



Member's Guide to  
**CIGNA Choice Fund®**  
**Health Savings Account**



## Fast Facts

**CIGNA Choice Fund® combines health coverage with a Health Savings Account (HSA) to help you pay for the cost of your covered medical services.**

You establish a tax-free health savings account through your employer. You decide how and when to use these funds.

**You have the freedom to choose the doctors you want to see.**

Your costs will be lower when you use CIGNA HealthCare participating providers.

**Your CIGNA HealthCare plan does more than provide coverage when you're sick or injured.**

Preventive care services include physicals, child immunizations, and women's health services such as OB/GYN checkups, mammograms and Pap tests.

**Information and resources are at your fingertips.**

We provide easy-to-use programs and services to enhance your health and well-being, as well as online tools and resources to help you make informed decisions.

## How your CIGNA Choice Fund HSA works

**Preventive care is covered at 100 percent when received in-network.** (Your plan may have limits. Please see your benefits materials for details.)



### Your Health Savings Account . . .

You establish a tax-free Health Savings Account through your employer. You, your employer, or both can contribute any amount you wish to this account up to the current federal limit.

You can decide how and when to use these funds — you can either use them to pay for your health care expenses, or save them.

The amount used from your fund for services covered under your plan helps you meet your deductible. Whatever you don't use in a given year earns interest and rolls into the next.



### Your Deductible . . .

A deductible is the amount you must pay for eligible health expenses before your health plan provides coverage.

You can meet your deductible by using your health savings account, your own money, or both.



### . . . and Your CIGNA Health Plan or both

Once you meet your deductible, you pay pre-determined amounts for certain expenses. The plan pays the rest.

What's more, your deductible applies toward your annual out-of-pocket maximum. Once you meet your out-of-pocket maximum, your plan pays covered expenses at 100%.

## Questions and Answers

### What is a Health Savings Account?

A Health Savings Account, or HSA, combines traditional medical coverage with a tax-free savings account\*. It includes these key components:

1. 100% coverage for preventive care when provided by an in-network doctor. That means no cost to you or your account. (Your plan may have limits. Please see your benefits materials for details.)
2. A savings account you establish through your employer and can use to pay for health care expenses. You, your employer, or both can deposit tax-free contributions (subject to federal limits).
3. Your deductible, the amount that you must pay for eligible health expenses before your health plan kicks in with benefits.
4. The health plan, with an annual out-of-pocket maximum on the amount you pay, once you meet the deductible.

*\* In Alabama, California, New Jersey, and Wisconsin, contributions are prior to federal taxes but after state income taxes. Employer contribution, earned interest and investment income are all taxable as gross income for state income tax purposes.*

### Which services are covered by my CIGNA Choice Fund HSA, and which will I have to pay out of my own pocket?

Covered services vary depending on your plan, so visit myCIGNA.com or check your benefits materials for specific information. Please keep in mind:

- You may use the dollars in your HSA to pay for expenses that are qualified under Section 213 of the tax code. You can find a list of these qualified expenses on [www.cigna.com](http://www.cigna.com). If you use your HSA to cover non-qualified expenses, you will pay taxes and a penalty.
- You may use your savings account to pay for medical services not covered by your plan. However, these payments do not count toward your deductible.
- Most plans include monthly premiums deducted from your paycheck. In addition, if you choose not to use your HSA or do not have available funds in your account, you'll be responsible for paying:
  - any health care services not covered by your plan.
  - costs for any services needed after you've spent your HSA, if you still haven't met your deductible. Be sure to keep all expense records for tax purposes.

If all of your medical expenses are covered services and the total cost doesn't exceed the amount in your account, you won't have additional out-of-pocket costs if you choose to use the dollars in your HSA.

### Can I see out-of-network doctors?

You can use the dollars in your HSA to visit any licensed doctor or facility. However, if you choose a provider who participates with CIGNA HealthCare, your costs will be lower. Once you meet your deductible, your choices depend on the medical plan elected by your employer. If you have a PPO, Open Access Plus, or Indemnity plan, you have the freedom to choose any provider. If you have EPO or Open Access Plus In-Network medical coverage, services are covered only when you use participating providers.

