



Cigna.

Spelman College

Annual Benefits Enrollment

October 23, 2023 - November 5, 2023

Benefit Effective Date: 01/01/2024





What is Annual Benefits Enrollment?

The Annual Benefits Enrollment period is an opportunity for eligible employees to enroll in or make changes (add, drop, increase coverage amounts, update beneficiaries and addresses, etc.) to their benefit plans for the upcoming 2024 plan year. This is the only time you are eligible to make changes unless you have a qualifying life event, such as a family status or employment change.

This is a “**PASSIVE**” Enrollment Year.

This means that your current Benefits will automatically rollover into the 2024 plan year if you take no action. However, as always, there is one exception: *Flexible Spending Accounts*. If you want to use the flexible spending account(s) for the 2024 Plan year, you ***MUST Enroll or Re-Enroll*** before November 5th.

Benefit Changes for 2024

NO BENEFIT CHANGES FOR THE 2024 PLAN YEAR

- No Rate Increase to Employees.
(Thank you Spelman for absorbing the additional Premium Cost)
- No Plan Design Changes.

ENROLLMENT CHECKLIST

- ☐ Think about your health history and future health, dental and vision needs. On average how much do you spend on healthcare? How might that change in the upcoming year?
- ☐ **Where do I enroll starting on October 23rd?** Click the link: <https://Benefits.plansource.com>
- ☐ **To create your Username:** Your user name is the first initial of your first name, up to the first six letters of your last name, and the last four digits of the SSN. **EX: Taylor Williams would be twillia1234**
- ☐ Effective October 23rd your Plan source Password will be your birth date in this format: **YYYYMMDD**
- ☐ Be prepared to review and update your Beneficiaries for ALL your plans.
- ☐ Review and update your contact information: address, personal email and phone number(s).
- ☐ Review your Life Insurance Coverage Amounts for you and your family.
- ☐ Check the online provider directory on Cigna.com or call 1-888-806-5042 to see if your doctor, dentist or vision care provider participates in the Cigna Network.

2024 Benefit Plans/Rate Sheet Overview

CIGNA Medical	Monthly Employee Contributions	Monthly Spelman Contributions	Total Monthly Rates	Employer HSA Contribution
HSA Plan		2024		
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	\$538.22	\$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	
CIGNA 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	
CIGNA 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	
Voluntary Benefits (Employee Paid)				
Cigna Voluntary Group (Accident/Critical Illness & Hospitalization) (Cigna)				
Short Term Disability (New York Life)				
Voluntary Supplemental Life (New York Life)				
Voluntary Spouse Life (New York Life)				
Voluntary Child Life (New York Life)				
Long Term Care (UNUM)				
Pre-Paid Legal (ARAG)				
Spelman Sponsored Plan (Employer Paid)				
Long Term Disability (New York Life)				
Life & AD&D (New York Life)				
Employee Assistanc Program (Magellan)				



