2024-25 On line Enrollment for EXCELSIOR SPRINGS 40 EMPLOYEES

Logon to: www.ftjconnect.com

Username: 138firstnamelastname (Ex: 138johnsmith)

Password: If you forgot your password, please select the "forgot password"link a



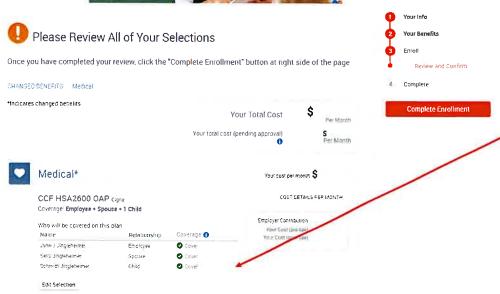
Click on Start Your Enrollment

Questions? Call 800-821-7303
Password Questions ext. 1316
Plan Benefit Questions ext. 1158

Your FTJ Regional Director:

Dylan Albertson - 816-408-9039 dalbertson@ftj.com

Or email info@meuhp.com



ELECTION CONFIRMATION

Once you've completed your selections, review all of your benefit elections and make sure you have covered any dependents if you want them covered.

You can still make changes with the edit button.

Once You've Reviewed All Your Selections:

Participation

I hereby acknowledge I have read the statements contained herein, or they have been read to me, and the statements are true and complete to the best of my knowledge. I understand any misrepresentation or omission contained herein may be used to reduce or deny claim or void the contract if such misrepresentation or omission affects acceptance of the risk. I hereby enroll for benefits for which I am presently eligible, or for which I may become eligible, under my employer's group contract(s). If any deductions are required for this coverage, I authorize such deductions from my earnings and I understand that any premiums will be automatically deducted from my paycheck on unless I submit a declination election.

I agree, and I'm finished with my enrollment.

Life Insurance / Beneficiary Information: If your District offers Life Insurance, please be sure to review your beneficiary information. (The system will default to "Estate".)

If your dependents are already listed and you would like to name one of them as beneficiary, simply select their name from the drop down list. You do not need to enter them a second time.

Last Step!

Click to check "I agree, and I'm finished with my enrollment.

Click on Complete Enrollment at right.

EMAIL / PRINT OPTION

Once completed, you can print or email a copy of your elections if you wish.

Employee Cost

Excelsior Springs School District #40 July 2024 to July 2025 In-Network Summary of Benefits

Benefits		MEUHE	MEUHP - CIGNA	
	Option 1 - HSA 5500	Option 2 - HSA 3500	Option 3 - <u>PPO 3000</u>	Option 4 - <u>PPO 1000</u>
Plan	Health Savings Account	Health Savings Account	ОРРО	ОРРО
Network	Open Access Plus PPO	Open Access Plus PPO	Open Access Plus PPO	Open Access Plus PPO
Deductible (Indvidual / Family)	5,500 / 11,000	3,500 / 7,000	3,000 / 9,000	1,000 / 3,000
Out of Pocket Max (Ind / Fam)	7,500 / 15,000	5,000 / 10,000	8,000 / 16,000	4,500 / 9,000
Virtual Care / TeleHealth	55	55	30	30
Primary Care Physician	Deductible + 20%	Deductible + 20%	30*	*08
Specialist / Urgent Care	Deductible + 20%	Deductible + 20%	20*/50*	20*/50*
Preventive Services	Covered in Full	Covered in Full	Covered in Full	Covered in Full
MRI, MRA, CT, PET Scans	Deductible + 20%	Deductible + 20%	Deductible + 20%	Deductible + 20%
Outpatient Surgery / Tests	Deductible + 20%	Deductible + 20%	Deductible + 20%	Deductible + 20%
Inpatient Hospital	Deductible + 20%	Deductible + 20%	Deductible + 20%	Deductible + 20%
Emergency Room	Deductible + 20%	Deductible + 20%	250 + Deductible for any Imaging	250 + Deductible for any Imaging
Prescription copays	Deductible + 20% (List of Prev Rx's covered at 100%)	Deductible + 20% (List of Prev Rx's covered at 100%)	10 / 45 / 80 / 25% (2x Mail Order)	10 / 45 / 80 / 25% (2x Mail Order)
Monthly Premiums				
Employee	\$3	\$86	\$106	\$167
Emp + Spouse	999\$	\$841	\$883	\$1,011
Emp + 1 Child	\$335	\$463	\$494	\$589
Emp + 2+ Children	\$546	\$703	\$741	\$857
Emp + Spouse + 1 Child	866\$	\$1,218	\$1,271	\$1,433
Emp + Spouse + 2+ Children	\$1,209	\$1,458	\$1,518	\$1,701

2024 Health Savings Account Contribution Maximums \$4,150 Employee Only / \$8,300 Employee + Dependent(s)

* Deductible may also apply to office visit charges

This is only a summary of In-Network benefits. Please see Policy/Certificate for complete list of coverages and exclusions.

Bill Griffey III Griffey Insurance Agency 816-739-4591 cell bgriffey3@yahoo.com bill3@griffeyinsurance.com

Excelsior Springs School District #40 July 2024 to July 2025 In-Network Summary of Benefits

