



WHO'S IN CHARGE?

YOU.

Cigna Choice Fund® Health Savings Account (HSA)


Together, all the way.®



Offered by: Cigna Health and Life Insurance Company or Connecticut General Life Insurance Company.

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That means you should decide how to spend each and every one of your health care dollars.

At Cigna, we view health as an investment in the future.

And we think you should have the freedom to control that future. That's why the Cigna Choice Fund® Health Savings Account (HSA) puts you in charge of how and when you spend your health plan dollars. And why every plan comes with a personal health advocate and easy-to-use tools to help you choose and use care wisely. So you get the maximum value from your plan. **Every time.**

Let us help you take charge of your health and your future. What could be a better investment than that?

Get what you want. And save more. It's possible.

Whether your goals are to stay healthy, plan for the future, or retire with ease, the Cigna Choice Fund HSA can help you take charge of your health and health spending. No matter what your stage in life, you'll have the freedom, the options and the helpful support you need to get the most out of your life - and the most value from your plan.

**I'm healthy. I hate
"wasting" money on
health benefits I'll
rarely use.**

Your plan. Your way.

Let's say you open up your HSA bank account with \$100, with no additional contributions going in. Whoops. You break your leg on that trip to Acapulco. Not to worry. You can still contribute to your HSA any time during the year - even after your unfortunate vacation accident - and benefit from money-saving tax advantages.



TAKE IT WITH YOU.

Thinking about changing jobs? Moving? Retiring? Don't worry. Your HSA is yours to keep - wherever you go. You can:

- › Leave the money in your current account.
- › Transfer the money to another HSA.

What I need and want

Help me save money to pay for my health care costs.

But give me a plan that limits my out-of-pocket expenses - just in case I have a lot of health care costs.

And please don't ask me to file a claim. I'll probably forget ... I'm having too much fun living.

Oh yes, did I mention I'm thinking about changing careers?

What you'll love about Cigna Choice Fund

- › Lower payroll deductions compared to traditional health plans helps you keep more money in your wallet today.
- › Opportunity to automatically set money aside to cover unexpected health expenses.
- › Easy smartphone app¹ lets you view HSA transactions and balances, 24/7.
- › Debit card and online bill pay for medical care received away from home.
- › Medical plan claims automatically paid when you elect Auto Pay - no filing deadlines to remember.
- › Unused dollars in your HSA automatically roll over to help pay next year's expenses.
- › If you change jobs, your HSA health dollars go with you.

1. The downloading and use of the myCigna Mobile App is subject to the terms and conditions of the App and the online stores from which it is downloaded. Standard mobile phone carrier and data usage charges may apply.

2. HSA contributions and earnings are not subject to federal taxes and not subject to state taxes in most states. A few states do not allow pretax treatment of contributions or earnings. Contact your personal tax advisor or HR benefits manager for details of your specific location.

If you make an early withdrawal, or use your HSA for non-eligible expenses, the money will be taxed and subject to a 20% penalty. Check with your tax advisor about which option is right for you.

Example: A \$1,000 medical cost is applied to your health plan deductible

Without an HSA

You write a check for \$1,000

With a Cigna Choice Fund HSA

You deposit \$1,000 into your HSA.

You then use your HSA debit card to pay the \$1,000 bill.

When it's time to complete your federal and state income tax returns, the \$1,000 HSA deposit is an above-the-line deduction.²

Since the \$1,000 withdrawal was for a qualified medical expense, it is also free of federal and most state income taxes.²

With estimated tax savings due to your tax bracket, your \$1,000 bill has now only cost you \$700.

You save about \$300. That's money you can put toward next year's vacation!


Lower your annual taxes: Every dollar you contribute to an HSA is tax-exempt,² up to the allowable IRS annual maximum.

Sample scenario: A \$2,500 annual HSA contribution, depending on your current tax rate, could lower your annual taxes significantly - saving you as much as \$1,016 a year.

\$2,500 Annual HSA contribution

Federal tax rate	State tax rate	Payroll taxes	Estimated annual savings
15%	5%	7.7%	\$691
25%	5%	7.7%	\$941
28%	5%	7.7%	\$1,016

To see all your options, use the online **HSA calculator**.