YOUR PLAN OPTIONS

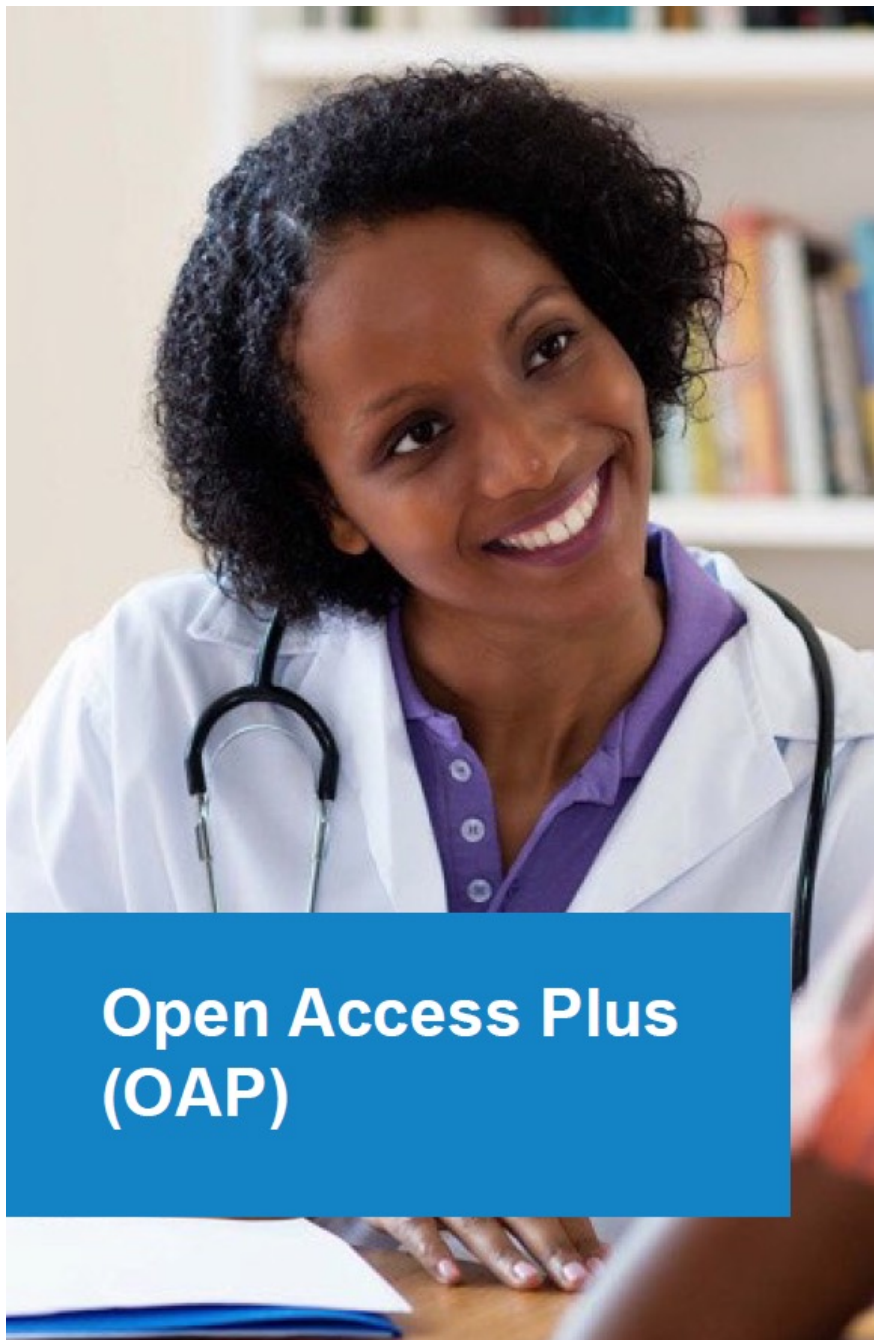


Medical Plans Overview for 2024

In-Network Benefits

	Open Access Plus Plan 2024	Choice fund Open Access Plus H.S.A - 2024
Co-Insurance	80 / 20%*	80/20%*
Co- Payment	\$35 / PCP \$50 / Spec	80/20%*
Preventive care	100% covered	100% covered
Deductible	\$1,250 / Ind. \$2,500 / Fam.	\$1500 / Ind. \$3000/ Fam.
Out of Pocket	\$4000 / Ind. \$8000/ Fam.	\$3000/ Ind. \$6000/ Fam.
H.S.A contribution by Employer	N/A	Employee only - \$750 Employee + 1 - \$1000 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 Brand - \$40 Non-Preferred- \$70	80/20%*
Mail order 2x for 90 day supply		

*** If you are 65 years of age or older you can participate in the HSA Medical Plan but you can not make or receive contributions to the Health Savings Account.