Benefits		MEUH	MEUHP - CIGNA	
	Option 1 - HSA 5500	Option 2 - HSA 3500	Option 3 - PPO 3000	Option 4 - PPO 1000
Plan	Health Savings Account	Health Savings Account	PPO	РРО
Network	Open Access Plus PPO	Open Access Plus PPO	Open Access Plus PPO	Open Access Plus PPO
Deductible (Indvidual / Family)	5,500 / 11,000	3,500 / 7,000	3,000 / 9,000	1,000 / 3,000
Out of Pocket Max (Ind / Fam)	7,500 / 15,000	5,000 / 10,000	8,000 / 16,000	4,500 / 9,000
Virtual Care / TeleHealth	55	25	30	30
Primary Care Physician	Deductible + 20%	Deductible + 20%	30*	30*
Specialist / Urgent Care	Deductible + 20%	Deductible + 20%	20*/50*	*0*/20*
Preventive Services	Covered in Full**	Covered in Full**	Covered in Full**	Covered in Full**
MRI, MRA, CT, PET Scans	Deductible + 20%	Deductible + 20%	Deductible + 20%	Deductible + 20%
Outpatient Surgery / Tests	Deductible + 20%	Deductible + 20%	Deductible + 20%	Deductible + 20%
Inpatient Hospital	Deductible + 20%	Deductible + 20%	Deductible + 20%	Deductible + 20%
Emergency Room	Deductible + 20%	Deductible + 20%	250 + Deductible for any Imaging	250 + Deductible for any Imaging
Prescription copays	Deductible + 20% (List of Prev Rx's covered at 100%)	Deductible + 20% (List of Prev Rx's covered at 100%)	10 / 45 / 80 / 25% (2x Mail Order)	10 / 45 / 80 / 25% (2x Mail Order)
Monthly Premiums				
Employee	\$603	\$686	\$706	\$767
Emp + Spouse	\$1,266	\$1,441	\$1,483	\$1,611
Emp + 1 Child	\$935	\$1,063	\$1,094	\$1,189
Emp + 2+ Children	\$1,146	\$1,303	\$1,341	\$1,457
Emp + Spouse + 1 Child	\$1,598	\$1,818	\$1,871	\$2,033
Emp + Spouse + 2+ Children	\$1,809	\$2,058	\$2,118	\$2,301
		**************************************	4	

^{*} Deductible may also apply to office visit charges.

This is only a summary of In-Network benefits. Please see Policy/Certificate for complete list of coverages and exclusions.

Bill Griffey III
Griffey Insurance Agency
816-739-4591 cell
bgriffey3@yahoo.com
bill3@griffeyinsurance.com

^{**} Please see the Policy/Certificate for list of covered Preventive Services.

Employee - \$37.16 Board Paid Family - \$49.60

Cigna Dental Benefit Summary Excelsior Springs School District #40 Plan Renewal Date: 07/01/2024



Insured by: Cigna Health and Life Insurance Company

This material is for informational purposes only and is designed to highlight some of the benefits available under this plan. Consult the plan documents to determine specific terms of coverage relating to your plan. Terms include covered procedures, applicable waiting periods, exclusions

Receiving regular dental care can not only catch minor problems before they become major and expensive to treat - it may even help improve your overall health. Gum disease is increasingly being linked to complications for pre-term birth, heart disease, stroke, diabetes, osteoporosis and other health issues. That's why this dental plan includes Cigna Dental WellnessPlusSM features. When you or your family members receive any preventive care service in one plan year, the annual dollar maximum will increase in the following plan year. When you or your family members remain enrolled in the plan and continue to receive preventive care, the annual dollar maximum will increase in the following plan year, until it reaches the level specified below. Please refer to your plan materials for additional information on this plan feature. Your plan allows you to see

any licensed dentist, but using an in-network dentist may minimize your out-of-pocket expenses. Cigna Dental PPO Network Options In-Network: Out-of-Network: Total Cigna DPPO Network Non-Network Reimbursement Reimbursement Levels Based on Contracted Fees Maximum Reimbursable Charge WellnessPlusSM Progressive Maximum Benefit: When you or your family members receive any preventive care service during one plan year, the annual dollar maximum will increase in the following plan year; until it reaches the highest level specified below. Please refer to your plan materials for additional in formation on this plan feature. Year 1: \$750 Year 1: \$750 Calendar Year Benefits Maximum Year 2: \$1,000 Year 2: \$1,000 Applies to: Class II & III expenses Year 3: \$1,250 Year 3: \$1,250 Year 4 & Beyond: \$1,500 Year 4 & Beyond: \$1,500 Calendar Year Deductible \$25 \$25 Individual \$75 \$75 Family Benefit Highlights Plan Pays You Pay Plan Pays You Pay Class I: Diagnostic & Preventive 100% No Charge 100% No Charge Oral Evaluations No Deductible No Deductible Prophylaxis: routine cleanings X-rays: routine X-rays: non-routine Fluoride Application Sealants: per tooth Space Maintainers: non-orthodontic Emergency Care to Relieve Pain (Note: This service is administrated at the in network coinsurance level.) Class II: Basic Restorative 80% 20% 80% 20% Restorative: fillings After Deductible After Deductible After Deductible After Deductible Endodontics: minor and major Periodontics: minor and major Oral Surgery: minor and major Anesthesia: general and IV sedation Repairs: bridges, crowns and inlays Repairs: dentures Denture Relines, Rebases and Adjustments Crowns: prefabricated stainless steel / resin Class III: Major Restorative 50% 50% 50% 50% Inlays and Onlays After Deductible After Deductible After Deductible After Deductible Prosthesis Over Implant Crowns: permanent cast and porcelain Bridges and Dentures Class IV: Orthodontia 50% 50% 50% 50% Coverage for Dependent Children to age 19 No Deductible No Deductible No Deductible No Deductible Lifetime Benefits Maximum: \$1,000