A man in a purple shirt is walking away from the camera down a hallway. He is carrying two young children: one in a checkered shirt and another in a black shirt. A third child, a girl in a pink tutu, is sitting on the floor in front of him, smiling and holding onto his leg. The hallway has light-colored walls and a wooden floor.

Taking care of my family is my top priority. Make it easier – and more affordable.

Your plan. Your way.

With a new mortgage, three kids, two cars and a golden retriever, you're looking to save a buck wherever you can these days. So you choose to cover your spouse and family under the Cigna Choice Fund HSA.

Although you used your HSA on a regular basis during the year, you still have money left over at the end of the year that you can roll over to the next year to lower your future health care expenses.

KEEPING YOU WELL.

Cigna Choice Fund pays 100% of in-network preventive care, including well visits, screenings and immunizations for you and your covered family members.³

What I need and want

Help me save money for the routine stuff - like those regular trips to the pediatrician.

Help me make my health care dollars go further - and even create a "rainy day" fund if I need it.

Let me save for future health expenses - like braces for my three-year-old. She sucks her thumb!

This economy is tough. Help me save money to pay for my family's health care if I ever lose my job.

What you'll love about Cigna Choice Fund

- › Your HSA may be used for out-of-pocket costs, including deductibles, copays and coinsurance.
- › Online tools to help you choose quality, cost-effective medical care.
- › Ability to set aside dollars - tax-advantaged - for qualified out-of-pocket health bills now or in the future.
- › Option to use your HSA to pay for COBRA costs in the event you lose your job.
- › In the event of your death, your spouse can assume your HSA.

Example of how your HSA can help take care of you and your family

With a Cigna Choice Fund HSA

\$5,000 starting balance (example of an annual combined contribution by you and your employer)

\$0 for family's preventive care visits

\$380 in sick visits to pediatrician

\$300 in physical therapy

\$420 in family prescriptions

\$1,100 total medical expenses applied to your plan deductible and paid from your HSA

\$1,200 long-term care insurance premium paid from your HSA account

\$2,700 in your HSA at year-end. That's money you can roll over and put toward future health care expenses!

This is an example used for illustrative purposes only. Actual costs will vary.

³ Some preventive services may not be covered under your plan. For example, immunizations for travel are generally not covered. Other noncovered services/supplies may include any service or device that is not medically necessary or services/supplies that are unproven (experimental or investigational). For the specific coverage terms of your plan, see your plan documents.



The flexibility and tax-advantaged saving options of Cigna Choice Fund HSA make it a smart investment at every stage in life.

Two kids in college. Ten years left on the mortgage.

Your plan. Your way.

These days, getting yourself financially prepared for retirement in 20 years is moving to the top of your to-do list.

You can use your HSA for your family's qualified out-of-pocket health expenses during the year. Plus, you can still tuck away a big chunk of money. This tax-advantaged money can be used for medical expenses during retirement that won't be covered by Medicare. And, it's money that can grow over time.

What I need and want

Make it easier for me to pay for health care while my kids are away at school.

Give me a way to keep more money in my pocket now to help pay for big medical bills.

Help me save money to pay for new health challenges ... like these darn reading glasses I need now.

What will happen if I get really sick later? I don't want to burden my spouse.

Will Medicare or Social Security even be there when I retire? I've got to find a way to save now.

What you'll love about Cigna Choice Fund

- › Debit card and online bill pay for family medical care received away from home.
- › No HSA filing deadlines so you can reimburse yourself for qualified health expenses paid out of pocket – at any time
- › Expense planning tools and options to help you budget for unpredictable medical costs.
- › The ability to make catch-up contributions once you reach age 55 to boost your health care savings nest egg.
- › Savings options to let you save specifically for health expenses in retirement – or as supplemental income once you reach age 65.