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



Cigna's network: Lower costs by using providers and health care facilities in the Cigna OAP network

- Access Cigna's 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.¹ 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 rest²



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

WEX Flexible Spending Accounts:

New Flexible Spending Account (FSA) Provider

wex™ (flexible spending account)

Medical Spending

- Maximum annual medical spending amount \$3,050.00 (minimum \$120 per year)
- Pre-tax deductions
- Entire amount available once enrolled
- MasterCard
- Only to be used for qualified purchases

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

Dependent Care Spending

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

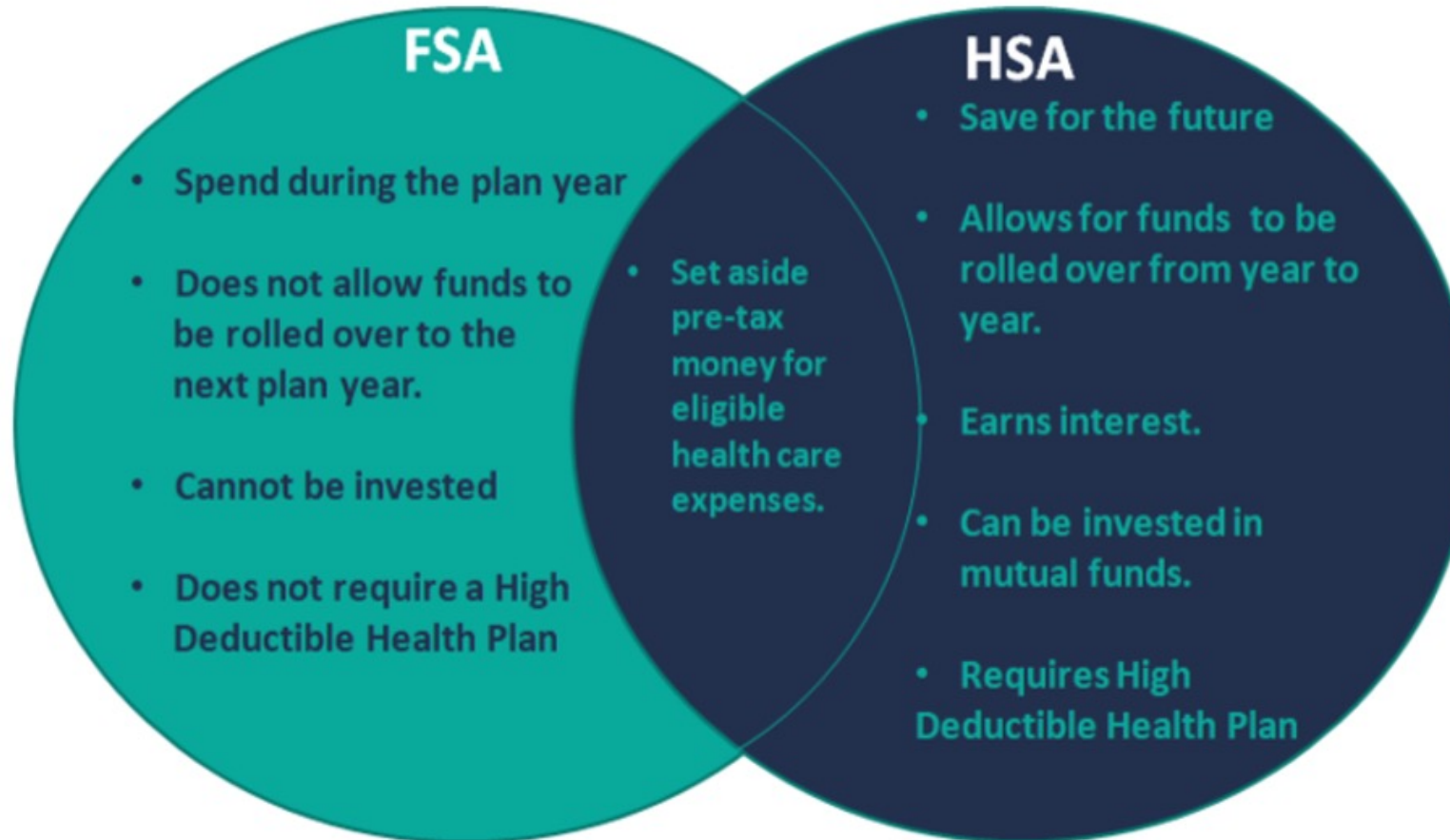


HSA Spending Account - Overview

- **What is an HSA?**
 - Tax Advantaged Savings Account that belongs to the member
 - Covers qualified medical expenses
 - Paired with a debit card to access funds
- **Contributions (IRS Annual Contribution limits)**
 - Members contribute funds pre-tax up to IRS annual limits
 - Individual - \$3850 – Family - \$7750
 - Persons 55+ can contribute an extra \$1,000 per year
- **Advantages**
 - Triple tax savings!
 - Covers qualified medical, pharmacy, dental & vision expenses
 - Funds roll over year after year, portable & are never forfeited
 - Investment options are available
- **Ways to use an HSA:**
 - Debit Card, Auto Pay, Online Bill Pay, Electronic Funds Transfer (EFT), Checks (depends on HSA vendor)