Benefit Plan Provisions:	
In-Network Reimbursement	For services provided by a Cigna Dental PPO network dentist, Cigna Dental will reimburse the dentist according to a Fee Schedule or Discount Schedule.
Non-Network Reimbursement	For services provided by a non-network dentist, Cigna Dental will reimburse according to the Maximum Reimbursable Charge. The MRC is calculated at the 90th percentile of all provider submitted amounts in the geographic area. The dentist may balance bill up to their usual fees.
Cross Accumulation	All deductibles, plan maximums, and service specific maximums cross accumulate between in and out of network. Benefit frequency limitations are based on the date of service and cross accumulate between in and out of network.
Calendar Year Benefits Maximum	The plan will only pay for covered charges up to the yearly Benefits Maximum, when applicable. Benefit-specific Maximums may also apply.
Calendar Year Deductible	This is the amount you must pay before the plan begins to pay for covered charges, when applicable. Benefit-specific deductibles may also apply.
Pretreatment Review	Pretreatment review is available on a voluntary basis when dental work in excess of \$200 is proposed.
Alternate Benefit Provision	When more than one covered Dental Service could provide suitable treatment based on common dental standards, Cigna HealthCare will determine the covered Dental Service on which payment will be based and the expenses that will be included as Covered Expenses.
Oral Health Integration Program ^e	The Cigna Dental Oral Health Integration Program offers enhanced dental coverage for customers with certain medical conditions. There is no additional charge to participate in the program. Those who qualify can receive reimbursement of their coinsurance for eligible dental services. Eligible customers can also receive guidance on behavioral issues related to oral health. Reimbursements under this program are not subject to the annual deductible, but will be applied to the plan annual maximum. For more information on how to enroll in this program and a complete list of terms and eligible conditions, go to www.mycigna.com or call customer service 24/7 at 1-800-Cigna24.
Timely Filing	Out of network claims submitted to Cigna after 365 days from date of service will be denied.
Benefit Limitations:	
Oral Evaluations/Exams	2 per calendar year.
X-rays (routine)	Bitewings: 2 per calendar year.
X-rays (non-routine)	Complete series of radiographic images and panoramic radiographic images: Limited to a combined total of 1 per 36 months.
Diagnostic Casts	Payable only in conjunction with orthodontic workup.
Cleanings	2 per calendar year, including periodontal maintenance procedures following active therapy.
Fluoride Application	I per calendar year for children under age 19,
Sealants (per tooth)	Limited to posterior tooth. 1 treatment per tooth every 36 months for children under age 14.
Space Maintainers	Limited to non-orthodontic treatment for children under age 19.
Crowns, Bridges, Dentures and Partials	Replacement every 60 months if unserviceable and cannot be repaired. Benefits are based on the amount payable for non-precious metals. No porcelain or white/tooth-colored material on molar crowns or bridges.
Denture and Bridge Repairs	Reviewed if more than once,
Denture Relines, Rebases and Adjustments	Covered if more than 6 months after installation.
Prosthesis Over Implant	1 every 60 months if unserviceable and cannot be repaired. Benefits are based on the amount payable for non-precious metals. No porcelain or white/tooth colored material on molar crowns or bridges.

Benefit Exclusions:

Covered Expenses will not include, and no payment will be made for the following:

- Procedures and services not included in the list of covered dental expenses;
- Diagnostic: cone beam imaging;
- Preventive Services: instruction for plaque control, oral hygiene and diet;
- Restorative: veneers of porcelain, ceramic, resin, or acrylic materials on crowns or pontics on or replacing the upper and or lower first, second and/or third molars:

- · Periodontics: bite registrations; splinting;
- Prosthodontic: precision or semi-precision attachments;
- Implants: implants or implant related services;
- Procedures, appliances or restorations, except full dentures, whose main purpose is to change vertical dimension, diagnose or treat conditions of
 dysfunction of the temporomandibular joint (TMJ), stabilize periodontally involved teeth or restore occlusion;
- Athletic mouth guards;
- · Services performed primarily for cosmetic reasons;
- · Personalization or decoration of any dental device or dental work;
- Replacement of an appliance per benefit guidelines;
- Services that are deemed to be medical in nature;
- Services and supplies received from a hospital;
- Drugs: prescription drugs;
- Charges in excess of the Maximum Reimbursable Charge.

This document provides a summary only. It is not a contract. If there are any differences between this summary and the official plan documents, the terms of the official plan documents will prevail.

Product availability may vary by location and plan type and is subject to change. All group dental insurance policies and dental benefit plans contain exclusions and limitations. For costs and details of coverage, review your plan documents or contact a Cigna representative.

A copy of the NH Dental Outline of Coverage is available and can be downloaded at Health Insurance & Medical Forms for Customers | Cigna under Dental Forms.

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company, (CHLIC), Connecticut General Life Insurance Company, and Cigna Dental Health, Inc.

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What's in it for me?

Options. It's simple really. We're dedicated to helping you see clearly – and that's why we've built a network that gives you lots of choices and flexibility. You can choose from thousands of independent and retail providers to find the one that best fits your needs and schedule. No matter which one you choose, our plan is designed to be easy-to-use and help you access the care you need. Welcome to EyeMed.



Benefits Snapshot	With EyeMed	Out-of-Network Reimbursement
Exam with dilation as necessary (Once every 12 months)	\$10 Co-pay	Up to \$30
Frames (Once every 24 months)	\$0 Co-pay; \$130 allowance; 80% of charge over \$130	Up to \$65
Single Vision Lenses (Onco every 12 months) Or	\$25 Co-pay	Up to \$25
Contacts (Cinital every 12 months)	\$0 Co-pay; \$130 allowance; plus balance over \$130	Up to \$104

And now it's time for the breakdown...

Here's an example of what you might pay for a pair of glasses with us vs. what you'd pay without vision coverage. So, let's say you get an eye exam and choose a frame that costs \$163 with single vision lenses that have UV and scratch protection. Now let's see the difference...

77% SAVINGS with us*

With	EyeMed	Withou	it Insurance**
Exam	\$10 Co-pay	Exam	\$106
Frame	\$163 -\$130 allowance \$33 -\$6.60 (20% discount off balance) \$26.40	Frame	\$163
Lens	\$25 Co-pay \$15 UV treatment add-on +\$15 Scratch coating add-on \$55	Lens	\$78 \$23 UV treatment add-on +\$25 Scratch coating add-on \$126
Total	\$91.40	Total	\$395



Download the EyeMed Members App

It's the easy way to view your ID card, see benefit details and find a provider near you.



















Excelsior Springs School District #40

Employee Only Employee + Spouse Employee + Child(ren) Employee + Family District Paid \$3.80 \$4.23 \$8.19

Additional discounts

40% OFF

Complete pair of prescription eyeglasses

20%

Non-prescription sunglasses

20% OFF Remaining balance beyond plan coverage

These discounts are for in-network providers only

Take a sneak peek before enrolling

- You're on the SELECT Network
- For a complete list of in-network providers near you, use our Enhanced Provider Locator on www.eyemed.com or call 1-866-299-1358.
- For Lasik providers, call 1-877-5LASER6.

