



# Annual Benefits Enrollment

## Your Healthcare Plan Options

**Enrollment Period:**

**October 21, 2024 – November 4, 2024**



**Plan year:**

**January 1, 2025 – December 31, 2025**

# 2025 Benefits Rate Sheet

**\*\*\*NO Rate Increase for Employees\*\*\***

| Effective 1/1/2025        | Monthly<br>Employee Contributions | Monthly<br>Spelman Contributions | Monthly<br>Total<br>Premium Rates | Employer HSA<br>Contribution 2025 |
|---------------------------|-----------------------------------|----------------------------------|-----------------------------------|-----------------------------------|
| Medical                   |                                   |                                  |                                   |                                   |
| HSA Plan                  |                                   |                                  |                                   |                                   |
| Employee Only             | \$ 88.20                          | \$ 1,057.86                      | \$ 1,146.06                       | \$ 750.00                         |
| Employee plus One         | \$ 456.41                         | \$ 1,925.74                      | \$ 2,382.15                       | \$ 1,000.00                       |
| Employee plus Two or More | \$ 538.14                         | \$ 2,285.96                      | \$ 2,824.10                       | \$ 1,000.00                       |
| OAP Plan                  |                                   |                                  |                                   |                                   |
| Employee Only             | \$ 238.79                         | \$ 1,109.92                      | \$ 1,348.71                       |                                   |
| Employee plus One         | \$ 496.34                         | \$ 2,306.97                      | \$ 2,803.31                       |                                   |
| Employee plus Two or More | \$ 585.22                         | \$ 2,720.15                      | \$ 3,305.37                       |                                   |
| Dental                    |                                   |                                  |                                   |                                   |
| High DPPO                 |                                   |                                  |                                   |                                   |
| Employee Only             | \$ 13.98                          | \$ 34.86                         | \$ 48.84                          |                                   |
| Employee plus One         | \$ 29.38                          | \$ 73.21                         | \$ 102.59                         |                                   |
| Employee plus Two or More | \$ 34.69                          | \$ 86.45                         | \$ 121.14                         |                                   |
| Low DPPO                  |                                   |                                  |                                   |                                   |
| Employee Only             | \$ 7.19                           | \$ 24.22                         | \$ 31.41                          |                                   |
| Employee plus One         | \$ 12.03                          | \$ 40.52                         | \$ 52.55                          |                                   |
| Employee plus Two or More | \$ 19.52                          | \$ 65.73                         | \$ 85.25                          |                                   |
| Vision                    |                                   |                                  |                                   |                                   |
| Employee Only             | \$ 3.00                           | \$ 4.61                          | \$ 7.61                           |                                   |
| Employee plus One         | \$ 4.00                           | \$ 9.31                          | \$ 13.31                          |                                   |
| Employee plus Two or More | \$ 5.00                           | \$ 14.03                         | \$ 19.03                          |                                   |

# Enrollment checklist



**Before you decide, take these steps to learn more about your health plan — and your health. This checklist will help you choose wisely.<sup>1</sup>**

- ✓ Think about your health history and health care needs.
- ✓ On average, how much do you spend on health care? How might that change in the upcoming year?
- ✓ Check the provider directory on **Cigna.com** to see if your health care providers participate in our network.
- ✓ Review your Summary of Benefits for specific plan details.
- ✓ Enroll in your HSA and decide how much you would like to add to your account. Check IRS.gov for contribution limits.
- ✓ If you are approaching age 65 and exploring **Medicare**, call Cigna's **Medicare Concierge Services** at 1.866.317.4116 (TTY 711) to learn more.
- ✓ Find out if you can earn incentives for taking certain actions to improve your health.
- ✓ Review the medications on your plan's online drug list at Cigna.com/drug list or myCigna.com.

# Cigna Enrollment Assistance

Welcome!  
**Need Assistance?**

**Call Cigna Pre-Enrollment Hotline**  
**1-888-806-5042**

For question regarding all your Cigna Benefits: Medical, Dental, Vision, Accident, Critical Illness, Hospitalization and Health Savings Account (HAS).



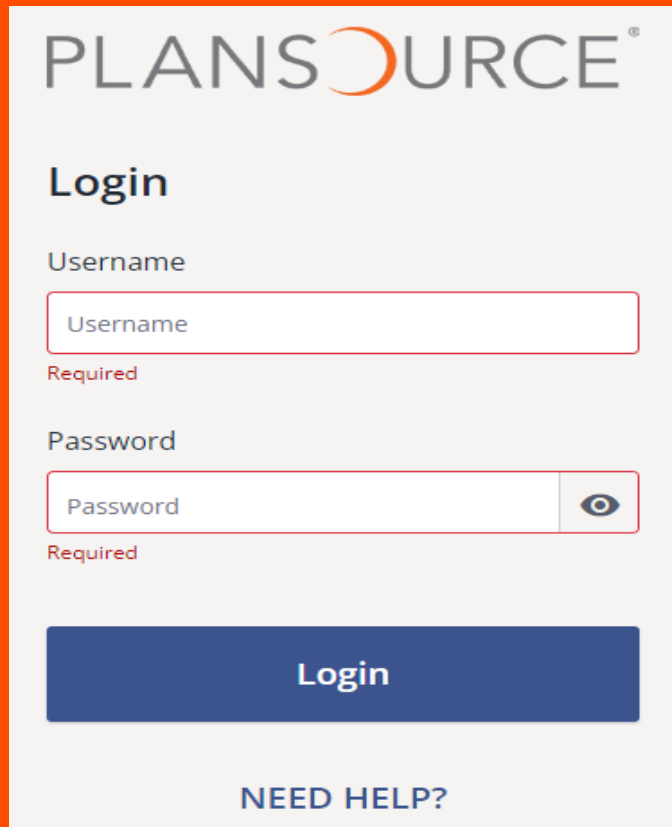
# Enrollment Information:

**Where do I go to Enroll?**

<https://benefits.plansource.com/>

**Need Assistance?**

**Call: 1-866-945-0065**



The screenshot shows the PLANSOURCE login interface. At the top is the PLANSOURCE logo. Below it is the heading 'Login'. There are two input fields: 'Username' and 'Password'. The 'Username' field has a red border and the word 'Required' below it. The 'Password' field has a red border, the word 'Required' below it, and a toggle icon to its right. A blue 'Login' button is positioned below the password field. At the bottom of the form is a link that says 'NEED HELP?'.

**Username:** Your username is the first initial of your first name, up to the first six letters of your last name, and the last four digits of your SSN.

For example, if your name is Taylor Williams, and the last four digits of your SSN are 1234, your username

would be twillia1234.

**Password:** Your temporary password is your birthdate in the YYYYMMDD format.

If, your birthday is June 4, 1979, your password would be 19790604. The first time you login, you will be prompted to change your password.

# Preventive Care



Many preventive services from in-network providers are covered 100% by your health plan.<sup>1</sup> That means you won't pay anything out of your own pocket.