Tax advantages today and in the future

However you decide to contribute to your HSA, those contributions will be tax-advantaged. Here are ways you can contribute:

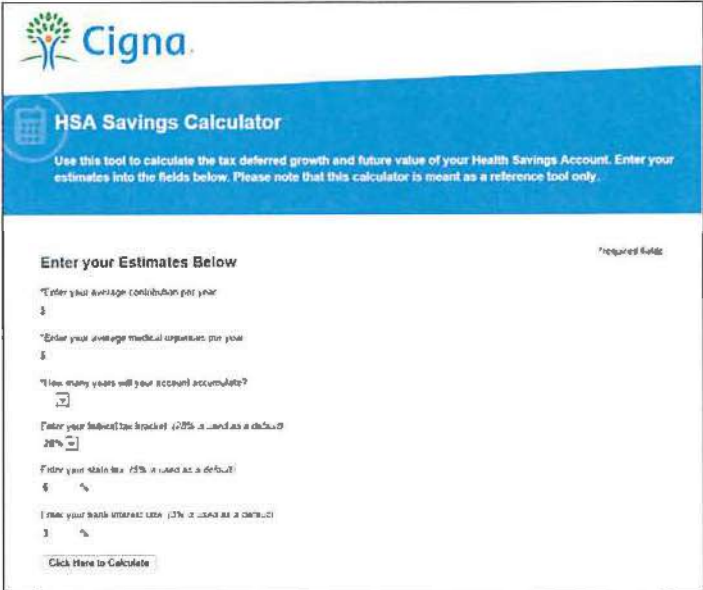
- › **Paycheck** – Have a set amount taken out of your paycheck and deposited directly into your HSA. This money will not be subject to federal income tax.
- › **Personal account** – Write a personal check or arrange to have funds electronically transferred from your personal account.

Your employer can also contribute to your HSA. This will help you meet your health plan deductible. The amount your employer contributes will count toward your maximum annual contribution.

Sample scenario

You contribute \$6,000 to your Cigna Choice Fund HSA. You invest the funds in a conservative mutual fund with an expected return of 5%.⁴

Use the online **HSA calculator** to see how your account balance can grow over time.



The screenshot shows the Cigna HSA Savings Calculator interface. At the top is the Cigna logo. Below it is the title "HSA Savings Calculator" and a sub-header: "Use this tool to calculate the tax deferred growth and future value of your Health Savings Account. Enter your estimates into the fields below. Please note that this calculator is meant as a reference tool only." The main section is titled "Enter your Estimates Below" and contains several input fields with asterisks indicating they are required:

- *Enter your average contribution per year: \$
- *Enter your average medical expenses per year: \$
- *How many years will your account accumulate?: [dropdown menu]
- [Enter your federal tax bracket] (25% is used as a default): 28% [dropdown menu]
- [Enter your state tax] (5% is used as a default): \$ %
- [Enter your bank interest rate] (3% is used as a default): 3 %

At the bottom of the form is a button labeled "Click Here to Calculate".

4. Certain underlying funds of the asset allocation funds offered within the HSA investment account may have unique risks associated with investments in domestic and foreign/emerging market securities, and/or fixed income instruments. International investing involves increased risk and volatility due to currency exchange rate changes, political, social or economic instability, and accounting or other financial standards differences.



I should be able to enjoy retirement without worrying about health expenses.

Your plan. Your way.

Finally, retirement is here. And thanks to the Cigna Choice Fund HSA, you were able to save a healthy nest egg over the years. Cigna Choice Fund makes it easy for you to use your HSA to pay for medical expenses during retirement.

Use our free and easy online bill pay feature to send automatic monthly payments for:

- Medicare Part A, B and/or D premiums
- Qualified supplemental dental and vision expenses
- IRS-eligible medical expenses not covered by Medicare or your supplemental plans

IT'S A FACT.

Fidelity Investments states a 65-year old couple retiring in 2013 without any employer-based health coverage would need an estimated \$220,000 to cover medical costs through retirement, in addition to Medicare. - *Fidelity.com, May 2013*

What I need and want

With little or no retiree coverage, I need a way to pay for health expenses after I retire.

Help me pay for expenses not covered by Medicare or my supplemental plans, including long-term care.

Give me another way to help me save for retirement.⁵

Let me put a little money aside so I can leave it to my spouse after I'm gone.

