

# Find emotional support here at Cigna Healthcare.

This guide can help you know where to turn for help.

It's more important than ever to protect your mental health. Mental health includes your emotional, psychological, and social well-being. It affects how we think, feel and act. Behavioral health support is included as part of your Cigna Healthcare<sup>SM</sup> medical insurance plan. Use this guide to connect with the right resources for your mental, physical and emotional well-being.

## **Crisis conditions**

Emergencies happen. Here's where to turn for help.

You can always call the number on your ID card. Our behavioral support staff, made up of licensed, experienced mental health professionals with a master's degree or higher, is available 24/7 to offer:

- · Real-time response to crisis situations.
- Help managing your care after regular business hours.
- Information on how to access valuable community resources.



Other important phone numbers for crisis support.

National Suicide Prevention Lifeline:

Call or Text 988

National Domestic Violence Hotline:

Call 1.800.799.7233

**Text START to 88788** 

Crisis Text Line:

Text HOME to 741741 (anywhere in the U.S.)

Cigna Healthcare Veterans Support Line:

Call 1.855.244.6211



## Connecting you to care

With a large network of quality behavioral specialists – including virtual providers.

When you need behavioral support, **myCigna®** makes it easy to connect with the right care – in person or virtually.<sup>2</sup>

- Visit myCigna.com
- Use the myCigna App³

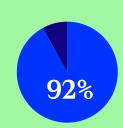
Once you log in, select "Therapist" or "Virtual" for a list of virtual behavioral health providers. You can also click on "Find Care & Costs." From there, search "Doctor by Type" and select a behavioral health provider in your network.



Why behavioral support matters:



U.S. adults experiences mental illness in a year.<sup>4</sup>



Individuals with unaddressed behavioral needs have a poorer quality of life and up to 24 years shorter lifespan.<sup>56</sup> You have access to **three in-person or virtual visits** with a licensed mental health provider in our Employee Assistance Program<sup>7</sup> (EAP) network – **at no additional cost**.

Simply call Cigna Healthcare or click to chat from myCigna to obtain an authorization code to give to your provider.8

#### We make it easy to access support.

- · Large, strategically curated virtual network of providers
- · Appointments often available in as little as two days

#### **Billing information**

Virtual care: The cost share of an appointment is the same as an outpatient office visit to an in-network provider. Your cost-share is administered according to your company's plan design.

**In-person office visits:** Copay/coinsurance and deductibles apply.

## Digital resources

#### Help for you, whenever and wherever.

#### It starts at myCigna.

Using the myCigna website or app, you can access a range of dedicated resources that help support behavioral health. Here's how to get started:

- I. Log in to myCigna.
- 2. Click "Find Care & Costs."
- 3. Click and then select "Doctor By Type."
- 4. Select "Behavioral Health Counselor."
- 5. Answer the questions, then select "Go Virtual."
- 6. Choose your options.

#### Digital resources get results.

- Over 70% of Headspace members saw an improvement in their depression and anxiety symptoms within IO-I4 weeks.<sup>9</sup>
- 70% of Talkspace members reported improvement within three months.<sup>10</sup>

#### **Billing information:**

**In-network:** Your cost-share is administered according to your plan design.

Headspace Care and Bend Health: You pay the same cost-share as you would for an office visit. This applies to one session per 30 days. Rate includes unlimited access to a coach and Headspace classes and content.

**Therapy and Psychiatry:** Your cost-share is the same as an office visit based on your company's plan design.

**MDLIVE:** Copay/coinsurance and deductible apply. **Talkspace:** Talkspace is able to calculate the amount of time spent messaging. Once the minutes add up to a billable amount (usually the equivalent of a 60-minute session), the provider issues a claim. Cost share for live scheduled sessions is the same as cost share for an in person visit.

## These services provide real-time support via live video or texting.

Explore the following services to determine which one best fits your needs and lifestyle.



#### headspace<sup>3</sup>

Headspace Care", virtually connects members with a certified coach via texting and app-based programs to help them manage anxiety, depression and daily stressors. If needed a coach can add a licensed therapist or psychiatrist to the care team.

#### **MDLIVE**

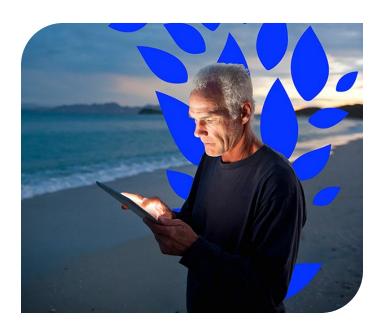
MDLIVE licensed therapists and board-certified psychiatrists can get you back to being your best if you're feeling overwhelmed, stuck or just not like yourself. It offers talk therapy and coping strategies, plus psychiatric services to assist in assessments and medication management.

#### bend

Bend Health offers support for mental health, behavioral health and substance use for kids and teens. With a family first approach to care, parents and caregivers are able to stay engaged in the care plan.

## **Talkspace**

<u>Talkspace</u>" provides virtual access to licensed therapists via live video and private texting, plus psychiatrist services and additional resources.



## Therapeutic apps

Here are apps to help you stay happy and healthy - at no additional cost.



<u>iPrevail</u><sup>12</sup> is designed by experienced clinicians to help you take control of the stresses of everyday challenges associated with life's difficult transitions.