## **Covered preventive care services can include, but are not limited to:<sup>1</sup>**

- Screenings for blood pressure, cholesterol and diabetes
- Screenings for colon/rectal cancer
- Mammograms and Pap tests
- PSA blood tests





# Medical plan options



# Understanding terms in your health plan

## **Deductible:**

The annual amount you pay for care before your health plan begins to pay.

## **Copay:**

A predetermined amount you pay for eligible health care services or medication. Your copay usually is due when you receive the service.

## **Co-insurance:**

Your share of the cost of covered services, usually after you meet your deductible. The health plan pays the rest.

## **Out-of-pocket maximum:**

The most you pay before the health plan begins to pay 100% of covered health care costs. You'll still need to pay for any expenses the health plan doesn't count toward the limit.

## **In-network:**

Health care providers and facilities that have contracts with us to deliver services at a discounted rate.

## **Out-of-network:**

A health care provider or facility that doesn't contract with your plan and doesn't provide services at a discounted rate. Using an out-of-network provider usually will cost you more.



# 2025 Medical Plans Overview

|                                 | Open Access Plus Plan  | Choice fund<br>Open Access Plus H.S.A  |
|---------------------------------|--|--|
| Co-Insurance                    | 80 / 20%*  | 80/20%*  |
| Co- Payment                     | \$35 / PCP<br>\$50 / Spec  | 80/20%*  |
| Preventive care                 | 100% covered   | 100% covered   |
| Deductible                      | \$1,250 / Ind.<br>\$2,500 / Fam.   | <del>\$1,650.00</del> / Ind.<br><del>\$3,300.00</del> / Fam.                   |
| Out of Pocket                   | \$4000 / Ind.<br>\$8000/ Fam.  | \$3000/ Ind.<br>\$6000/ Fam.   |
| H.S.A contribution by Employer  | N/A  | Employee only - \$750<br>Employee + 1 - \$1000<br>Employee + 2 or More- \$1000 |
| In Patient                      | \$300 per admit copay and plan deductible, then your plan pays 80%*          | 80/20%*  |
| Out Patient                     | \$100 per facility visit copay and plan deductible, then your plan pays 80%* | 80/20%*  |
| ER visit                        | 80/20% *   | 80/20%*  |
| RX Benefit                      | Generic - \$20<br>Brand - \$40   | 80/20%*  |
| Mail order 2x for 90 day supply | Non-Preferred- \$70  |  |

# Open Access Plus (OAP)



**Primary Care Provider:** A primary care provider (PCP) is recommended but not required



**Specialist:** You can see a specialist without a referral



**Network:** Lower costs by using providers and health care facilities in the OAP network

- Use the Cigna Healthcare® network of providers, health care facilities, and radiology centers, as well as other care



**Deductible:** You may pay an annual amount — a deductible — before your health plan begins to pay for covered health care costs.<sup>1</sup> Only services covered by the health plan count toward the deductible



**Copay and co-insurance:** Once you meet your deductible, you will pay a portion of covered health care costs and the plan pays the rest<sup>2</sup>



# **Your FSA Plan**

**Medical Spending Account**

**Dependent Care Spending Account**



# Employee Benefits

## Flexible Spending Account (FSA) Overview



### Medical Spending

- Maximum annual medical spending amount **\$3,300.00** (minimum \$120.00 per year)
- Pre-tax deductions
- Entire amount available once enroll
- MasterCard – debit card
- Only to be used for qualified purchases

**NOTE:** Per IRS rules, you cannot contribute to a healthcare FSA if you are enrolled in a high deductible plan.

### Dependent Care Spending

- Maximum annual amount \$5,000 (minimum \$120 per year)
- Pre-tax deductions
- Care for children up to age 13
- Must be a licensed childcare provider (invoice reimbursement available)

# Your HSA Plan





# Open Access Plus High Deductible Health Plan (OAP HDHP)



**Primary Care Provider:** A primary care provider (PCP) is recommended but not required



**Specialist:** You can see a specialist without a referral



**Network:** Lower costs by using providers and health care facilities in the OAP network

- Use the Cigna Healthcare® network of providers, health care facilities, labs, x-ray and radiology centers, as well as emergency care



**Deductible:** You may pay an annual amount — a deductible — before your health plan begins to pay for covered health care costs.<sup>1</sup> Only services covered by the health plan count toward the deductible



**Copay and co-insurance:** Once you meet your deductible, you will pay a portion of covered health care costs and the plan pays the rest<sup>2</sup>



**Out-of-pocket maximum:** Once you meet an annual limit on your payments — out-of-pocket maximum — your plan pays 100% of covered costs



# Employee Benefits

## Health Savings Account (HSA) Overview

- **Ways to use an HSA:**

Must be enrolled in a High Deductible health plan.

Debit Card, Auto Pay, Online Bill Pay, Electronic Funds Transfer (EFT), Checks (depends on HSA vendor).

- **Age 65**

Due to IRS restrictions, you must be under age 65 to be eligible to contribute to a Health Savings Account (HSA). If you are over the age of 65 and would like to continue contributing to the HSA please see the Benefits Manager for details.

- **HSA Bank Card**

Has a minimum monthly fee of \$1.85. Please ensure you have enough funds in your HSA bank account for automatic fee processing each month.





