

Two different plans to help meet your needs.

2025 Cigna Healthcare medical plans for County of Orange employees.



It's time to review your medical plan options and choose the plan that is right for you. Each year, the County looks closely at health plan options, health care industry changes and advancements, and area network offerings to select plans to help meet your needs. This year, two Cigna HealthcareSM plans are being offered.

The plans are outlined below, with an additional column so you can compare them with another County medical plan.¹ When doing so, also consider your prescription costs and payroll deduction/costs for each plan. On the reverse side are the service and support features that come with each plan.

At Cigna Healthcare, we care about you and your health care needs.

County plan name: Cigna Select HMO <i>Cigna Healthcare plan name:</i> Southern California Select	County plan name: Cigna choice HMO <i>Cigna Healthcare plan name:</i> Southern California	Additional plan option
\$5 primary care physician (PCP) copay \$10 specialist copay \$_____ Rx/prescription costs \$_____ payroll deduction Each covered member on the Southern California Select HMO plan has the option to choose a PCP from one of the following physician group systems, close to where they work or live, in the Southern California Select network² • Heritage Provider Network • Hoag • MemorialCare • Providence • Scripps Health Your PCP selection determines the physician group system with which you are aligned. Your PCP coordinates your care, including referrals to other providers or specialists.³ Generally, your PCP will refer you to specialists within the physician group network that they are aligned with.	\$20 PCP copay \$20 specialist copay \$_____ Rx/prescription costs \$_____ payroll deduction • Access to a broader network of providers in Southern California • Choice of a PCP who will work with other providers to help you get the most out of your plan	\$_____ PCP copay \$_____ specialist copay \$_____ Rx/prescription costs \$_____ payroll deduction _____ _____ _____

Open Enrollment is October 16 to November 5, 2024

For more information and details on your Cigna Healthcare plans, go to **Cigna.com/CountyofOrange/Enrollment**.

For information about each of the Cigna Healthcare plans available, call us at **888.806.5042**.

All sources and disclosures are at the end of this document.



For the employees of County of Orange and their household members.



Cigna Healthcare provides service and support designed to help you and your family live your healthiest life.

Cigna One Guide® services can provide information to help you choose the plan that's best for you and your family. When you enroll with Cigna Healthcare, your personal guide will be there to guide you through the complexities and sometimes unclear jargon of the health care system and help you avoid costly missteps. The goal is a simpler health care journey for you and your family.

To learn more about Cigna One Guide, call our pre-enrollment line at 888.806.5042.

24/7/365 customer service is available, with Spanish-speaking representatives and translation services offered in more than 200 languages as well as document translation in your preferred language, alternative font, Braille or audio.

24/7/365 Health Information Line provides access to a clinician for support with things such as accessing care, reviewing home treatment, and finding the nearest convenience care or urgent care centers.

myCigna.com® and the myCigna® App are available after your plan start date with 24/7/365 access to a variety of tools, programs and resources designed to help make it easier for you to manage your plan, your costs and your health.⁴

Medical virtual care (telehealth) lets you speak with a U.S.-based, board-certified physician via phone or video chat, whenever and wherever you need one – for the same out-of-pocket cost as a PCP visit.⁵

Cigna Healthy Pregnancies, Healthy Babies® program offers personalized telephone support from dedicated nurses, as well as online educational materials for everything from infertility and planning through post-delivery.

Chronic condition management offers help with conditions such as asthma, lower back pain, depression, coronary artery disease and more. A Cigna Healthcare health coach will work with you to create a plan to help you maintain your health and manage your condition based on your personal goals.

Guest Privileges Program provides coverage for you or members on your plan who may be temporarily relocating (60 days to two years) to one of the states covered in this program.⁶

Lifestyle management programs feature access to coaches who can help you reach your health goals – from losing weight to quitting tobacco to reducing your stress levels.

Healthy Rewards® program offers discounts on programs and services that help you live and stay well, such as weight management and nutrition, vision and hearing care, alternative medicine, healthy lifestyle products, and more.⁷

EvernorthSM behavioral health network (or the Employee Assistance Program Network⁸) lets you access behavioral health care and support – including behavioral health and substance use treatment – with no referral required.

Behavioral health virtual care lets you speak privately with a licensed counselor or psychiatrist via video or phone, wherever and whenever is most convenient for you.⁹



For information about each of the Cigna Healthcare plans available, call us at **888.806.5042**



1. The plan copays identified are for the County of Orange 2024-2025 plan year. Review the enclosed Benefit Summary for more information, including covered and non-covered services.
2. Plans may be limited geographically. Providers are located throughout the majority of Southern California counties. Not all providers may be in the Southern California Select network. Please access the Cigna Healthcare provider directory on [Cigna.com](https://www.cigna.com) or call **800.244.6224** to confirm which providers are in-network.
3. Specific providers, such as OB/GYNs and behavioral providers, can be seen without a referral. See your plan documents for details or call **800.244.6224**.
4. App/online store terms and mobile phone carrier/data charges apply.
5. Cigna Healthcare provides access to virtual care through national telehealth providers as part of your plan. Providers are solely responsible for any treatment provided to their patients. Video chat may not be available in all areas or with all providers. This service is separate from your health plan's network and may not be available in all areas or under all plan types. A PCP referral is not required for this service.
6. Call **888.806.5042** to verify coverage for the Guest Privileges program.
7. **Healthy Rewards programs are NOT insurance.** Rather, these programs give a discount on the cost of certain goods and services. The customer must pay the entire discounted cost. Some Healthy Rewards programs are not available in all states, and programs may be discontinued at any time. Participating providers are solely responsible for their goods and services.
8. Employee Assistance Program services are in addition to, not instead of your health plan benefits. These services are separate from your health plan benefits and do not provide reimbursement for financial losses. Program availability may vary by plan type and location, and programs are not available where prohibited by law.
9. Providers are solely responsible for any treatment provided. Not all providers have video chat capabilities. Video chat is not available in all areas. A PCP referral is not required. Virtual care services may not be available under all plan types. See your plan materials for the details of your specific health plan.

The providers and facilities that participate in the Cigna Healthcare network are independent practitioners solely responsible for the treatment provided to their patients. They are not agents of Cigna Healthcare. Exclusions and limitations: All health plans and health insurance policies have exclusions and limitations. Copay, coinsurance and deductible requirements may apply. This document outlines the highlights of your plan. For a complete list of both covered and not-covered services, including benefits which may be required by your state, see your plan documents.

Product availability may vary by location and plan type and is subject to change. All group health insurance policies and health benefit plans contain exclusions and limitations. For costs and details of coverage, contact a Cigna Healthcare representative. All pictures are used for illustrative purposes only.

Cigna Healthcare products and services are provided exclusively by or through operating subsidiaries of The Cigna Group, including Cigna Health and Life Insurance Company (Bloomfield, CT.) (CHLIC), Evernorth Behavioral Health, Inc., or their affiliates, and HMO or service company subsidiaries of Cigna Health Corporation, including Cigna HealthCare of California, Inc. Policy forms: OK – HP-APP-1 et al., OR – HP-POL38 02-13, TN – HP-POL43/HC-CER1V1 et al. (CHLIC); GSA-COVER, et al. (CHC-TN).