SUMMARY OF BENEFITS

Vision Care Services	In-Network Member Cost	Out-of-Network Reimbursement
Exam With Dilation as Necessary	\$10 Co-pay	Up to \$30
Frames	\$0 Co-pay: \$130 allowance; 80% of charge over \$130	Up to \$65
Standard Plastic Lenses Single Vision Bifocal Trifocal Standard Progressive Lens Premium Progressive Lens	\$25 Co-pay \$25 Co-pay \$25 Co-pay \$90 \$90, 80% of charge less \$120 allowance	Up to \$25 Up to \$40 Up to \$60 Up to \$40 Up to \$40
Lens Options (paid by the member and added to the bound of the bound o	sse price of the lens) \$15 \$15 \$15 \$40 \$40 \$45 20% off retail price 20% off retail price	N/A N/A N/A N/A N/A N/A N/A
Contact Lens Fit and Follow-Up (Contact lens fi	it and two follow up visits are available once a comprehensive eye exam has been com	ıpleted)
Standard Contact Lens Fit & Follow-Up Premium Contact Lens Fit & Follow-Up	Up to \$40 10% off retail	N/A N/A
Contact Lenses Conventional Disposable Medically Necessary	\$0 Co-pay: \$130 allowance; 15% off retail price over \$130 \$0 Co-pay: \$130 allowance; plus balance over \$130 \$0 Co-pay. Paid-in-Full	Up to \$104 Up to \$104 Up to \$200
Laser Vision Correction Lasik or PRK from U.S. Laser Network	15% off the retail price or 5% off the promotional price	N/A
Frequency		
Examination	Once every 12 months	
Lenses or Contact Lenses	Once every 12 months	
Frame	Once every 24 months	

Benefits are not provided from services or materials arising from: 1) Orthoptic or vision training, subnormal vision aids and any associated supplemental testing; Aniseikonic lenses; 2) Medical and/or surgical treatment of the eye, eyes or supporting structures; 3) Any eye or Vision Examination, or any corrective eyewear required by a Policyholder as a condition of employment: Safety eyewear: 4) Services provided as a result of any Workers' Compensation law, or similar legislation, or required by any governmental agency or program whether federal, state or subdivisions thereof; 5) Plano (non-prescription) lenses; 6) Non-prescription sunglasses; 7) Two pair of glasses in lieu of bifocals; 8) Services or materials provided by any other group benefit plan providing vision care 9) Services rendered after the date an Insured Person ceases to be covered under the Policy, except when Vision Materials ordered before coverage ended are delivered, and the services rendered to the Insured Person are within 31 days from the date of such order. 10) Lost or broken lenses, frames, glasses, or contact lenses will not be replaced except in the next Benefit Frequency when Vision Materials would next become available. Benefits may not be combined with any discount, promotional offering, or other group benefit plans. Standard/Premium Progressive lens not covered-fund as a Bifocal lens. Standard Progressive lens covered-fund Premium Progressive as a Standard. Underwritten by Fidelity Security Life Insurance Company of Kansas City, Missouri, except in New York. The Certificate of Insurance is on file with your employer. Benefit allowance provides no remaining balance for future use within the same benefit year. Fees charged for a non-insured benefit must be paid in full to the Provider. Such fees or materials are not covered.



Have you ever?

- ☐ Needed your Will prepared or updated?
- □ Signed a contract?
- Had social media accounts? (Facebook, Instagram, Twitter, Linkedin, Youtube)
- ☐ Been concerned about your child's identity?
- □ Received a moving traffic violation?
- ☐ Worried about being a victim of identity theft?

LegalShield Plan

- Dedicated Provider Law Firm- Direct access, no call center
- Advice and Consultation (Personal) Phone consultations with your law firm for personal legal matters, even pre-existing matters
- Letters/Phone Calls (Personal) Made on your behalf to help resolve personal legal matters
- Uncontested Divorce, Separation, Adoption and/ or Name Change Representation - Available 90 consecutive days from the effective date of your plan
- Document Review (Personal) Your provider law firm will review personal documents (up to 15 pages each)
- Will Preparation- Living Will, Health Care Power of Attorney, Financial Power of Attorney

- Residential Loan Document Assistance- For the purchase of your primary residence, once per membership year
- Moving Traffic Violation Assistance With non-criminal, moving traffic matters when driving with a license and proper registration
- Trial Defense (Civil) When named defendant in a covered civil lawsuit
- Income Tax Audit Services- Receive representation if audited by the IRS on your personal tax return
- 25% Discount- From the provider law firm's standard hourly rate for additional legal services
- Provides 24/7/365- emergency legal access for covered emergencies





Put your law firm and identity theft protection in the palm of your hand with the LegalShield and IDShield mobile apps!



Cathy Lucas
Employee Benefits Specialist
913.709.4392
cathy.lucas@lucasandassoc.com



IDShield Plan

- Continuous Credit Monitoring- Monitors information on your Experian credit report
- Privacy Management- One-on-one consultation on online privacy dangers
- Reputation Management- Scans social media accounts for any content you have posted in the past that could damage your online reputation
- Financial Threshold Account Monitoring* Looks out for activity tied to personal financial accounts
- \$3 Million Protection Policy- Coverage for lost wages, legal defense fees, stolen funds and more
- Unlimited Service Guarantee- We'll do whatever it takes for as long as it takes to restore your identity

- Full-Service Restoration- Provides one-on-one consultation to resolve identity related issues
- Provides 24/7/365 live support for identity theft emergencies
- Trend Micro Maximum Security defends against ransomware and other threats
- VPN Proxy One- turns a public hotspot into a secure Wi-Fi via Virtual Private Network (VPN) with bank-grade data encryption to keep your information protected from hackers
- Password Manager get multiple device protection and privacy for your digital life

LegalShield + IDShield Dual Plan

Credit Counseling and Education

Available exclusively to those with both a LegalShield and IDShield Membership, our Identity Theft Specialists will provide one-on-one education to help you understand your valuable credit rating and actions that are likely to have an impact on your credit score. Additionally, your provider law firm can offer legal consultation on the laws surrounding credit scores and lending, as well as draft letters on your behalf and review documents up to 15 pages.