**** If you are 65 years of age or older you can participate in the HSA Medical Plan but you can not make or receive contributions to the Health Savings Account.*

FSA vs. HSA



Preventive Care

- Covered at 100% by in network providers
 - Includes Annual Medical & Dental Services
 - No additional cost to you
 - Included benefit available every calendar year
 - Covered preventive care services can include, but are not limited to:
 1. Screenings for blood pressure, cholesterol and diabetes
 2. Cancer screenings
 - Screening tests, such as a colonoscopy, can find and remove these growths before they turn into cancer.
 - (ages 50 and older)
 3. Immunizations
 4. Mammograms
 - 3D mammogram are covered
 - (Women ages 40 and older, every 1–2 years)

Who

Available for covered employees, spouses, and children

Why

Gives you an annual baseline of your health status

How

Visit myCigna web/app to locate in-network providers



CIGNA HEALTHY PREGNANCIES, HEALTHY BABIES[®]

Enroll during your first or second trimester. Our maternity specialists will reach out to you during and after your pregnancy to support you along the way, answer any questions, offer screenings for post-partum depression and much more.



Access 24/7 support
through the Health
Information Line



Get ongoing support from
a maternity specialist with
nursing experience



Earn up to **\$150**
for completion of
the program¹



Download a guide with
information, tools and
resources



Access an audio
library of pregnancy
health topics

Enrolling in the program is easy (and free). Just call **800.615.2906** or sign up through the **Cigna Healthy Pregnancy[®] app.²**



HELP WITH YOUR ORAL HEALTH

Programs and services

Cigna In-network benefits DPPO Low & High Plan 2024

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



**CIGNA VISION:
OUR VALUE IS CLEAR**

Vision Plan Overview for 2024

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

A NETWORK LIKE YOU'VE NEVER SEEN



Cigna offers the largest national specialty routine vision networks:*

- > **71,481** eye care professionals (Access Points)**
 - 62,526 optometrists
 - 8,955 ophthalmologists
- > **25,762** full-service locations nationwide**
 - 22,340 independent practices
 - 3,422 national and regional retail optical

Spelman College - 2024 MotivateMe Program

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 12/1/23 - 11/30/24
Wellness Screening	Get a personalized biometric health screening (Onsite biometric screening event, preventive exam with physician submission of wellness screening form, or screenings completed by Quest/LabCorp)	30	Once a year 12/1/23 - 11/30/24
Preventive Care (Claims verified)	Complete my annual physical (preventive exam)	75	Once a year 12/1/23 - 11/30/24
	Get a colon cancer screening (preventive exam)	30	Once a year 12/1/23 - 11/30/24
	Get my annual OB/GYN exam (preventive exam)	50	Once a year 12/1/23 - 11/30/24
	Get a cervical cancer screening (preventive exam)	25	Once a year 12/1/23 - 11/30/24
	Get a mammogram (preventive exam)	25	Once a year 12/1/23 - 11/30/24
Preventive Dental Care	Dental Cleaning – twice per year	25	Once a year 12/1/23 - 11/30/24
	Get a prostate cancer screening (Men’s preventive exam)	50	Once a year 12/1/23 - 11/30/24
Achieve a health Goal	Achieve a Healthy Body mass Index of less than 30 or improve weight by 5%	30	Once a year 12/1/23 - 11/30/24
Achieve a health Goal	Achieve a healthy blood pressure of 139/89 or less, or improve to a healthy level	30	Once a year 12/1/23 - 11/30/24
Achieve a health Goal	Achieve a healthy total Cholesterol level of less than or equal to 239 mg/dl	30	Once a year 1/1/23 - 11/30/24
My Health Assistant	Completing online coaching program	25	Once a year 12/1/23 - 11/30/24
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 12/1/23 - 11/30/24