### How do I access the money in my savings account?

**CIGNA Choice Fund/Chase MasterCard® debit card.** This draws money directly from your Health Savings Account. Use the card to pay for expenses at your doctor's office, local pharmacy, or other locations where you purchase medical-related items or services. (Fees and charges may apply. See your Chase application for details.)

**CIGNA Choice Fund/Chase checkbook.** This checkbook works the same as your personal checkbook, only it draws from your health savings account. Use your checks to pay for services from your doctor or to reimburse yourself for expenses you've paid from your personal account. (Fees and charges may apply. See your Chase application for details.)

**Automatic Claim Forwarding.** You may choose to have CIGNA HealthCare pay for your qualified provider expenses directly from your savings account. You can add or remove automatic claim forwarding anytime during the year. Visit myCIGNA.com for more details.

**Remember, unused dollars remain in your Health Savings Account year after year, so you may want to use it as a tax-sheltered savings tool.** Unused dollars accrue interest and grow tax-deferred. So, you may choose to pay your qualified medical expenses up to your deductible out of your own pocket and use your account to save for medical expenses in future years, even after retirement. Be sure to keep all expense records for tax purposes.

### Will providers collect any money from me at the time of service?

- In most cases, your doctor will not collect any money from you at the time of your visit. Instead, your doctor will send the claim directly to CIGNA HealthCare.
- CIGNA HealthCare will process the claim and send you an Explanation of Benefits (EOB) that will tell you:
  - if your plan covers the services; and if so,
  - what part of the covered services your plan pays.

- You may pay the doctor with your CIGNA Choice Fund/ MasterCard debit card or checkbook, or your personal money.
- If you receive a bill from your doctor, make sure the claim has been sent to CIGNA before you pay the bill. You can do this by:
  - checking your account activity on myCIGNA.com.
  - reading your monthly statement from Chase.
  - calling Member Services at the toll-free number on your ID card.

**What if I don't use all of the money in my HSA?**

Once the money is deposited into your account, it is yours until you spend it. Unused dollars earn interest. This gives you choice and flexibility because you have the option to pay for medical expenses out of your pocket and save for expenses in future years or even after retirement.

Once your HSA balance reaches the minimum amount as specified in your Investment Application, you'll have access to investment options through your health savings account and JPMorgan Chase. For more information, visit myCIGNA.com and select the "Accounts" tab or call the toll-free number on the back of your CIGNA HealthCare ID card.

**What if my plan coverage ends?**

If your plan coverage ends, you can elect to:

- maintain the account with CIGNA and continue to use it for qualified expenses until your account is depleted;
- transfer the account to another qualified plan; or
- receive a check for the account balance. However, you will need to deposit your dollars into another HSA to avoid possible penalties. (Consult your tax advisor for details.)

**Where can I get more information?**

Visit myCIGNA.com for a number of helpful tools and resources that can help you identify health risks, learn about conditions, treatments and medications, take steps to stay healthy, and decide where to get care. Comparing costs and providers can make a difference in the type and quality of services you receive — and what you ultimately pay. You can get average price ranges for certain ambulatory surgical procedures and radiology services. You can also find estimated costs in your region for common medical services and conditions.

*We are committed to providing you with quick and easy access to information and resources — when it's convenient for you.*



**CIGNA**

*A Business of Caring.*

"CIGNA" and "CIGNA HealthCare" refer to various operating subsidiaries of CIGNA Corporation. Products and services are provided by these operating subsidiaries and not by CIGNA Corporation. These operating subsidiaries include Connecticut General Life Insurance Company, Tel-Drug, Inc. and its affiliates, CIGNA Behavioral Health, Inc., Intracorp, and HMO or service company subsidiaries of CIGNA Health Corporation and CIGNA Dental Health, Inc. In Arizona, HMO plans are offered by CIGNA HealthCare of Arizona, Inc. In California, HMO plans are offered by CIGNA HealthCare of California, Inc. In Connecticut, HMO plans are offered by CIGNA HealthCare of Connecticut, Inc. In Virginia, HMO plans are offered by CIGNA HealthCare Mid-Atlantic, Inc. In North Carolina, HMO plans are offered by CIGNA HealthCare of North Carolina, Inc. All other medical plans in these states are insured or administered by Connecticut General Life Insurance Company.