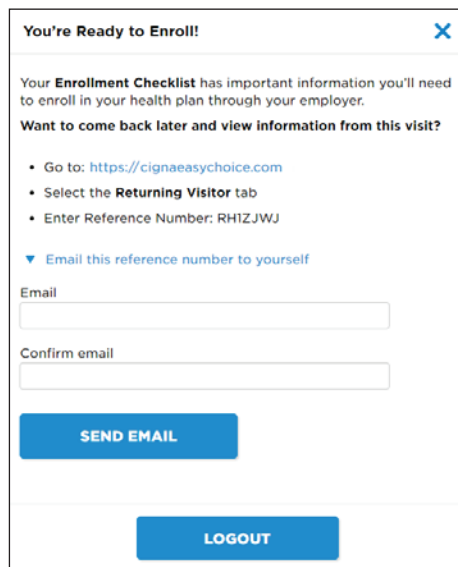
21 Click **Logout**.

22 You receive your reference number when you click the *Logout* button from the Enrollment Checklist, as shown in the previous illustration.

Important! Remember that if you lose your reference number, you must access Cigna Easy Choice Tool using your access code and start again. It is not possible to retrieve your reference number from the tool.

- Click **Print/Save** to print or save a PDF of the enrollment checklist, or click **Email** to email the PDF of the enrollment checklist.
- Review the plan's Summary of Benefits and Coverage and other plan documents, if available.
- Click the *Need to look up PCP?* link if you want to search for another PCP.
- Calculate your annual HSA contribution if you selected a HSA plan. Please pull language from above step with HSA comment.

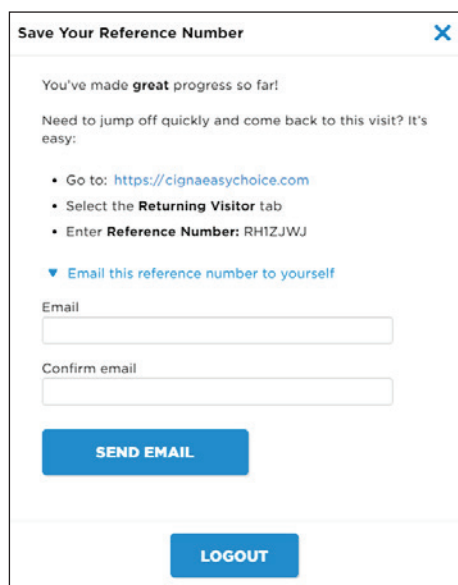
▶ The *You're Ready to Enroll!* dialog opens with your reference number. Use this reference number to log in to Cigna Easy Choice Tool using the *Returning Visitor* tab.



Enrollment Checklist reference number dialog

▶ You return to the Cigna Easy Choice Tool login page.

▶ If you need log out before you save a plan to your Enrollment Checklist, you'll still receive a reference number as shown in the following illustration.



Save Your Reference Number dialog

ACCESSING CIGNA EASY CHOICE TOOL AS A RETURNING VISITOR

1 Log in to *Cigna Easy Choice Tool* at **CignaEasyChoice.com**.

2 Click the **Returning Visitor** tab.

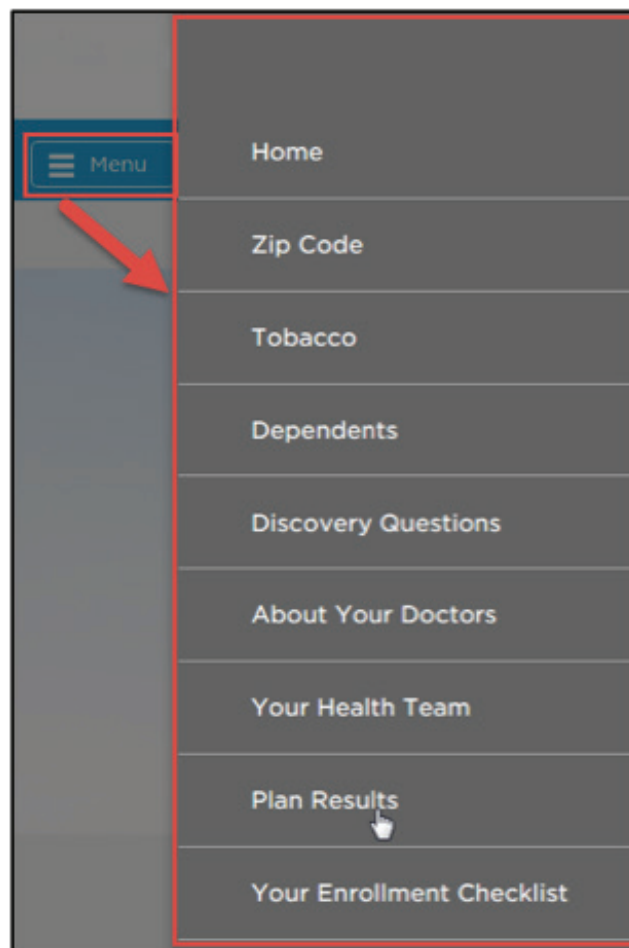
3 Enter the reference number that you received when you last accessed the tool and click **Continue**.

4 Do either of the following:

- Click **Continue** to go through the set of discovery questions again.
- Click the menu icon to expand the right navigation menu to go directly to an area of the tool.

For example, you can go directly to your Plan Results from your last session and perform another comparison of plans, or go to your Enrollment Checklist and print, save, or email the checklist.

► The Cigna Easy Choice Tool *Home* page opens.



Using the right navigation menu to go to an area of the tool



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