# The benefits of your health plan plus a health savings account

## Cigna Choice Fund® Health Savings Account (HSA)

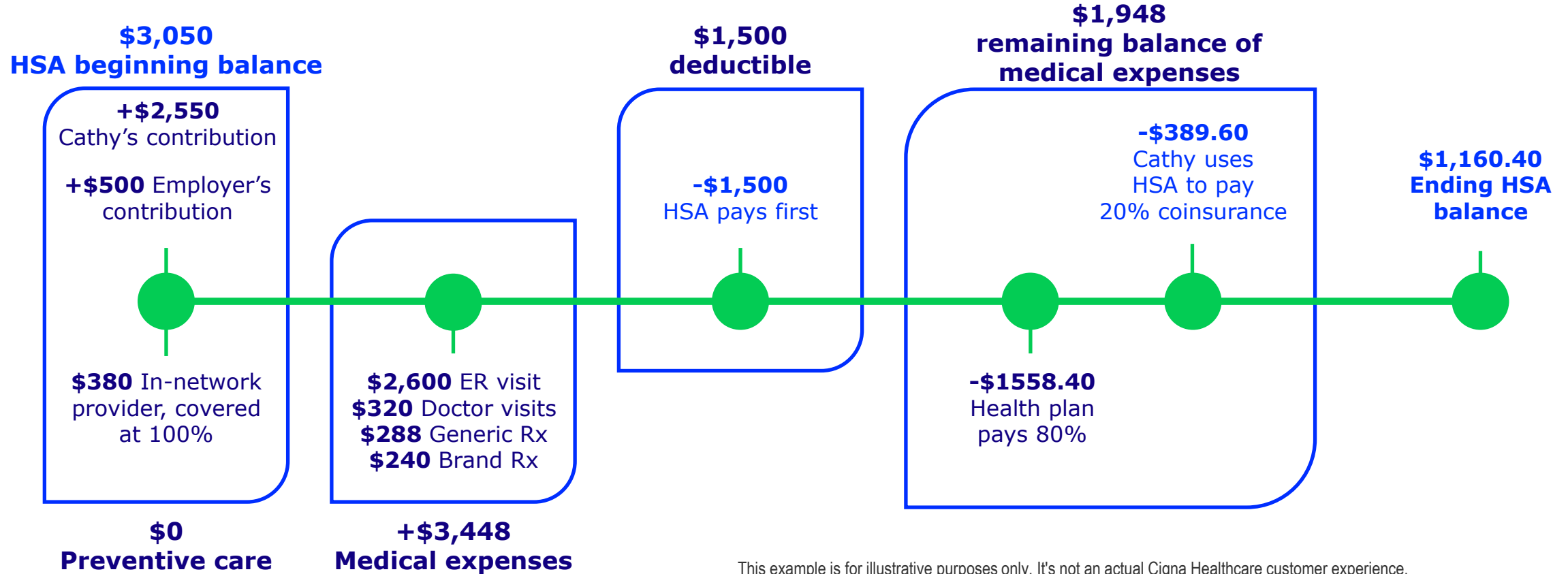


- Combines a medical plan with a health savings account
- Provides coverage for current health care expenses with the option to save for future expenses
- Offers in-network preventive care covered by the plan at 100%<sup>1</sup>
- Provides flexibility as you own the account; contributions can come from you, your employer or both
- Encourages greater savings; contributions are generally not taxable<sup>2</sup>
- Provides investment options



## Example: Cathy

Single, in her 50s  
Heart disease; controlling through medication  
Wants to save money for future health expenses  
\$1,500 deductible

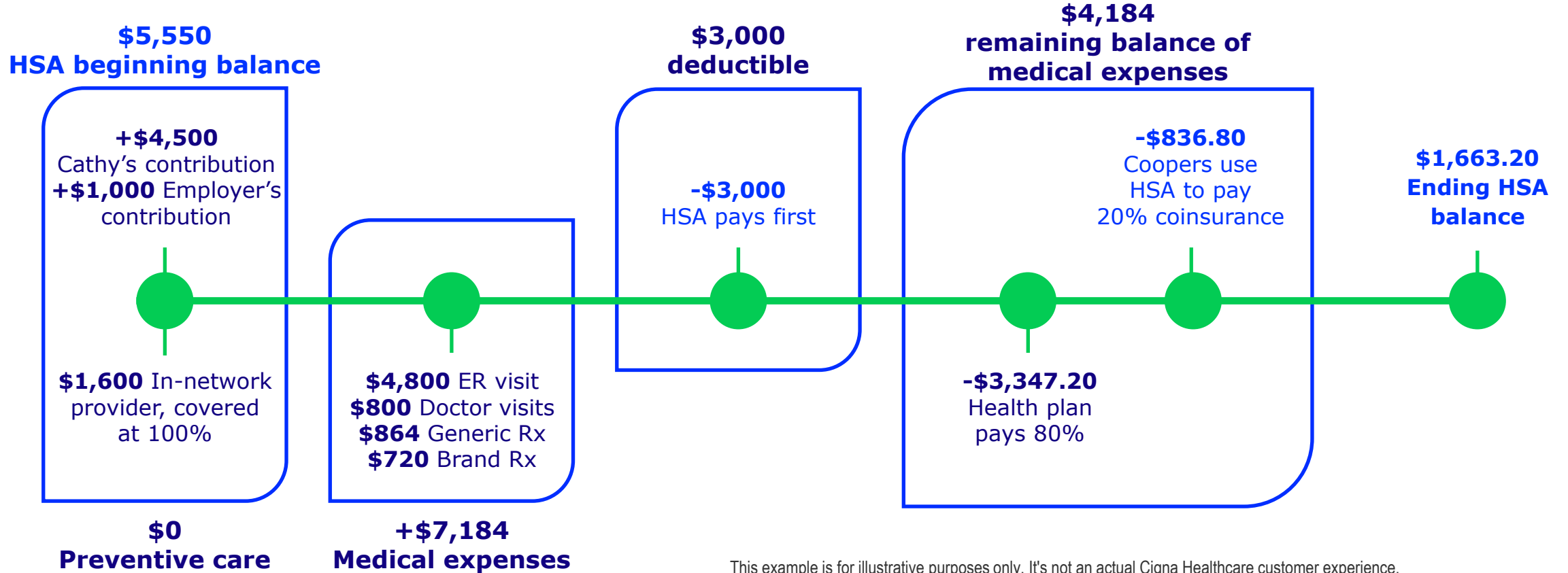


This example is for illustrative purposes only. It's not an actual Cigna Healthcare customer experience.



# Example: The Coopers

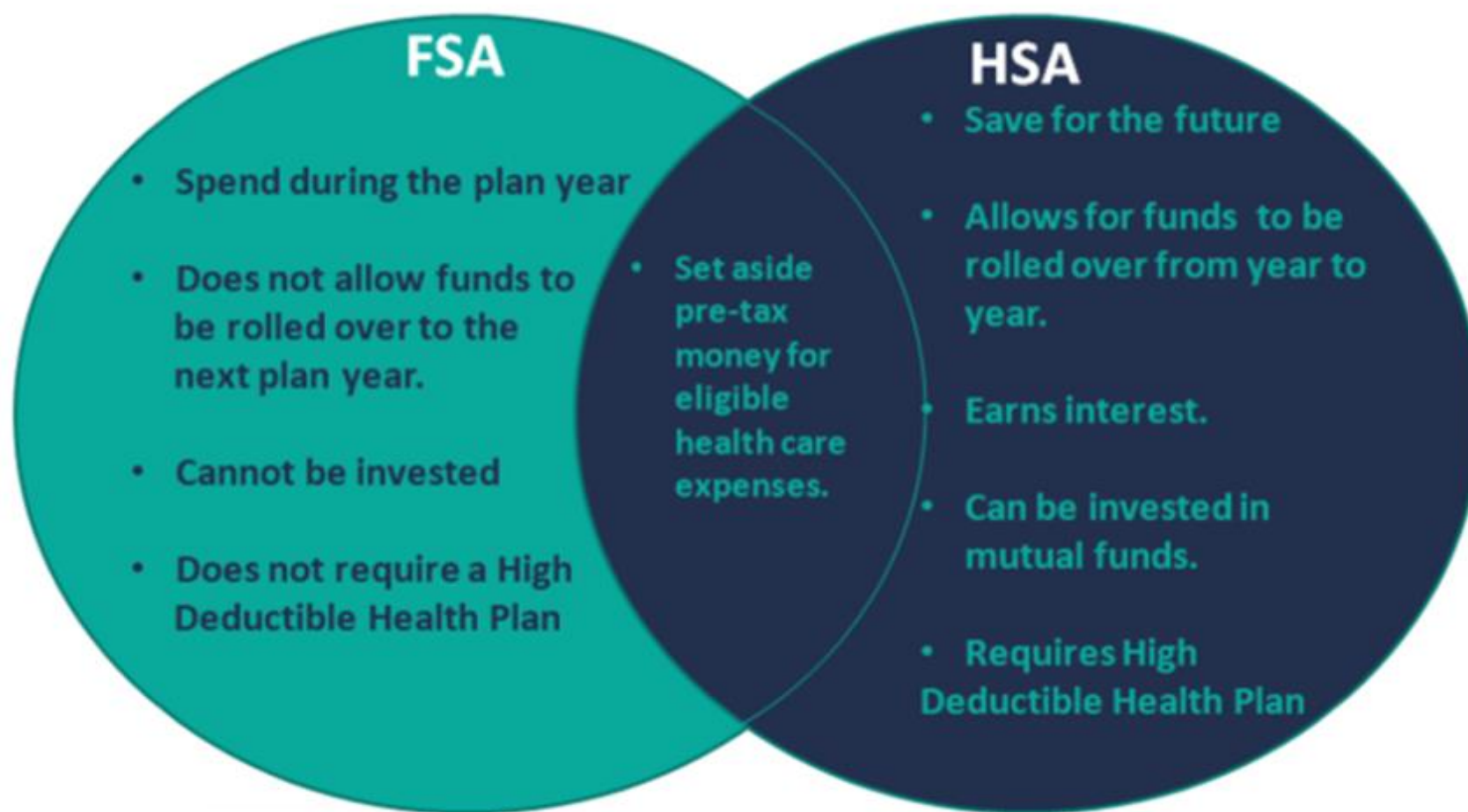
Active family of six  
Daughter has diabetes  
\$3,000 deductible  
Want to save money for future health expenses