S11.98 LegalShield Plan \$ 6.48 IDShield Plan \$ 11.48 IDShield Plan \$ 18.45 Dual Plan Support Suppo

Pre-Paid Legal Services, Inc. ("PPLSI") provides access to legal services offered by a network of provider law firms to its members through membership-based participation. Neither PPLSI nor its officers, employees or sales associates directly or indirectly provide legal services, representation, or advice. See a legal plan overview for specific state of residence for complete terms, coverage, amounts and conditions. IDShield provides access to identity theft protection and restoration services and plans are available at individual or family rates. A family plan covers the named member, named member's spouse or domestic partner and eligible dependent children under the age of 18. Consultation and Restoration Services or eligible dependent children under the age of 26. For complete terms, coverage, and conditions, please see an identity theft plan. All Licensed Private Investigators are licensed in the state of Oklahoma. An Identity Fraud Protection Plan ("Plan") is issued through a nationally recognized carrier. PPLSI is not an insurance carrier. This covers certain identity fraud expenses and legal costs as a result of a covered identity fraud event, with the amount of coverage dependent on the type of identity theft plan. See a Plan for complete terms, coverage, conditions, limitations, and family members who are eligible under the Plan.

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^{*}We do not monitor all transactions at all businesses and the monitoring network is limited only to institutions participating in the financial monitoring feature.

\$25 Diabetes Medications.

Pay no more than \$25 for a 30-day supply of certain diabetes medications – every time you fill them.

With the Patient Assurance ProgramsM, certain oral diabetes medications and insulins are limited to a low, set cost-share – which you'll pay every time you fill your prescription at an in-network pharmacy.

About this drug list

This is a list of the oral diabetes medications and insulins that are part of the Patient Assurance Program as of January I, 2024.

- Medications are listed alphabetically by type (oral medications and insulins)
- Generic medications are listed in all lowercase letters and brand-name medications are listed in all capital letters
- This drug list is updated often, so it isn't a full list of medications

Not all of the diabetes medications and insulins your plan covers are part of the Patient Assurance Program. Please check your prescription drug list to see the full list of covered medications. You can also log in to the myCigna® App¹ or myCigna.com® and use the Price a Medication tool to see how much your medication costs.²

Save money. Stay healthy.



Fill a prescription for one of these medications³ — **pay no more than \$25 for a 30-day supply** (or no more than \$75 for a 90-day supply) out-of-pocket. It's just that simple.

Not taking a medication on this list?

Call your doctor's office and ask if one of these medications will work for your treatment. If your doctor thinks one will, ask the office to send a new prescription electronically to your pharmacy.



Patient Assurance Program Drug List

Diabetes - Non-Insulins

Farxiga

Glyxambi

Jardiance

Mounjaro

Synjardy

Synjardy XR

Trijardy XR

Trulicity

Xigduo XR

Diabetes - Insulins

Basaglar

Humalog

Humalog Mix

Humulin

Insulin Lispro

Lyumjev



- 1. App/online store terms and mobile phone carrier/data charges apply. Customers under age 13 (and/or their parent/quardian) will not be able to register at myCigna.com.
- 2. Prices shown on myCigna are not guaranteed and coverage is subject to your plan terms and conditions. Visit myCigna for more information.
- 3. Not all medications are eligible for the Patient Assurance Program. If you're considering switching to an eligible medication, log in to the myCigna App or website to see if your plan covers it. You can also call customer service using the number on your Cigna Healthcare ID card.

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

Cigna Healthcare reserves the right to make changes to this drug list without notice. Your plan may cover additional medications; please refer to your enrollment materials for details. Cigna Healthcare does not take responsibility for any medication decisions made by the doctor or pharmacist. Cigna Healthcare may receive payments from manufacturers of certain preferred brand medications, and in limited instances, certain non-preferred brand medications, that may or may not be shared with your plan depending on its arrangement with Cigna Healthcare. Depending upon plan design, market conditions, the extent to which manufacturer payments are shared with your plan and other factors as of the date of service, the preferred brand medication may or may not represent the lowest-cost brand medication within its class for you and/or your plan.

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. Certain features described in this document may not be applicable to your specific health plan, and plan features may vary by location and plan type. Refer to your plan documents for costs and complete details of your plan's prescription drug coverage.

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, review your plan documents or contact a Cigna Healthcare representative.

Cigna Healthcare products and services are provided exclusively by or through operating subsidiaries of The Cigna Group.

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GENERICS ONLY*** - HSA 3500, HSA 5500 & HSA 7000 PLANS

Preventive Medication Program

Generics Drug List Coverage as of January 1, 2024

Your plan's Preventive Medication Program includes generic medications. Preventive medications are used to keep certain conditions from developing or from coming back.

About this drug list

This is a list of the most commonly prescribed generic medications that are part of your plan's preventive program as of January I, 2024.

- Medications are listed alphabetically by condition.
- This drug list doesn't include preventive medications that are covered at IOO%, or no cost-share (\$0), to you under the Patient Protection and Affordable Care Act (PPACA)'s preventive services coverage requirement.
- This drug list is updated often, so it isn't a full list of medications. Also, your plan's preventive medication program may not include all of these medications and/ or conditions.

Log in to the **myCigna®** App' or **myCigna.com**, or check your plan materials, to see all of the medications included in your plan's preventive medication program.

Your cost-share for preventive generic medications

Not all plans offer the same cost-share for their preventive medication program. For example, some plans may require you to pay a copay, coinsurance and/or deductible for preventive generic medications; other plans may not.