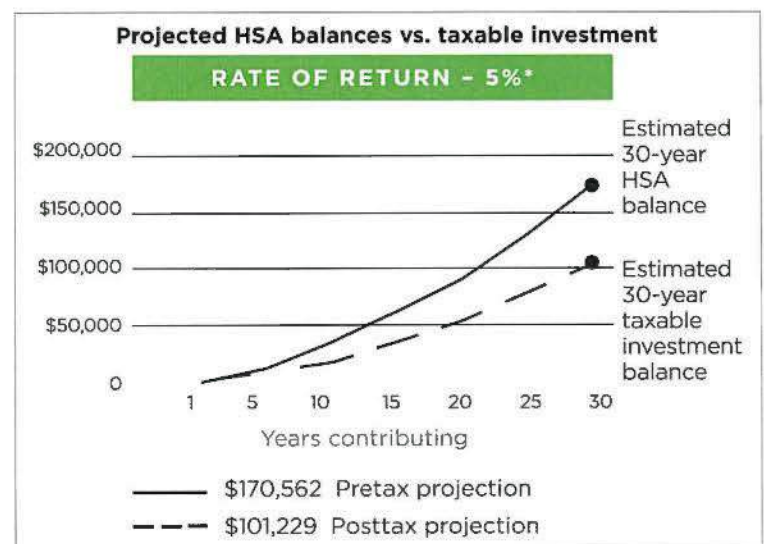
What you'll love about Cigna Choice Fund

- After age 65, funds can be used as supplemental income - subject to income taxes but with no penalty for withdrawal.
- Or use your tax-advantaged HSA funds to pay for IRS-approved medical expenses with no penalty.
- Use funds to pay Medicare Part A, B and/or D premiums.
- Pay for qualified expenses not covered by Medicare - like dental and vision.
- In the event of your death, your spouse can assume your HSA. Or, it can be transferred to your estate where it's taxed at market value.

Your HSA balance grows, tax-free

With the Cigna Choice Fund HSA, any earnings on your contributions are tax-advantaged.⁶ In other words, earnings on your HSA dollars are not subject to taxation. So instead of paying taxes on interest and investment earnings each year, more of your money can stay in your account to keep growing. Over time, this feature, in combination with compound interest, can have a powerful effect.

Your HSA withdrawals are tax-advantaged when you use them for IRS-qualified expenses, like certain out-of-pocket medical, dental and vision expenses. The IRS also allows HSA funds to be used for other expenses, like long-term care insurance premiums and Medicare Part A, B and D premiums. For a complete list of eligible expenses, please go to Cigna.com/expenses.



*Based upon a yearly contribution of \$6,450 and HSA growth over 20 years.

5. Once you turn 65, your HSA can be used as supplemental income, similar to a 401k -- subjected to taxes, but no longer subject to the penalty for a non-qualified withdrawal.

6. HSA contributions and earnings are not subject to federal taxes and not subject to state taxes in most states. A few states do not allow pretax treatment of contributions or earnings. Contact your personal tax advisor or HR benefits manager for details of your specific location.

YOU'RE IN CONTROL.

Your health is an investment in your future. Cigna Choice Fund gives you the tools, resources and freedom to control that future. So you can get the maximum value from your plan. Every time.

Flexible savings options

You have the freedom to choose how - and how much - to contribute to your HSA plan. You can:

- › Allocate a certain percentage of your paycheck⁷ before your federal income taxes and most payroll taxes are taken out; or
- › Use a personal check or arrange an electronic funds transfer from your personal account.

Your employer may also make a contribution to your savings account to help you meet your health plan deductible. This amount counts toward your maximum annual contribution.

- › For 2017, the calendar year maximum is \$3,400 for an individual and \$6,750 for a family.⁷
- › For 2018, the calendar year maximum is \$3,450 for an individual and \$6,900 for a family.⁷
- › HSA accountholders aged 55 and older are eligible to make an additional catch-up contribution up to \$1,000 in the calendar year.

Please note, if you are enrolled in Medicare, Tricare, your spouse's medical plan, or your spouse has a Flexible Spending Account, you are not eligible to make or receive HSA contributions.

Interest-earning investment options⁸

Your HSA earns interest, much like a regular interest-bearing bank account. Interest is calculated daily and posted to your account monthly. You are not responsible for paying federal income tax on this interest.

Once your account balance reaches the minimum amount set by your plan, you will have access to investment options⁹ through HSA Bank. Additional information is available on myCigna.com.

You have the option to pay your qualified health expenses out of your own pocket and use your account to save for medical expenses in future years, even after retirement.

Personalized health support

At Cigna, we focus on helping you get well and stay well.