This example is for illustrative purposes only. It's not an actual Cigna Healthcare customer experience.

# Employee Benefits

## FSA vs HSA

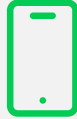


# Understanding and tracking HSA expenses



## Explanation of benefits (EOB)

- Clearly shows how and when claims were paid
- Receive them in the mail or electronically
- Manage your communication settings on the myCigna® app or website



## 24/7/365 phone assistance

- One toll-free number
- Benefits and claim details
- IRS requirements
- Transaction activity and balance
- Live transfer to HSA Bank for investment questions
- Help with myCigna resources



## Online health statement

- An exact snapshot of the information that you want
- Customize your statement view by date range, claim type and more
- Easy to print and save



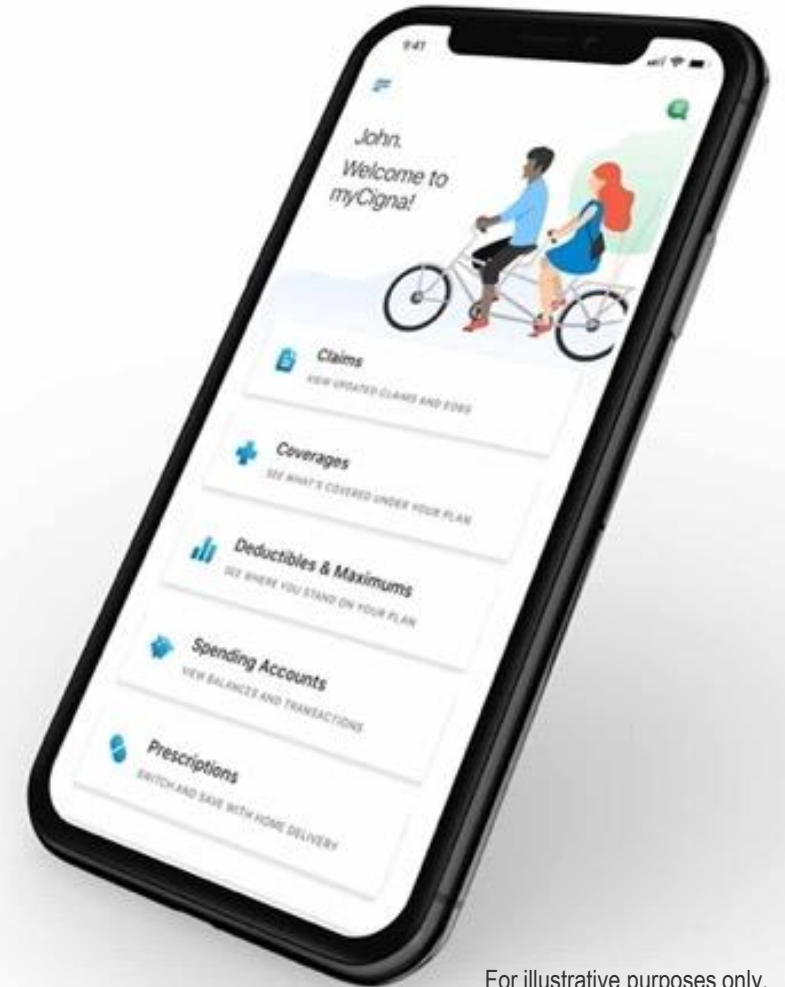
## 24/7 online health account management

- Details on plan coverage, balances, claims and payments
- HSA bank account information
- Link to the bank to manage investment accounts

# Your HSA experience on myCigna®

## Easy, at-a-glance web and mobile view under Spending Accounts

- Check balances
- Get account updates
- Use the calculator tool to determine your contribution
- Order or cancel debit cards
- Learn about investment options
- Access educational information and videos



For illustrative purposes only.

# Dental plan options





# Employee Benefits

## Dental Plans 2025

|  | Cigna DPPO LOW PLAN     | Cigna DPPO HIGH PLAN    |
|--|-------------------------|-------------------------|
| Deductible<br>(Individual/Family)  | \$50/\$150              | \$50/\$150              |
| Calendar Year Benefits Maximum<br>Applies to : Class I, II, III & IX expenses                            | \$1,500                 | \$2,500                 |
| Class I : Diagnostic & Preventive  | 100%<br>No Deductible   | 100%<br>No Deductible   |
| Class II : Basic Restorative   | 80%<br>After deductible | 80%<br>After deductible |
| Class III : Major Restorative  | 50%<br>After deductible | 50%<br>After deductible |
| Class IV: Orthodontia<br>Orthodontia Lifetime Maximum : \$2000<br>Coverage for employee & all dependents | N/A                     | 50%<br>No Deductible    |
| Class IX : Implants  | 50%<br>After deductible | 50%<br>After deductible |

# Dental Preferred Provider Organization (DPPPO)



**Network:** Select any licensed dentist, but see bigger savings if you use a dentist in the Cigna Dental network.



**Specialist:** See a specialist without a referral



**Deductible:** An annual amount that may apply to covered services before your plan begins to pay.



**Coinsurance:** Once you meet your deductible and satisfy any applicable waiting period, this is the portion you will of your covered dental care costs — i.e., coinsurance.



**Coverage:** The amount paid by your plan depends on:

- The coinsurance level for the service you receive
- The dentist you visit
- Whether you've paid your deductible and/or reached your maximum



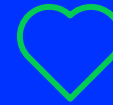
**Maximums:** Once you reach the plan's calendar year dollar and/or any applicable lifetime maximum, your plan will no longer pay a portion of your costs during that plan year.



