

Cigna/New York Life

11. What hospital systems in Colorado are included in LocalPlus?

a. Front Range:

- i. Boulder Community Health
- ii. Centura Health
- iii. Children's Hospital Colorado
- iv. Craig Hospital,
- v. Denver Health Medical Center
- vi. HealthONE,
- vii. National Jewish Health
- viii. SCL Health System
- ix. UCHealth

b. Mountain (Eagle Routt & Summit Counties):

- c. Get the most out of your plan
- d. Find hospitals and health care providers in your plan's network

- a. When traveling outside of the country, Cigna provides coverage for emergency care. Since you will not be utilizing Cigna contracted providers, services will be paid for at the time of service. To receive reimbursement, you just need to submit proof of payment and description of what occurred with the itemized statement from the treating provider/facility.
19. Will we need to provide our new physicians our medical records?
- a. Yes, once you decide on a physician to partner with you should provide them with your medical records. These can be obtained from Kaiser.
20. If I have an urgent situation that is not an emergency, can I see a provider the same day?
- a. Cigna provides access to a robust network of Urgent Care Centers which can be utilized for urgent (but not emergency) same day care. For less severe situations, you can also access contracted Minute Clinics, Virtual Care Providers or Cigna's click-to-chat nurse feature. Also, many Cigna contracted physicians offer same day virtual or in-person

New York Life: Health Advocacy & Integration

Which of Health Advocate's programs does New York Life offer?

We offer two (2) programs included in our offering - Core Advocacy™ (Health Advocate's flag ship) and (the usually optional) Medical Bill Saver™.

services assist members in three primary areas:

- Benefit/Administrative – what is covered, sorting out claim issues/grievances
- Clinical – finding information, identifying providers/specialists/centers of excellence
- Financial – cost estimating, fee negotiation, reviewing medical bills

assists a customer anytime they have a medical bill over \$400 not covered by their insurance in the following ways:

- Bill investigation for plan coverage, coding and that the charges are correct
- A negotiation team will work with all providers to get a discount
- Expedites rapid payments to providers, helping generate larger discounts
- Educates the customer about covered and non-covered services
- Encourages smart decisions about healthcare

DU has an EAP inforce today with CuraLinc/SupportLinc. Can NYL refer employees into those services?

Yes – New York Life is able to refer individuals to additional work/life support resources w/in DU's EAP offering as needed. Referrals to EAP and/or Cigna Health Coaching services standardly take place during the Short Term Disability claim intake process. Disability Claim Managers and Nurse Case Managers may also point employees to additional resources to support an employee's full return to health and productivity as required.

- a. The FSA programs are offered through the current administrator, Rocky Mountain Reserve (RMR). If you are enrolled in a High Deductible Health Plan and are using a Health Savings Account (HSA) the