Log in to the **myCigna** App or **myCigna.com** and use the Price a Medication tool to see how much your medication costs.²



Preventive Medication Program - Generics Drug List

Some plans may not include all of these generic medications and/or conditions in their preventive medication program. Log in to the myCigna App or myCigna.com, or check your plan materials to see which medications your plan includes in the program and how much they cost.

Anxiety/Depression/ Bipolar Disorder

citalopram solution, tablet

escitalopram
fluoxetine
fluoxetine dr
fluvoxamine
fluvoxamine er
paroxetine
paroxetine cr
paroxetine er

setraline oral concentrate, tablet

Asthma Related

albuterol solution albuterol hfa arformoterol breyna

budesonide suspension caffeine oral solution

fluticasone-salmeterol 100-50, 250-50,

500-50 formoterol

ipratropium solution ipratropium-albuterol

levalbuterol montelukast

theophylline solution

wixela inhub zafirlukast

Blood Pressure Related

acebutolol
aliskiren
amiloride
amiloride-hctz
amlodipine

amlodipine-benazepril amlodipine-olmesartan amlodipine-valsartan amlodipine-valsartan-hctz

atenolol

atenolol-chlorthalidone

benazepril-hctz

betaxolol tablet bisoprolol bisoprolol-hctz bumetanide tablet candesartan candesartan-hctz

captopril
captopril-hctz
cartia xt
carvedilol
carvedilol er
chlorthalidone

clonidine patch, tablet

diltiazem tablet diltiazem I2hr er diltiazem 24hr er diltiazem 24hr er (cd) diltiazem 24hr er (la)

diltiazem 24hr er (xr)

dilt-xr doxazosin enalapril enalapril-hctz eplerenone eposartan felodipine er fosinopril fosinopril-hctz

furosemide solution, tablet

guanfacine

hydralazine tablet hydrochlorothiazide

indapamide
irbesartan
irbesartan-hctz
isradipine
labetalol tablet
lisinopril
lisinopril-hctz
losartan
losartan-hctz
matzim la

methyldopa tablet methyldopa-hctz metolazone metoprolol tablet metoprolol er metoprolol-hctz minoxidil tablet moexipril nadolol nebivolol

nicardipine capsule

nifedipine nifedipine er nimodipine nisoldipine olmesartan

olmesartan-amlodipine-hctz

olmesartan-hctz perindopril pindolol prazosin

propranolol solution, tablet

propranolol er propranolol-hctz quinapril

quinapril-hctz ramipril spironolactone spironolactone-hctz

taztia xt telmisartan

telmisartan-amlodipine telmisartan-hctz

terazosin tiadylt er timolol tablet torsemide trandolapril

trandolapril-verapamil er

triamterene triamterene-hctz valsartan tablet valsartan-hctz vecamyl

verapamil tablet verapamil er verapamil er pm verapamil sr

Blood Thinner Related

aspirin-dipyridamole er clopidogrel dabigatran dipyridamole tablet jantoven prasugrel

Cholesterol Related

amlodipine-atorvastatin

atorvastatin cholestyramine cholestyramine light

colesevelam colestipol ezetimibe

warfarin

ezetimibe-simvastatin

fenofibrate fenofibric acid fluvastatin fluvastatin er gemfibrozil icosapent lovastatin niacin er

omega-3 acid ethyl esters

pravastatin prevalite rosuvastatin simvastatin

Diabetes Related

Log in to the **myCigna** App or to **myCigna.com**. or check your plan materials, to learn more about how your plan covers diabetes-related preventive medications.

acarbose

diabetic needles diabetic syringes glimepiride glipizide glipizide er

glipizide-metformin

glyburide

alipizide xl

glyburide micronized glyburide-metformin

insulin administrative supplies

insulin pump syringe

lancets

lancing device

lancing device/lancets

metformin
metformin er*
miglitol
nateglinide
pioglitazone

pioglitazone-glimepiride pioglitazone-metformin

repaglinide

repaglinide-metformin saxagliptin urine diabetic test strips

*Only certain formulations of metformin ER 500mg are considered preventive. Log in to the **myCigna** App or **myCigna.com** to see which ones are included in your plan's preventive medication program.

Osteoporosis Related

alendronate
calcitonin-salmon 400 unit/2 ml
ibandronate tablet
raloxifene
risedronate
risedronate dr

Prenatal Vitamins

Your plan considers all prescriptionstrength generic prenatal vitamins to be "preventive."

Log in to the **myCigna App** or to **myCigna.com**, or check your drug list to see on which tier your plan covers prenatal vitamins.



- 1. App/online store terms and mobile phone carrier/data charges apply. Customers under age 13 (and/or their parent/quardian) will not be able to register at myCigna.com.
- 2. Prices shown on myCigna are not quaranteed and coverage is subject to your plan terms and conditions. Visit myCigna for more information.

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

Cigna Healthcare reserves the right to make changes to this drug list without notice. Your plan may cover additional medications; please refer to your enrollment materials for details. Cigna Healthcare does not take responsibility for any medication decisions made by the doctor or pharmacist. Cigna Healthcare may receive payments from manufacturers of certain preferred brand medications, and in limited instances, certain non-preferred brand medications, that may or may not be shared with your plan depending on its arrangement with Cigna Healthcare. Depending upon plan design, market conditions, the extent to which manufacturer payments are shared with your plan and other factors as of the date of service, the preferred brand medication may or may not represent the lowest-cost brand medication within its class for you and/or your plan.

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. Certain features described in this document may not be applicable to your specific health plan, and plan features may vary by location and plan type. Refer to your plan documents for costs and complete details of your plan's prescription drug coverage.

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, review your plan documents or contact a Cigna Healthcare representative.

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HEALTH CARE THAT'S THERE FOR YOU WHEN AND WHERE YOU NEED IT

Head-to-toe virtual care' from MDLIVE.®



It's not always easy to find time for the health care you need. After all, doctors' appointments traditionally involve time and travel. That can lead to putting off care until problems become more serious, and potentially more expensive.