Spelman College - 2024 MotivateMe Program

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

Apps & Activities	Get connected - Have fun & earn rewards on Apps & Activities – complete challenge yourself, earn 1000 points and get a reward	20	Once a year 12/1/21 - 11/30/22
Omada	Reduce your weight by 5% with Cigna Diabetes Prevention Program	50	Once a year 12/1/23 - 11/30/24
Center of Excellence Steerage (Claims verified)	Get your Orthopedic Joint Surgery done at a Center of Excellence facility	50	Once a year 12/1/23 - 11/30/24
	Get your Cardiac Surgery done at a Center of Excellence facility	50	Once a year 12/1/23 - 11/30/24
	Get the best care during childbirth at a Center of Excellence facility	50	Once a year 12/1/23 - 11/30/24
Self-Reporting Activities	I completed 1 Spelman College activity (ex: Community Walk)	15	Once a year 1/1/23 - 11/30/24
	I completed in a Spelman fitness assessment or Wellness Center class	15	Once a year 1/1/23 - 11/30/24
Cigna Healthy Pregnancy, Healthy babies program	\$150/\$75 debit card (first trimester / second trimester)	N/A	Separate from the \$100 gift card
Total possible points		825	(\$100 gift card if you earn 300pts)





Spelman College

SUPPLEMENTAL HEALTH INSURANCE OPTIONS

PLAN YEAR: 01/01/2024 – 12/31/2024



SUPPLEMENTAL HEALTH BENEFITS

Add to your other plans for extra support

Options

- Accidental Injury insurance
- Critical Illness insurance
- Hospital Care insurance

Group rates

You may pay less as an employee than you would as an individual for the same coverage

Convenient payroll deductions

You'll have no separate bills to pay or checks to write

Choice

You select the coverage that suits the needs of you and your family

Portability: You can take your coverage with you if you retire or leave your company¹

Guaranteed issue: Obtain coverage regardless of your previous medical history

Auto compare: Cigna will review eligible medical coverages and automatically remind you to submit your Supplemental Health claim

Cigna Voluntary Accident Insurance



Helps to pay for expenses involved with a covered accident or injury

Benefits may be payable for:¹

- Initial treatment
- Emergency room visit
- Hospitalization
 - Admission (per occurrence)
 - Confinement (per day)
- Follow-up care

Coverage type:

- 24-hour accident

Covered injuries may include:¹

- Broken bones
- Burns
- Torn ligaments
- Concussions
- Eye injuries
- Ruptured discs
- Cuts requiring stitches

Enhanced accident

Expands the list of covered injuries, which may include:

- Small lacerations
- Large lacerations
- Abdominal or thoracic surgery
- Tendon, ligament, rotator cuff or knee surgery
- Emergency dental
- Concussion
- Coma

Cigna Voluntary Accident Insurance

EXAMPLE: MARGIE



- Slips on wet floor
- Suffers covered injuries¹

Margie pays \$3.88² per paycheck for the employee only plan.

Expenses NOT covered by major medical insurance plan	
Emergency room copay	\$100
Deductible	\$3,500
Surgery copay	\$750
10 physical therapy visits copay	\$150
OUT-OF-POCKET COSTS	\$4,500

Benefits paid by Accidental Injury plan	
Emergency room visit	\$125
Dislocated knee (non-surgical)	\$3,000
Fractured wrist (surgical)	\$1,600
Follow-up appointment (3 visits @\$50, up to a max of 10)	\$150
10 physical therapy visits	\$500
BENEFITS PAID	\$5,375

Cigna Voluntary Accident Insurance

Benefits details

Lump-sum benefit paid upon the diagnosis of a covered condition: \$10,000 or \$20,000

Covered conditions may include:¹

Cancer

- Invasive cancer
- Carcinoma in situ
- Skin cancer

Vascular

- Heart attack
- Stroke
- Coronary artery disease
- Aortic & cerebral aneurysm
- Advanced heart failure

Nervous system

- ALS (Lou Gehrig's disease)
- Advanced Alzheimer's disease
- Parkinson's disease
- Multiple sclerosis