- › **100% coverage for in-network preventive care** - including well visits, screenings and routine immunizations.¹⁰
- › **Large national network** of credentialed doctors, hospitals and other health care professionals that offer discounted rates to help you make the most of your dollars.
- › **Freedom to choose** any doctor or health care professional

Plus, you'll have access to a **personal health coach** - at no additional charge - to work with you to create a custom-fit personal health improvement plan. Coaches will work with you to:

- › Analyze and understand your health assessment results.
- › Participate in available health improvement programs and services.
- › Learn ways to better manage health issues like lower back pain, high blood pressure, high cholesterol and more.
- › Get help understanding treatment options so you and your doctor can make decisions that meet your health needs and that work best for you.
- › Answer questions about your health, health coverage and how to get the best value every time you seek care.

⁷ Limits for future years will be set by the IRS.

⁸ Certain underlying funds of the asset allocation funds offered within the HSA investment account may have unique risks associated with investments in domestic and foreign/emerging market securities, and/or fixed income instruments. International investing involves increased risk and volatility due to currency exchange rate changes, political, social or economic instability, and accounting or other financial standards differences.

⁹ Fees and charges may apply. See your HSA Bank documents for details.

¹⁰ Not all preventive care services are covered. For example, immunizations for travel are generally not covered. See your plan materials for details and a complete list of covered and noncovered services.



Rolling contribution limits.

Per IRS restrictions, maximum contributions are based upon maintaining enrollment in a qualified medical plan on the first day of the month for all 12 months of the calendar year.

- ▶ If you enroll for less than 12 months, you are eligible to contribute 1/12 of the maximum for every month you are enrolled in Cigna Choice Fund HSA.
- ▶ If you contribute the full annual maximum, you must satisfy specific requirements to avoid any tax penalties:
 - You must remain enrolled through December 1 of the taxable year.
 - You must maintain continuous enrollment in the plan for an additional 12 months through the end of the following calendar year.

Estimate your tax savings and future account value with the online **HSA calculator**.

We're here for you – when and how you need us.

Day or night, weekdays or weekends, online or on the go, Cigna offers more ways to connect with us – how, when and where it's most convenient for you.

myCigna.com gives you around-the-clock access to information and tools to help you better understand and manage your health and your health spending decisions.

Use the online tool to:

Improve your health

- › **Uncover** potential health risks with our confidential online health assessment.
- › **Get** personalized health and wellness recommendations tailored to your needs.
- › **Learn** about health conditions, treatments and medications in our interactive medical library.
- › **Track** your medical conditions, medications, allergies, surgeries, immunizations and emergency contacts.
- › **Find** and create your personalized list of nearby in-network doctors, hospitals and pharmacies using convenient GPS mapping.

Improve your health spending

- › **Use** tools to estimate costs and seek lower costs, but high quality health care procedures and treatments.
- › **Verify** plan details such as coverage, copays and deductibles.
- › **View** your HSA balance, transactions and watch your interest grow.
- › **Pay** bills from your HSA with online bill pay, and use the HSA expense tracker to help you track eligible expenses.

myCigna Mobile App lets you access **myCigna** when you're on the go – from any web-enabled device.¹¹

Live 24/7/365 phone service to answer your questions – whenever it's most convenient for you:

- › One number, on the back of your ID card, for all your medical plan and savings account questions.
- › Available in more than 150 languages and dialects.
- › Dedicated 24/7 Health Information Line staffed by nurses to answer health questions, and help you decide where and when to seek medical attention.

Interactive phone system

Our interactive voice response telephone system uses “natural language” technology to make it easier for you to find the answers you're looking for. Just tell us what you're looking for – in your own voice – and our system will direct your call to get you the answers you're looking for – quickly and easily.

Improve your health spending.

Cigna's Personal Cost Estimator lets you easily compare doctor, facility and prescription drug costs – all in one place – and specific to your plan.