That's why Cigna has partnered with MDLIVE to offer a comprehensive suite of convenient virtual care options — available by phone or video whenever it works for you. MDLIVE board-certified doctors, dermatologists, psychiatrists and licensed therapists have an average of over 10 years of experience, and provide personalized care for hundreds of medical and behavioral health needs.

Now you don't have to wait — or travel — for the care you need.

Connect with video or phone, whenever it's convenient for you. Best of all, virtual care from MDLIVE board-certified doctors is available to you and your eligible dependents as part of your health benefits.

MDLIVE

Primary Care

Preventive care, routine care, and specialist referrals

- Preventive care checkups/wellness screenings available at no additional cost² to identify conditions early
- Routine care visits allow you to build a relationship with the same primary care provider (PCP) to help manage conditions
- Prescriptions available through home delivery or at local pharmacies, if appropriate
- Receive orders for biometrics, blood work and screenings at local facilities³

Urgent Care

On-demand care for minor medical conditions

- On-demand 24/7/365, including holidays
- Care for hundreds of minor medical conditions
- A convenient and affordable alternative to urgent care centers and the emergency room
- Prescriptions available, if appropriate

Behavioral Care

Talk therapy and psychiatry from the privacy of home

- Access to psychiatrists and therapists
- · Schedule an appointment that works for you
- Option to select the same provider for every session.
- Care for issues such as anxiety, stress, life changes, grief and depression

Dermatology⁴

Fast, customized care for skin, hair and nail conditions — no appointment required

- Board-certified dermatologists review pictures and symptoms; prescriptions available, if appropriate
- Care for common skin, hair and nail conditions including acne, eczema, psoriasis, rosacea, suspicious spots and more
- Diagnosis and customized treatment plan, usually within 24 hours



3 easy steps to connect to care

Virtual care visits are convenient and easy. To schedule an appointment:



Access MDLIVE by logging into myCigna.com and clicking on "Talk to a doctor." You can also call MDLIVE at 888.726.3171. (No phone calls for virtual dermatology.)

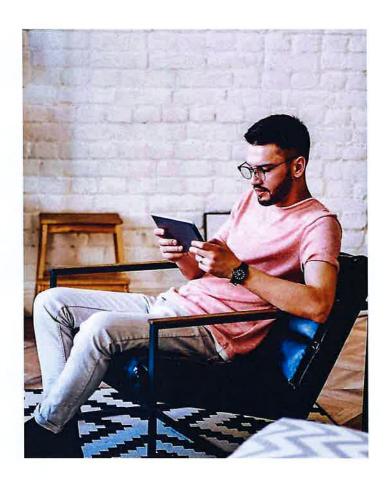


Select the type of care you need: medical care or counseling; cost will be displayed on both myCigna.com and MDLIVE



Follow the prompts for an on-demand urgent care visit, to make an appointment for primary or behavioral care, or to upload photos for dermatology care

Appointments are available via video or phone, whenever it's most convenient for you. Virtual dermatology does not require an appointment.





Visit myCigna.com to make an appointment for virtual care today.

Together, all the way.



- I. Cigna provides access to virtual care through national telehealth providers as part of your plan. This service is separate from your health plan's network and may not be available in all areas or under all plans. Referrals are not required. Video may not be available in all areas or with all providers. Refer to plan documents for complete description of virtual care services and costs. Virtual primary care through MDLIVE is only available for Cigna medical members aged 18 and older.
- 2. For customers who have a non-zero preventive care benefit, MDLIVE virtual wellness screenings will not cost \$0 and will follow their preventive benefit.
- 3. Limited to labs contracted with MDLIVE for virtual wellness screenings.
- 4. Virtual dermatological visits through MDLIVE are completed via asynchronous messaging. Diagnoses requiring testing cannot be confirmed. Customers will be referred to seek in-person care. Treatment plans will be completed within a maximum of 3 business days, but usually within 24 hours.

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FOR SCHOOLS, BY SCHOOLS™

Cost Saver Program FREE SERVICE!

Call or text 816-489-8869

- ✓ Cost Saving recommendations for non-emergency medical procedure and tests
- ✓ FREE SERVICE to MEUHP members and covered dependents
- ✓ *Voluntary* no obligation to use recommendations
- ✓ *Call* or email <u>before scheduling</u> to inquire if test or procedure qualifies for incentive
- ✓ Earn between \$125 \$500 in incentives



- ✓ *List* of procedures and tests that qualify for a Cost Saver Incentive
 - Colonoscopy
 - o Endoscopy
 - o MRI
 - Ultrasound
 - o CT scan
 - o Joint Surgery
 - o Eye Surgery
 - o Hernia Surgery

If you do not see your procedure or test on the list please reach out to see if it qualifies.

Contact Tracy Perkins at 816-489-8869 or tperkins@ftj.com

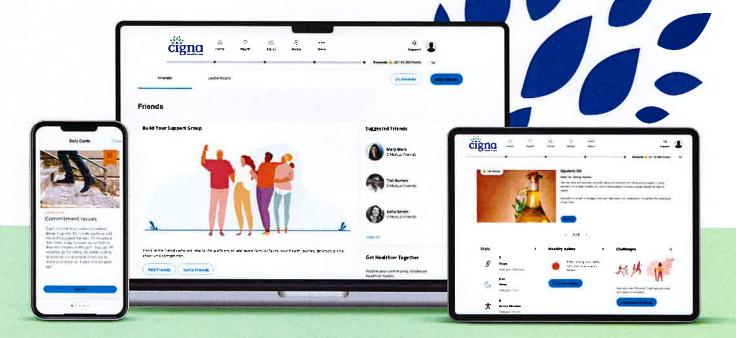
MEUHP Cost Saver Incentive Program

This is a **VOLUNTARY** program that we hope can benefit you and your family. While routine office visits, well baby visits and most preventive care are not eligible, many other tests and procedures including colonoscopies will qualify.