#### Features:

- · Interactive video lessons
- · One-to-one peer coaching
- Support communities
- · Wellness activities



of participants report improved overall wellbeing after engaging in their personalized iPrevail program<sup>13</sup>

## happify<sup>\*\*</sup>

<u>Happify's</u><sup>12</sup> science-based activities and games can help you overcome negative thoughts, stress and life's challenges. Helps you:

- · Build resilience
- · Reduce stress
- Improve coping mechanisms
- · Increase focus
- · Reduce symptoms associated with anxiety and depression



average improvement in those initially indicating severe depressive symptoms<sup>14</sup>





## Consultations

Guidance to help with financial and legal concerns.

You are entitled to the following 30-minute consultations – at no additional cost.

- Legal guidance: Meet with an attorney for legal issues, such as civil suits, personal/family matters or issues with the Internal Revenue Service.<sup>15</sup>
- **Financial guidance:** Connect with a financial specialist for debt counseling, budgeting advice and more.

You can call Cigna Healthcare to schedule these complimentary consultations.

## Identity theft protection

One less thing for you to worry about.

Offered through Cigna Healthcare at no additional cost, you can get peace of mind from award-winning IdentityForce protection. If It provides proactive identity and credit monitoring, sends fraud alerts, and helps fix any identity compromises.

 Legal guidance: call 1.833.580.2523 or visit cigna.identityforce.com/starthere to enroll.

#### The cost of identity theft adds up.

 Consumers filed 2.6 million fraud reports in 2023, accounting for \$10 billion in losses.<sup>17</sup>

If you need further assistance navigating to the right behavioral health resource, please call the number on the back of your ID card.

- 1. This applies to all groups on Facets except Guaranteed Cost (GC) cases sitused in NY, NJ, MD, PR or USVI.
- 2. Cigna Healthcare 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.
- 3. The downloading and use of any mobile App is subject to the terms and conditions of the App and the online store from which it is downloaded. Standard mobile phone carrier and data usage charges apply.
- 4. John Hopkins Medicine. "Mental Health Disorder Statistics." January 24, 2022, https://www.nami.org/NAMI/media/NAMI-Media/Infographics/GeneralMHFacts.pdf.
- 5. Defer, Semira et al. "Health related quality of life among people with mental illness: The role of socio-clinical characteristics and level of fundtional disability." Front Public Health. Feb. 16, 2023.
- 6. Fiorillo, Andrea & Sartorius, Norman. "Mortality gap and physical co-morbidity of people with severe mental disorders: the public health scandal." Annals of General Psychiatry. Dec. 13, 2021.
- 7. Employee assistance program services are in addition to, not instead of, health plan benefits. These services are separate from health plan benefits and do not provide reimbursement for financial losses. Customers are required to pay the entire discounted charge for any discounted legal and/or financial services. Legal consultations related to employment matters are excluded. Additional restrictions may apply. Program availability may vary by plan type and location, and program are not available where prohibited by law.
- 8. Customers under age 13 (and their parent/guardian who is not already eligible for the EAP) will not be able to register at myCigna.com or the mobile app. Parents who are covered under the EAP can register and initiate service requests for their covered children. App/online store terms and mobile phone carrier/data charges apply.
- 9. Cigna Healthcare Book of Business with Headspace Care, April 2021-December 2021. Results may vary.
- 10. Hull, T.D., Malgaroli, M., Connolly, P.S. et al. Two-way messaging therapy for depression and anxiety: longitudinal response trajectories. BMC Psychiatry 20, 297 (2020). https://doi.org/10.1186/s12888-020-02721-x
- 11. Program services are provided by independent companies/entities and not by Cigna Healthcare. Programs and services are subject to all applicable program terms and conditions. Program availability is subject to change. Program not available in all states.
- 12. iPrevail and Happify program services are provided by independent companies/entities and not by Cigna Healthcare. The downloading and use of mobile apps are subject to terms and conditions, and standard mobile phone and data usage charges apply. Programs and services are subject to all applicable program terms and conditions. Program availability is subject to change. These programs do not provide medical advice and are not a substitute for proper medical care provided by a health care provider. Information provided should not be used for self-diagnosis. Always consult with a provider for appropriate medical advice.
- 13. iPrevail Cigna Healthcare Customer Survey, April 2023
- 14. Twill Healthcare High Tech Global Employer Case Study, 2021
- 15. Our legal services provide access to a nationwide network of participating law firms and attorneys, all in good standing with their local bar associations. Get an initial, no-cost consultation and a discount on legal fees for help with family law, real estate concerns, estate planning and more. Identity theft consultation services are also available. Legal consultations related to employment-related matters are not available under this program.
- 16. Identity Force program and services are provided by independent companies/entities and not by The Cigna Group or its operating subsidiaries. Program and services are subject to all applicable program terms and conditions. Program availability is subject to change. References to third-party organizations or companies, and/or their products, processes or services, does not constitute an endorsement or warranty thereof. Your use of such products, processes or services are at your sole risk. Product may be updated or modified prior to availability. Product availability may vary by location and plan type and is subject to change.
- 17. Federal Trade Commission. "As Nationwide Fraud Losses Top \$10 Billion in 2023, FTC Steps Up Efforts to Protect the Public." [Press Release]. February 9, 2024. https://www.ftc.gov/news-events/news/press-releases/2024/02/nationwide-fraud-losses-top-10-billion-2023-ftc-steps-efforts-protect-public."

This document is for informational purposes only. It is not medical advice. Always consult a doctor for appropriate examinations, treatment, testing and care recommendations, including prior to choosing another provider for care. In an emergency, dial 911 or visit the nearest emergency room.

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