# Total Cigna DPPO network

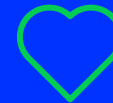
## Thousands of dentists, one directory

- With the Total Cigna DPPO network, you have a choice of more than 149,000<sup>1</sup> dentists nationwide
- The Total Cigna DPPO network is made up of two separate networks, each offering different levels of coverage
  - Cigna DPPO Advantage
  - Cigna DPPO
- All participating dentists are combined into one directory, which you can easily search online at **Cigna.com**<sup>®</sup>



### Cigna DPPO Advantage

Highest benefit level and may result in a lower cost to you



### Cigna DPPO

Lower benefit level than DPPO Advantage

# Your vision plan



# Employee Benefits

## Vision Plan 2025

|                         | CIGNA Vision - In Network  | CIGNA Vision — Out of Network   |
|-------------------------|--|---|
| <b>Exam</b>             | \$10 co-pay  | N/A   |
| <b>Exam Allowance</b>   | Covered 100% after co-pay  | Up to \$45  |
| <b>Materials Copay</b>  | \$20   | N/A   |
| <b>Frames</b>           | \$120 Allowance  | Up to \$66 reimbursement  |
| <b>Lenses</b>           | \$20 copay<br><br>Covered 100% after Copay   | Up to \$40 reimbursement for single vision;<br>Up to \$65 reimbursement for lined bifocal;<br>Up to \$75 reimbursement for progressives;<br>Up to \$75 reimbursement for lined trifocal<br>Up to \$100 reimbursement for lenticular |
| <b>Contact Lenses</b>   | Up to \$120 reimbursement for elective contact lenses<br><br>100% if medically necessary | Up to \$100 reimbursement for elective contact lenses   |
| <b>Frequency Period</b> | 12 Months - your frequency period begin January 1  | Up to \$210 reimbursement for therapeutic   |

# Your vision benefits

## Discounts available for:

- 20% off nonprescription sunglasses
- \$1,000 discount on LASIK services with select providers available through Cigna Healthy Rewards®<sup>1</sup>

## Once enrolled, visit [myCigna.com](https://myCigna.com)® to:

- Search for in-network providers and schedule appointments online.<sup>2</sup>
- Use a cost estimator tool to calculate your out-of-pocket costs for covered and non-covered services.
- View plan benefits, claim details, and your digital ID card
- Learn about international travel benefits such as help finding a provider or replacing glasses/contact lenses
- Access special offers from major retail and online providers.



# Why vision health matters

**You may go to the eye doctor to get glasses and contact lenses to help you see. But eye exams also give your doctor a view of your health in general.<sup>1</sup> They can reveal the first signs of chronic conditions, including:<sup>2</sup>**

- Diabetic retinopathy, a symptom of diabetes
- Heart disease
- High blood pressure
- High cholesterol
- Rheumatoid arthritis
- Stroke
- Vitamin A deficiency





# Your vision network

With vision coverage, you have greater access at more locations. Your vision network includes:



**24,000 independent providers<sup>1</sup>**



**10,000 retail providers,**  
including Lens Crafters®,  
Pearle Vision®, Target  
Optical®, Costco Optical®,  
Walmart Vision Center®  
and more<sup>1</sup>



**Access to online retailers**  
such as LensCrafters.com®,  
Ray-Ban.com®,  
Glasses.com®,  
TargetOptical.com® and  
ContactsDirect.com®



**Online appointment scheduling<sup>2</sup>**

# Motivate ME

The Cigna Motivate *Me* Program® rewards your healthy actions

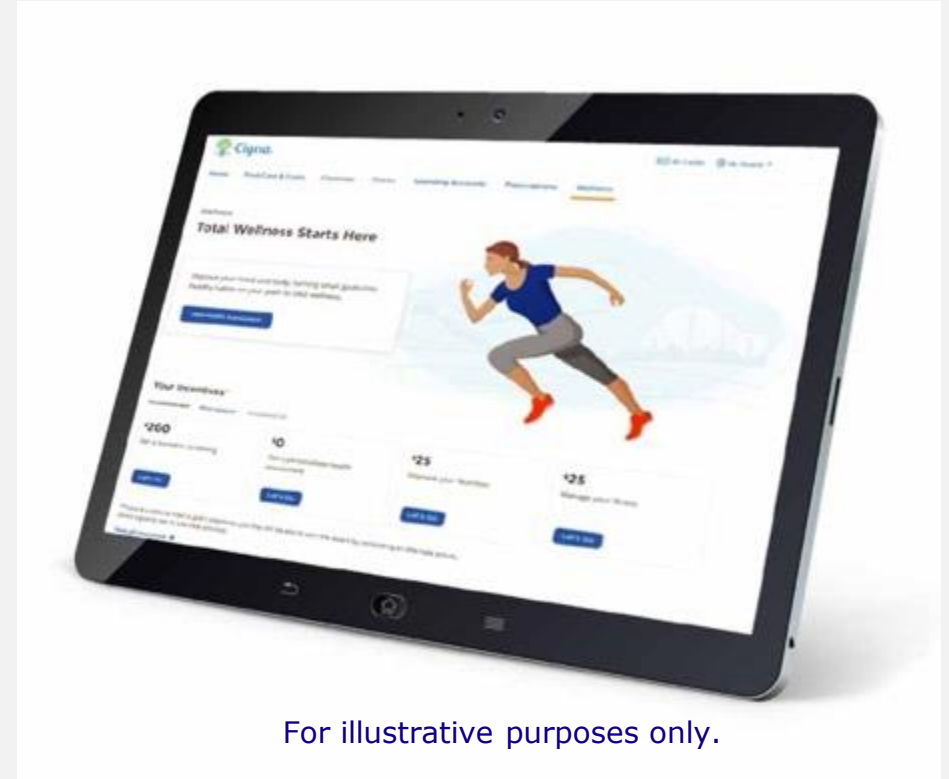
Spelman College wants to help you get healthy and stay healthy. So when you get involved in wellness goals, you can easily earn rewards,\* including money. And the more you do, the more you earn.

You can earn rewards for participating in a variety of activities, including:



# Health Assessment – *Get your Motivate Me Points*

- First, complete your quick and easy online health assessment.
- Then, get a wellness score, as well as recommendations to start on a path to better health.
- Share your report with your doctor at your next visit.