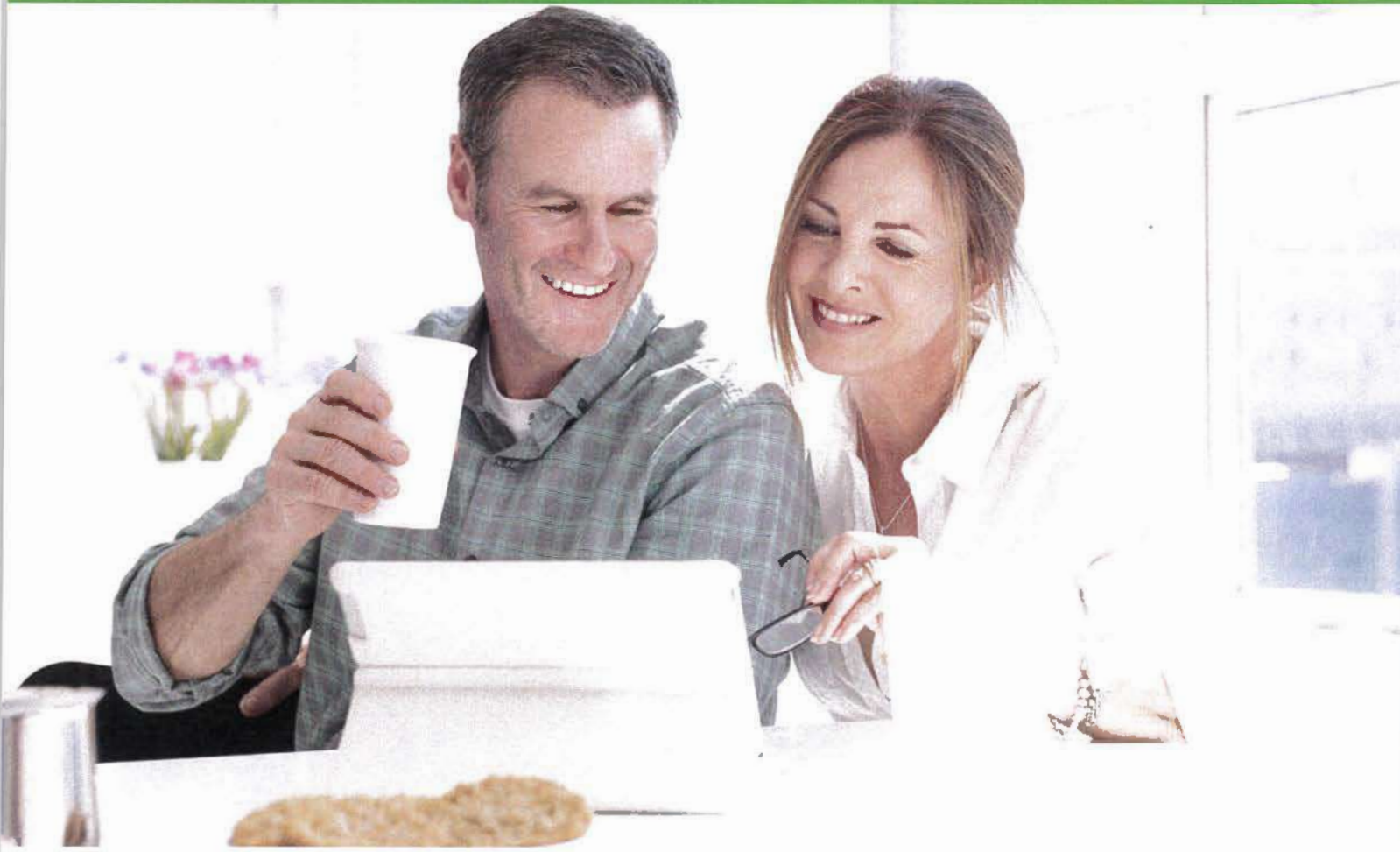
¹¹ The downloading and use of the myCigna Mobile App is subject to the terms and conditions of the App and the online stores from which it is downloaded. Standard mobile phone carrier and data usage charges may apply.



**Take control.
You're worth it.**

With Cigna Choice Fund HSA, we'll help you take charge of your health and your future with personalized support, easy-to-use tools, and a convenient way to save for what matters most to you.

A healthier, more financially secure future. What could be a better investment than that? ENROLL TODAY.



All group health insurance policies and health benefit plans contain exclusions and limitations. For costs and complete details of coverage, see your plan documents.

Quality designations and other ratings reflect a partial assessment of quality and cost-efficiency and should not be the sole basis for decision-making. They are not a guarantee of the quality of care that will be provided to individual patients. You are encouraged to consider all relevant factors and consult with your physician when selecting a health care professional or facility. Health care professionals and facilities that participate in the Cigna network are independent contractors solely responsible for the care and services provided to their patients. They are not agents of Cigna.

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