Childhood

- Heart wall malformation
- Sickle cell anemia
- Cerebral palsy
- Cystic fibrosis
- Muscular dystrophy
- Poliomyelitis

Other specified conditions

- Blindness
- Paralysis
- Renal (kidney) failure
- Major organ failure
- Benign brain tumor
- Coma

ADDITIONAL FEATURES: CIGNA VOLUNTARY CRITICAL ILLNESS INSURANCE

ADDITIONAL FEATURES

Initial Diagnosis benefits: Provides benefits when diagnosed with a different covered condition. A 6-month separation period applies¹

Recurrence Diagnosis benefit:² Provides additional benefits for subsequent or same covered conditions for which a customer has received a previous payment. A 6-month separation period applies

Wellness Incentive benefit: Benefit of \$50 per covered person, per calendar year, for a health screening or diagnostic test

- Eligible tests include (but are not limited to) mammography, chest X-ray, blood tests
- Includes FDA-approved screening, test or vaccine for COVID-19 and for future pandemic infectious diseases

Newborn neonatal intensive care (NICU) stay: Pays when a newborn child of the employee is confined to a hospital in the NICU, payable even if the coverage for child is not elected. Benefit of 25% of the issued Employee Benefit Amount and limited to one benefit per newborn child

Maximum Lifetime Limit: The lesser of five times the elected benefit amount or \$100,000 per covered person. (Does not apply to skin cancer or health screening benefits)

Cigna Voluntary Critical Illness

EXAMPLE: CARTER



- 40 years old
- Diagnosis: Covered heart attack¹

Carter pays \$4.52² per paycheck for the employee only non-tobacco plan.

Expenses NOT covered by traditional medical insurance plan

Annual deductible and coinsurance	\$6,500
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Other expenses not covered: hotel costs, lost wages, childcare, everyday household expenses	\$750
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OUT-OF-POCKET COSTS

OUT-OF-POCKET COSTS	\$7,250
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Critical Illness plan

COVERAGE PAID	\$10,000
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Upon covered diagnosis, lump-sum payment is issued to Carter to use as he sees fit

Cigna Voluntary Hospital Indemnity Insurance

Benefits details:

- **Lump-sum benefit** paid upon qualifying hospitalization event. You can use the money however you'd like.² For example, it can help you pay for expenses related to: Medical bills not covered by your health plan, childcare, travel or other out-of-pocket expenses.

Admission benefits¹

- Inpatient admission
- Inpatient chronic condition admission

These are single payout benefits (vs. daily) for when an admission to a hospital facility occurs. They pay in addition to the stay benefits and other benefits.

Stay benefits¹

- Hospital intensive care unit (ICU) stay
- Hospital stay (Non-ICU)
- Hospital observation stay
- Newborn Nursery Care Admission

These benefits pay on a per-day basis (vs. single admission) when a hospital stay occurs. They pay in addition to the admission benefits and other benefits. Observation stay pays after a certain number of hours, versus per day.

Cigna Voluntary Hospital Indemnity Insurance

EXAMPLE: JOAN



- 48 years old
- Hospitalization:
Covered accident¹

Joan pays \$11.00² per paycheck for employee only coverage.

Expenses NOT covered by traditional medical insurance plan	
Plan annual out of pocket	\$2,500
Indirect expenses	\$500
TOTAL OUT OF POCKET:	\$3,000

Benefits paid by Hospital Care plan ¹	
Hospital admission	\$1,500
Hospital ICU stay (1 day)	\$200
Hospital stay (3 days)	\$300
BENEFITS PAID	\$2,000

CIGNA EASY CHOICE TOOL

How we can help you choose a plan



Need help deciding on your medical benefits?