## Spelman College - 2025 Motivate Me Strategy

Employees can earn \$100 gift card, if they accumulate 300pts from completing the following activities:



| Program Category                     | Goal Name   | Points Value | Frequency Goal Dates              |
|--------------------------------------|---|--------------|-----------------------------------|
| Personal Health Analysis             | Get a personalized health assessment – gatekeeper   | 50           | Once a year<br>12/1/24 – 12/31/25 |
| Wellness Screening                   | Get a personalized biometric health screening<br>(Onsite biometric screening event, preventive exam with physician submission of wellness screening form, or screenings completed by Quest/LabCorp) | 30           | Once a year<br>12/1/24 – 12/31/25 |
| Preventive Care<br>(Claims verified) | Complete my annual physical (preventive exam)   | 75           | Once a year<br>12/1/24 – 12/31/25 |
|                                      | Get a colon cancer screening (preventive exam)  | 30           | Once a year<br>12/1/24 – 12/31/25 |
|                                      | Get my annual OB/GYN exam (preventive exam)   | 50           | Once a year<br>12/1/24 – 12/31/25 |
|                                      | Get a cervical cancer screening (preventive exam)   | 25           | Once a year<br>12/1/24 – 12/31/25 |
|                                      | Get a mammogram (preventive exam)   | 25           | Once a year<br>12/1/24 – 12/31/25 |
| Preventive Dental Care               | Dental Cleaning – twice per year  | 25           | Once a year<br>12/1/24 – 12/31/25 |
|                                      | Get a prostate cancer screening (Men's preventive exam)   | 50           | Once a year<br>12/1/24 – 12/31/25 |
| Achieve a health Goal                | Achieve a Healthy Body mass Index of less than 30 or improve weight by 5%   | 30           | Once a year<br>12/1/24 – 12/31/25 |
| Achieve a health Goal                | Achieve a healthy blood pressure of 139/89 or less, or improve to a healthy level   | 30           | Once a year<br>12/1/24 – 12/31/25 |
| Achieve a health Goal                | Achieve a healthy total Cholesterol level of less than or equal to 239 mg/dl  | 30           | Once a year<br>12/1/24 – 12/31/25 |
| My Health Assistant                  | Completing online coaching program  | 25           | Once a year<br>12/1/24 – 12/31/25 |
| Health Coaching by Phone             | Achieve a personal health goal (talk to a health coach) – for all coaching and not just chronic coaching  | 100          | Once a year<br>12/1/24 – 12/31/25 |

|  |   |     |                                       |
|--|---|-----|---------------------------------------|
| <b>Apps &amp; Activities</b>                               | Get connected - Have fun & earn rewards on Apps & Activities – complete challenge yourself, earn 1000 points and get a reward | 20  | Once a year<br>12/1/24 – 12/31/25     |
| <b>Omada</b>   | Reduce your weight by 5% with Cigna Diabetes Prevention Program   | 50  | Once a year<br>12/1/24 – 12/31/25     |
| <b>Center of Excellence Steerage<br/>(Claims verified)</b> | Get your Orthopedic Joint Surgery done at a Center of Excellence facility   | 50  | Once a year<br>12/1/24 – 12/31/25     |
|  | Get your Cardiac Surgery done at a Center of Excellence facility  | 50  | Once a year<br>12/1/24 – 12/31/25     |
|  | Get the best care during childbirth at a Center of Excellence facility  | 50  | Once a year<br>12/1/24 – 12/31/25     |
| <b>Self-Reporting Activities</b>                           | I completed 1 Spelman College activity (ex: Community Walk)   | 15  | Once a year<br>12/1/24 – 12/31/25     |
|  | I completed in a Spelman fitness assessment or Wellness Center class  | 15  | Once a year<br>12/1/24 – 12/31/25     |
| Cigna Healthy Pregnancy,<br>Healthy babies program         | \$150/\$75 debit card (first trimester / second trimester)  | N/A | Separate from the<br>\$100 gift card  |
| Total possible points                                      |   | 825 | ( \$100 gift card if you earn 300pts) |

# Your pharmacy plan options



# Understanding terms in your pharmacy plan

## **Generics:**

Generic medications have the same active ingredients, strength, dosage, effectiveness, quality and safety as the brand-name medications.

## **Preferred brands:**

You'll often pay more for a preferred brand-name medication than for generic medications because they typically have lower-cost generic alternative available to treat the same conditions.

## **Non-preferred brands:**

Medications that typically have lower-cost generic and/or preferred brand alternatives available to treat the same conditions.

## **Specialty:**

These high-cost medications are used to treat complex medical conditions. They're often injected or infused and may require special handling, such as refrigeration.



# Help with your medications



## **Talk with a pharmacist from the privacy – and comfort – of your own home.**

As part of your pharmacy plan, you can talk with a licensed, specially trained pharmacist from Express Scripts®. They'll help you stay on track with your medication routine.

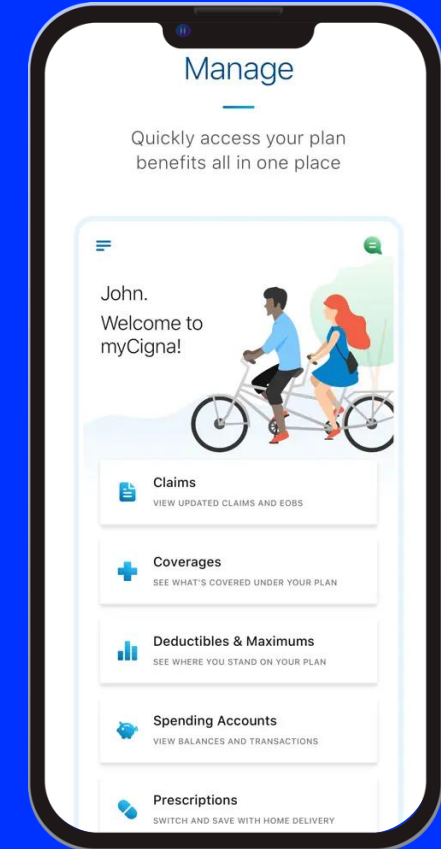
- Find ways to save on your medication
- Better understand how your medication works and how it helps keep you healthy
- Learn how to work through side effects
- Get tips to help you remember to take your medication
- See how you can make refills easier



# Use the myCigna® App<sup>1</sup> or website – 24/7

## Manage all your prescriptions on the My Medications page

- Find out how much your medication costs<sup>2</sup>
- See which medications your plan covers
- Find an in-network pharmacy
- View all the prescriptions you've filled in the last 18 months
- Search for lower-cost alternatives, if available
- Ask a pharmacist a question



For illustrative purposes only.



# Benefits at your fingertips

## Virtual Enrollment:

Get easy, convenient access to all your benefit needs via PlanSource. You will be able to explore your coverage, as well as:

- View and update benefit coverages *(Add or drop dependent(s), Increase or decrease your FSA /HSA Contribution and Life Insurance ETC.)*
- View and change your Beneficiaries.
- Update your address and phone number(s).
- View important documents *(Benefit Summaries. Plan Documents)*
- Complete your updates quickly and easily online.

# Supplemental Benefits:

These are insurance policies that provide financial protection for expenses not covered by major medical insurance. They can be used to pay for unexpected household expenses or out-of-pocket costs.

Examples of supplemental benefits include accident, critical illness, hospital indemnity, disability, voluntary life, legal and long-term care.