MEUHP Member Name last four digits SSN #					
Physical Address					
Mailing Address					
Telephone #	Email				
Patient Name if other than member	Patient Date of Birth				
Test or Procedure					
Thank you for requesting to participate in the ME					
If you choose to use one of the facilities on the list to the following schedule:	t provided by MEUHP you will receive a cash incentive according				
Less than 50 miles: \$125 50-150 miles: \$250 Over 150 miles: \$500					
	t driving directions from the Member's home address to the chosen es will be considered for all travel over 150 miles on a case-by-case basis.				
I UNDERSTAND:					
1. This is a voluntary program on the part o					
	care or receiving treatment at an eligible facility. I baby visits, etc., will not qualify under this program.				
4. It is the responsibility of the Member to	initiate the program and to submit information so that an				
incentive can be issued. 5. The MEUHP does not make a recommendation regarding the quality of care of any facility or provider.					
 The MEUHP does not make a recommendation regarding the quality of care of any facility or provider. The Member is responsible for any taxes related to any incentives received. 					
7. This incentive program cannot be combined with the Cigna Centers of Excellence incentive.					
Signature of Member	Date				
	ted form to: tperkins@ftj.com				
Email comple	specialist specialist special				
Office Use Only:					
	Incentive Total \$ SD				
Approval signature	Date				



Take the first step to wellness.



With the Cigna Healthcare™ Wellness Experience, together with Virgin Pulse, we'll help make every step count.

Choose your own wellness journey.

Whether you're motivated by reducing stress, having more energy or getting more involved in your community, you can customize your goals and find the best path to get there. It's all included with your Cigna Healthcare plan — at no extra charge to you.

Our wellness experience lets you set achievable goals, challenge friends to healthy competitions, tackle stress and enjoy a healthier lifestyle.

And it's powered by Virgin Pulse®, one of the world's largest comprehensive digital health activation and engagement companies impacting IOO+ million people with their mission to help change lives for good.*

Here's how we make it fun and easy:



Take a digital coaching journey.

Choose a goal that's meaningful to you. Journeys® personalized digital coaching guides you to take small, achievable steps, so that you can "try on" and build lasting healthy habits.



Challenge yourself — and others.

Add a friendly dose of competition to your well-being journey when you challenge friends and colleagues to create new healthy habits, like taking the most steps or burning the most calories.



Track your progress.

Integrate with your Apple Watch®, Fitbit® and many other fitness tracking apps and devices, so you get credit for all your activity.



Spread the motivation.

Share in the fun — and offer free account access to up to 10 friends and family members — to encourage and motivate each other.



Let's make healthy choices, be well together and live better every day.

Check out this video and get a preview of what you can expect.



Get started with these simple steps:

- Set up your profile today on myCigna.com
 or by downloading the myCigna
 app.
- 2 Select the Wellness tab, then click "Get Started" to enroll...

Don't forget to turn on notifications for the app to enable helpful reminders and information about upcoming opportunities — so you get the most out of your mobile experience.

App/online store terms and mobile phone carrier/data charges apply. Customers under age 13 (and/or their parent/guardian) will not be able to register at myCigna.com.

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MEUHP - Well-being Solution Incentive Details Take action, earn rewards!

- Earn up to \$300 in rewards for completing goals between 07/01/2024 and 6/30/2025
- Type of Rewards: Gift Cards, Charitable Donations, or use funds to shop the incentive discount store
- Rewards available to employees and spouses on the Cigna medical plan
- Complete actions, earn points, move through levels to earn rewards example activities and point values below

Goal Name	Details	Reward Amount	Frequency
Health Assessment	Available on myCigna.com under the wellness tab	500 points	1 per year
Preventive Care	Annual Exam, biometric screening, preventive cancer screenings, flu vaccine	Vary from 100 to 500 points	1 per year for all
Challenges	Join a challenge and interact in various ways to earn points	Vary from 50 to 100 points	1 per month for all actions
Digital Coaching Journeys	 Complete a Journey Step Complete a Journey 	· 20 points · 150 points	1 per day3 per quarter
Daily Content Cards	 Read your Daily Cards Complete 10 Daily Cards in a month Complete 20 Daily Cards in a month 	20 points100 points200 points	2 per day1 per month1 per month

To review the full list of activities and start earning rewards visit the wellness tab on www.myCigna.com

Levels and Points Values**

Level 4	60,000 points	\$120
Level 3	40,000 points	\$80
Level 2	25,000 points	\$60
Level 1	7,000 points	\$40

^{**}Points and values accumulate as you move to each level. For example, once you have earned 25,000 points, you will have earned \$100. When you have earned the maximum of \$300.





Announcing a new Wellness Program effective July 1, 2024: The Cigna Healthcare Well-being solution!

Cigna Healthcare has partnered with Virgin Pulse to bring MEUHP members access to a personalized wellness experience that supports you in your journey to better health. Members and spouses can achieve points for a variety of common daily health activities. The points can be redeemed for cash incentives, charitable contributions or be used at the wellness incentive discount store. Both MEUHP members AND their spouse are eligible for incentives— up to \$300! Here are a few features:

Focus on what matters to you—Set goals for yourself and focus on areas you'd like to devote the most attention

Get a snapshot of your health—Complete a health assessment to learn about any possible health risks and get tips to improve your well being

Get Connected—Integrate with your Apple Watch®, Fitbit® or other tracking app to get credit for your activity

Share the Wellness—Invite friends and family members to access this experience—for free!

Stay turned for more information!

We'll be sending more details once the new school year begins.



Check out the video for a preview of what to expect.

IMPORTANT — Redeem your MotivateMe rewards by October 1, 2024!

MEUHP's new wellness program shown above begins July 1. As a result, the current wellness plan's rewards through MotivateMe will be grandfathered in until October 1, 2024. After July 1, you'll be able to redeem your earned incentive through the new Wellness Portal but they will expire on October 1st. *To redeem them BEFORE July 1*, logon to your myCigna account, navigate to your Health & Wellness tab and redeem them as shown below.