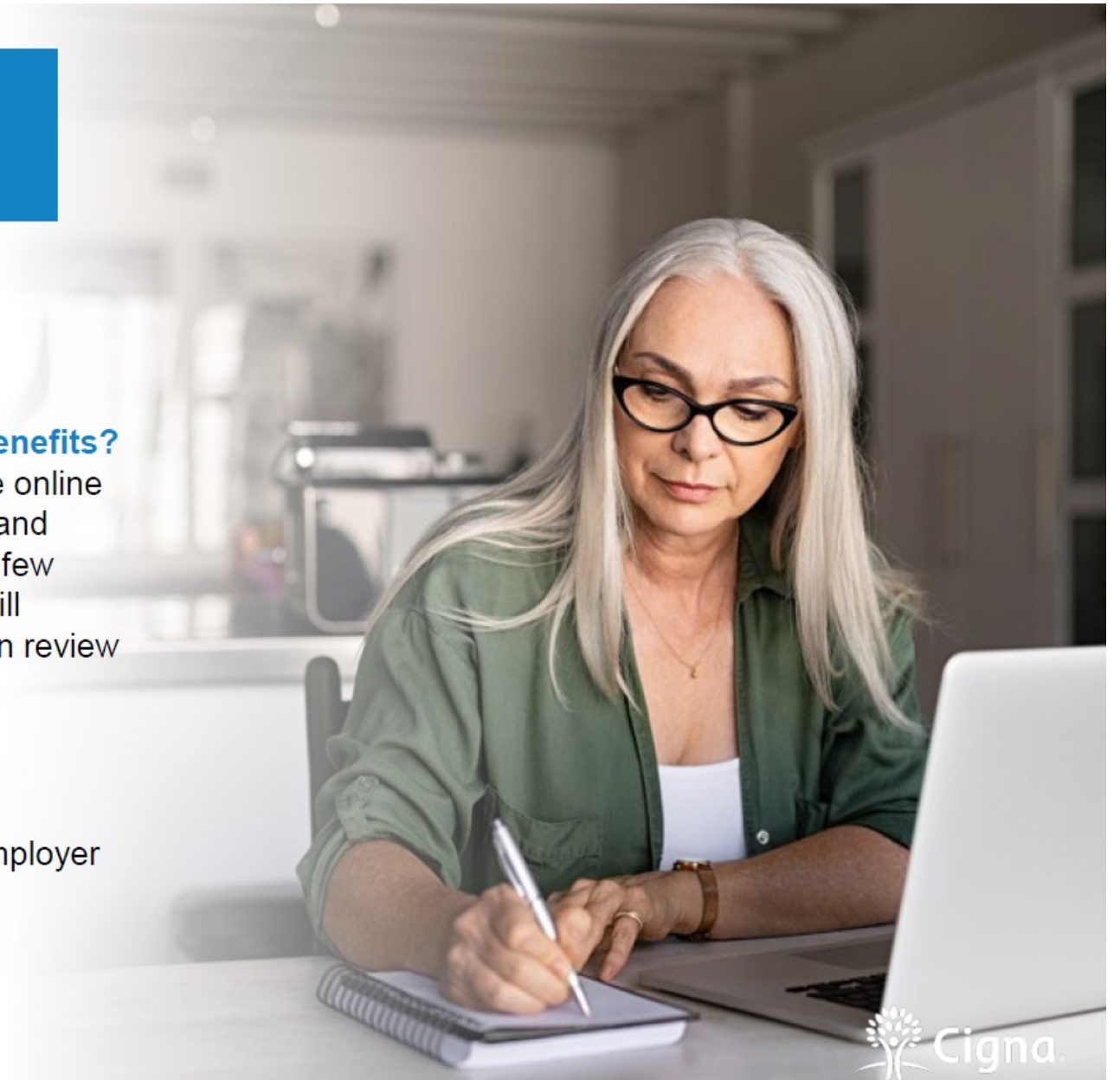
Cigna Easy Choice Tool is an easy-to-use online decision support tool that takes the work and worry out of choosing a plan. Just answer a few questions and the decision support tool will provide you with plan choices that you can review and compare



Easy online access

Use the access code provided by your employer and visit **CignaEasyChoice.com**

Access Code: ZW9JJRW



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 Cigna medical plans and products
- Identify the types of Cigna 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

1.888.806.5042

Available 24/7/365



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 Cigna plan
- Find in-network providers, hospitals and labs
- Get cost estimates
- Understand your bills
- Navigate the health care system
- Available 24/7/365

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



myCigna[®] website or app¹



Live chat



Phone

Thank you!