# New York Life:

Basic Life /AD&D  
Voluntary Life  
Short Term Disability  
Long Term Disability

# Cigna:

Accident  
Critical Illness  
Hospitalization

# Employee Benefits

## Basic Life & AD&D /Voluntary Life

| Basic Term Life (Employer-paid) | Benefit amount            | Maximum  | Guarantee issue                                |
|---------------------------------|---------------------------|--|--|
| Employee                        | 1.5 x annual compensation | Lesser of 1.5 x annual compensation or 750,000, rounded to the next higher \$1,000 | Lesser of 1.5 x annual compensation or 750,000 |

| Voluntary Term Life        | Benefit amount    | Maximum   | Guarantee issue |
|----------------------------|-------------------|---|-----------------|
| Employee                   | Units of \$10,000 | \$300,000   | \$100,000       |
| Spouse or Domestic Partner | Units of \$5,000  | \$150,000 (not to exceed 100% of employee's life insurance benefit) | \$25,000        |
| Child                      | \$10,000          | \$10,000  | All amounts     |

\* Children can be covered up to age 26 years

# Accidental Insurance Monthly Rates:

- Employee Only - \$7.76
- Employee + Spouse - \$12.19
- Employee + Dependent Child(ren) - \$16.26
- Employee + Family - \$20.67



# Critical Illness

- Age banded (based on employee age)
- Tobacco/nonsmoker rates
- Employee - \$10,000/\$20,000
- Spouse - \$5,000/\$10,000
- Child(ren) – 50% of employee election

# Hospital Injury Insurance

## *Monthly Rates*

- Employee Only - \$22.00
- Employee + Spouse - \$45.08
- Employee + Dependent Child(ren) - \$34.80
- Employee + Family - \$56.66

# Behavioral health support



# Cigna Total Behavioral Health<sup>®</sup> (CTBH)<sup>1</sup>

## **Clinical support**

Three sessions to connect with licensed clinicians in our EAP network, at no additional cost to you<sup>2</sup>

## **24/7/365 crisis and emergency support**

## **Happify<sup>™</sup> offered through Cigna**

Increase resilience through games, guided meditations, and other activities. This digital self-guidance tool reduces stress while encouraging confidence<sup>3</sup>

## **iPrevail offered through Cigna**

On-demand peer coaching and personalized learning to help boost your mood and improve mental health care<sup>3</sup>

## **myCigna.com<sup>®</sup> guided navigation**

Our digital portal includes guided navigation that provides you with customized, convenient care options (digital, coaching, virtual and in person).

## **Large, national network**

Includes national virtual network that includes Talkspace, MDLIVE, Ginger, and more. Online scheduling and text messaging. Fast Access network guarantees appointment scheduling in five business days.<sup>4</sup> Appointment scheduling assistance provided.

## **Coaching & Support**

Dedicated support for a broad range of conditions including autism, eating disorders, intensive behavioral case management, substance use and opioid and pain management, and parents and families.

# Other programs and services for better health

# Virtual care<sup>1</sup>



Cigna Healthcare has partnered with MDLIVE® to offer a comprehensive suite of convenient virtual care options — available by phone or video whenever it works for you.

## Primary Care

**Preventive care, routine care and specialist referrals**

- Preventive care checkups/ wellness screenings available at no additional cost<sup>2</sup>
- Prescriptions available through home delivery or at local pharmacies, if appropriate
- Receive orders for biometrics, blood work and screenings at local facilities<sup>3</sup>

## 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, grief and depression

## 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 ER
- Prescriptions available, if appropriate

## Dermatology<sup>4</sup>

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

- Board-certified dermatologists review pictures and symptoms
- 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

# Omada<sup>®</sup> for Cigna Healthcare<sup>®</sup><sub>1</sub>

**Omada is a digital lifestyle change program focused on building healthy, long-lasting habits.**

- Designed to help you lose weight, gain energy and reduce the risks of type 2 diabetes and heart disease
- Surrounds you with the tools and support you need to make lasting, meaningful changes to the way you eat, move, sleep and manage stress — one small step at a time
- Teaches healthy habits — guided by interactive online lessons and support groups, professional health coaching and a digitally connected scale
- Receive the program at no additional cost if you or your covered adult dependents are enrolled in the company medical plan offered through Cigna Healthcare<sup>®</sup>, are at risk for type 2 diabetes or heart disease, and are accepted into the program





# Your Personal Health Team



**When it comes to feeling better about your health, everyone has different needs. That's why we provide a designated personal team of health advocates to listen and help you find solutions.**

- Address chronic conditions like diabetes, back pain, depression, arthritis, asthma or cardiac issues
- Partner one-on-one with a health advocate and take a more active role in your health
- Find help managing your care and get information about a variety of treatment options
- Get 24/7 support when you need help with things like your child's high fever or finding late-night medical treatment
- Know what to expect if you need to spend time in the hospital or require surgery
- Get answers to questions about your health plan



For more information about Cigna Healthy Babies, just call -800-244-6224.

# Cigna Healthcare<sup>®</sup> Lifestyle Management Programs

**Our health advocates provide personalized support to help you make lasting changes.**

- Weight management: Learn to manage your weight using a non-diet approach that helps you change habits, eat healthier and become more active
- Quit tobacco: Develop a personal quit plan to become — and stay — tobacco-free
- Reduce stress: Understand the sources of your stress and learn coping techniques to better manage it in all areas of your life



Use an online or telephone coaching program (or both) for the support you need.



# Cigna Healthy Rewards® Program<sup>1</sup>

**Get discounts on the health products and programs you use every day, including:**



Weight management and nutrition



Alternative medicine



Vision and hearing care



Fitness memberships and devices



Yoga products and virtual workouts



# Cigna Healthy Babies



**Available at no additional cost to you, Cigna Healthy Babies supports you throughout your pregnancy journey — and works to keep you and your baby healthy.**

## **You'll get:**

- A downloadable guide to help you learn about important pregnancy topics, including prenatal care, exercise, stress and depression
- 24/7 telephone access to a maternity specialist
- Access to information on the myCigna® website or from the Cigna Healthy Pregnancy® app<sup>1</sup>
- Personalized support from a case manager if you're hospitalized during pregnancy or if your baby is in the NICU

## **You'll learn how to:**

- Plan for a healthy pregnancy
- Monitor your pregnancy week by week
- Prepare for labor and delivery
- Care for your new baby



For more information about Cigna Healthy Babies, just call -800-244-6224.

# 24/7 Customer Assistance



Reach us 24 hours a day,  
seven days a week



Get answers to your health,  
claims and benefit questions



Ask for a Spanish-speaking  
service representative, or  
someone who can translate  
one of 200 languages



Order an ID card, update  
insurance information,  
check claim status  
and more



The answers you need are just a phone call away. Anytime you need us,  
feel free to call 1-800-244-6224

# Employee Benefits

## ARAG Legal Services



**1-800-247-4184**

- **Pre-Paid Legal Services for \$24.25 per month.**
- **Available to everyone in your household.**
- **25% of fees paid for felony court.**
- **Free legal representation in misdemeanor court.**
- **Free legal representation in traffic court - if in jeopardy of losing your license or suspension.**
- **Identity theft protection services.**



# Employee Benefits

## UNUM Long Term Care

- Long Term Care is the assistance received with two or more Activities of Daily Living or when someone suffers a severe cognitive impairment.
- New hires can enroll with guaranteed acceptance, up to certain limits at the next Open Enrollment.
- This benefit can be purchase for you or anyone in your family.
- This is a one-time opportunity.



