

# MAKE THE MOST OF YOUR CIGNA PLAN

## Cigna Supplemental Health Solutions

From health and wellness support to financial or legal needs, we can help with life's everyday challenges. Cigna Supplemental Health Solutions offers a variety of programs that can provide you with resources, services, and discounts to help you manage your unique concerns. This can help you save time, energy, and money.

### My Secure Advantage (MSA)

- › A full-service financial wellness program – You and members of your household can work with a Money Coach for 30 days at no additional cost. A 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.
- › Identity Theft Protection – This includes a free 30-minute consultation with a Fraud Resolution Specialist and fraud resolution kit, for victims of identity theft. Or, simply 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 the legal consultation benefits to obtain a qualified attorney's review.

### Healthy Rewards®

Easy access to discounts on a wide variety of health and wellness programs and services such as:

- › Fitness Club Memberships and Devices
- › Vision Care, Lasik Surgery, Hearing Aids
- › Meal Delivery
- › Yoga Products and Virtual Workouts
- › Alternative Medicine (Chiropractic, Message Therapy, Podiatry, Physical and occupational therapy, etc.)

### Health Advocacy Services

Navigating the complex health care landscape can sometimes seem overwhelming. Cigna offers health advocacy services to help you and your family get professional help with a wide range of health care and health insurance challenges. Health Advocacy Services can help with finding a doctor, picking a medical or dental plan, understanding test results, locating a nursing home, managing doctors' bills and more.

Personal health advocates, who are experienced in health benefits and services, provide individualized assistance with a range of health care and insurance-related needs including support for non-covered medical expenses.

Personal health advocates work with employees who have non-covered medical bills over \$400. They help investigate charges, negotiate discounts, establish payment plans, and educate employees about how to maximize their benefits and their savings. Personal health advocates continue to support the individual until the issue is resolved.

**Together, all the way.®**



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