**Online guide:**  
**[www.myltcguide.com/spelman](http://www.myltcguide.com/spelman)**  
**Toll Free at: 1-877-286-2852**  
**Email: [info@ltc-solutions.com](mailto:info@ltc-solutions.com)**



# Employee Benefits

## Magellan Employee Assistance Program (EAP)

Your life's journey—  
made easier



- **Counseling provided by licensed and trained counselors all sessions are Confidential.**
- \* **100% free for you and available for everyone in your home**
- \* **Assistance with a variety of life issues**

Employee Assistance Program  
For Professional Consultation

**Call 1-800-523-5668**

For TTY Users: 1-800-456-4006

# TIAA – Retirement Savings Accounts

*While your retirement contributions are not an annual event, it's a great time to review your account contributions and balances. Please review your beneficiaries and/or make an appointment to speak to a Retirement Specialist at TIAA.*

(800) 842-2776

**[www.tiaa.org/spelman](http://www.tiaa.org/spelman)**

# Employee Benefits

## TIAA – Retirement Savings Account

### Defined Contribution Plan

- Auto enrollment – 3% employee, 4% employer
- Welcome kit mailed to all new employees
- Employee contributions are made on pre-tax basis
- Employees hired after 01/01/2001 are 100% vested after 3 years
- Plan distributions are allowed

| You Contribute<br>(percentage of your pay) | College Contribution for You |
|--|------------------------------|
| Less than 2%                               | 3%                           |
| 2% but less than 5%                        | 4%                           |
| 5% or more                                 | 7%                           |

(800) 842-2776

[www.tiaa.org/spelman](http://www.tiaa.org/spelman)

# Employee Benefits

## TIAA – Retirement Savings Account

### **TAX DEFERRED ANNUITY PLAN**

The Plan is administered via the TIAA Group Supplemental Retirement Annuity (GSRA) and offers participants various investment options. Enrollment in the Plan allows you the opportunity to save for your retirement on a pre-tax basis or an after-tax basis (via the Roth feature of the plan). There are no College contributions made to this Plan.

(800 ) 842-2776

[www.tiaa.org/spelman](http://www.tiaa.org/spelman)



# Enrollment Information:

Where do I go to Enroll?

<https://benefits.plansource.com/>

Or call

**1-866-945-0065**

The screenshot shows the PLANSOURCE Login page. At the top is the PLANSOURCE logo. Below it is the heading "Login". There are two input fields: "Username" and "Password". The "Username" field has a red border and the word "Required" below it. The "Password" field has a red border, the word "Required" below it, and a toggle icon (an eye) to its right. Below the input fields is a large blue button labeled "Login". At the bottom of the page is a link that says "NEED HELP?".

**Username:** Your username is the first initial of your first name, up to the first six letters of your last name, and the last four digits of your SSN.

For example, if your name is Taylor Williams, and the last four digits of your SSN are 1234, your username

would be twillia1234.

**Password:** Your temporary password is your birthdate in the YYYYMMDD format.

If, your birthday is June 4, 1979, your password would be 19790604. The first time you login, you will be prompted to change your password.

# Cigna Enrollment Assistance

Welcome!

Call Cigna Pre-Enrollment Hotline  
1-888-806-5042

For question regarding all your Cigna Benefits: Medical, Dental, Vision, Accident, Critical Illness, Hospitalization and HSA Savings Account Benefits.



# Cigna One Guide®

Cigna One Guide helps you make informed choices and get the most from your plan, offering personalized support to help you stay healthy and save money.

## **During enrollment, we're just a call away to help:**

- Answer questions about the basics of coverage for medical plans and products as well as Cigna Healthcare® pharmacy
- Identify the types of health plans available to you to help you choose the one that best meets your needs
- Find out if your doctors are in network to help you avoid unnecessary costs
- Get answers to any other questions you may have about the plans or provider networks available to you





# Cigna One Guide®

## After enrollment, personalized support helps you:

- Resolve health care questions and issues
- Save time and money
- Get the most out of your plan(s)
- Find in-network providers, hospitals and labs
- Get cost estimates
- Understand your bills
- Navigate the health care system

**After you've enrolled, access Cigna One Guide the way that's most convenient to you.**



myCigna® website or app<sup>1</sup>



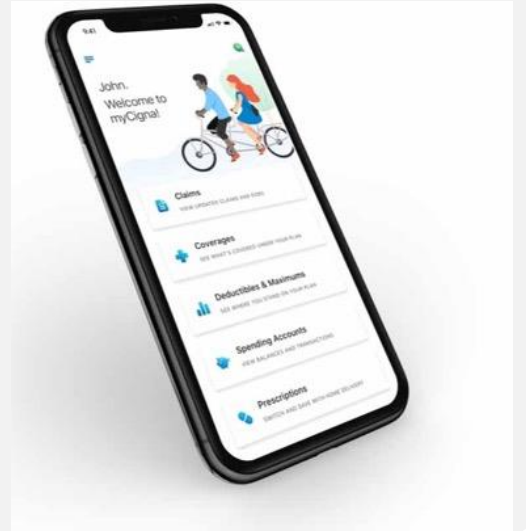
Live chat



Phone

## Your online home for assessment tools, plan management, medical updates and much more:

- Find in-network doctors, dentists and medical services
- View, print and email ID cards
- Review your coverage
- Manage and track claims, account balances and deductibles
- Compare cost and quality information for doctors and hospitals
- Access a variety of health and wellness tools and resources
- Receive alerts when new plan documents are available
- Use the Price a Medication feature to explore medication costs<sup>3</sup>



 Download the **my Cigna®** app and access your account.<sup>1</sup>

# Digital ID Cards

## Enjoy easy, secure access to your ID cards.

No longer worry about misplacing your ID. Simply log in to the myCigna® mobile app or website to view your digital ID card.<sup>1</sup>

## Getting your digital ID card is easy!

- Log in to myCigna® website or app.
- Click or tap “ID Cards.”
- View your card(s) and the cards of any dependents.<sup>2</sup>

You can **show** your digital ID card on your phone screen, **print** it, or **email** it to your doctor's office.



For illustrative purposes only.

# SPELMAN COLLEGE EMPLOYEES CAN JOIN DELTA COMMUNITY CREDIT UNION.

Delta Community offers distinct personal service with a unique atmosphere and a full suite of financial products including:



**Free Checking**



**Low-Rate Loans**



**Trusted Mortgage Programs**



**Convenient Online Banking and Mobile App**

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Open your account online today at [DeltaCommunityCU.com](https://DeltaCommunityCU.com) or visit one of our convenient Atlanta branches.

You may also contact a Business Development Advisor at [Business.Development@DeltaCommunityCU.com](mailto:Business.Development@DeltaCommunityCU.com).



[DeltaCommunityCU.com](https://DeltaCommunityCU.com) • 800-544-3328

As a member of Delta Community, you're also an owner.

Along with having access to powerful financial tools, you'll

experience service that's truly personal because our employees are committed to helping you live a strong financial life.

Join us today and see the difference that membership makes.



# Spelman Healthcare Providers

Great Benefits . . . Because We Care!



# **Your Benefits Service Team**

*We are here for YOU...*

**Desiree Mack**

*Benefit Services Manager*

[dmack9@spelman.edu](mailto:dmack9@spelman.edu)

(404) 270-5092

**Sheryl Belizaire**

*Benefits Specialist*

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