



GRADE-A BEHAVIORAL HEALTH SOLUTIONS

It's more important than ever to address emotional well-being

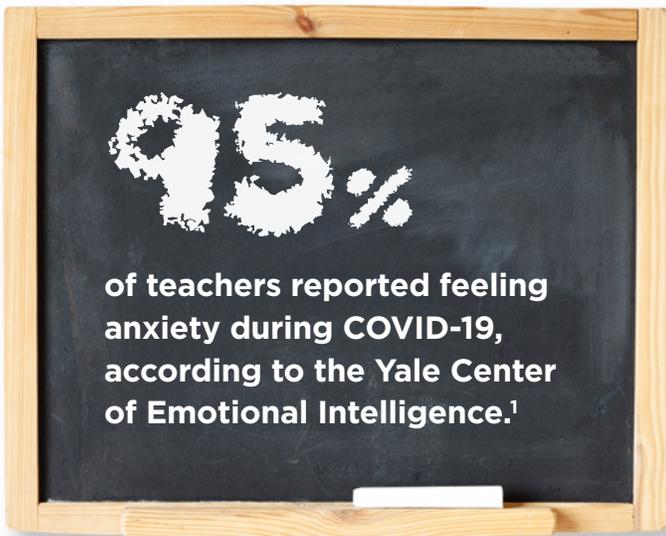
Together, all the way.®



Offered by Cigna Health and Life Insurance Company or its affiliates.

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K-12 schools are unique environments that provide plenty of fulfillment, but also a fair share of stress.



Emotional health struggles can lead to higher medical costs, missed work days and a less engaged workforce. *USA Today* estimated that behavioral health costs employers \$444 billion in medical expenses and lost productivity each year.²

But, with Cigna Total Behavioral Health®, your employees are empowered to prioritize their own well-being. Giving them the support, tools and resources to help themselves puts them in a better position to help others. It can also help improve their whole person health and lead to savings.

SPECIALIZED SUPPORT THAT CAN BOOST YOUR EMPLOYEES' HEALTH - AND YOUR BOTTOM LINE.

A variety of resources to help educators overcome challenges.



Large national network

- › 190,000 providers, with 40,000 offering virtual visits.³
- › Centers of Excellence for mental health and substance use.
- › Fast Access network, which guarantees appointment scheduling in five business days.⁴
- › Appointment-scheduling assistance.



Virtual care⁵

- We offer flexible solutions to accommodate educators' schedules. They can easily:
- › Find Cigna Behavioral network providers on **myCigna.com**.
 - › Schedule virtual appointments online through MDLIVE.
 - › Privately message their therapist 24/7 with Talkspace.



Digital tools to build resilience

- › **Happify** helps build resilience and reduce stress.
- › **iPrevail** provides on-demand peer coaching to help with depression.
- › **Virtual seminars** on a range of behavioral topics including Autism, Substance Use disorder and mindfulness.

\$207

in medical cost savings per member per year for clients with Cigna medical, total behavioral health and pharmacy benefits.⁶

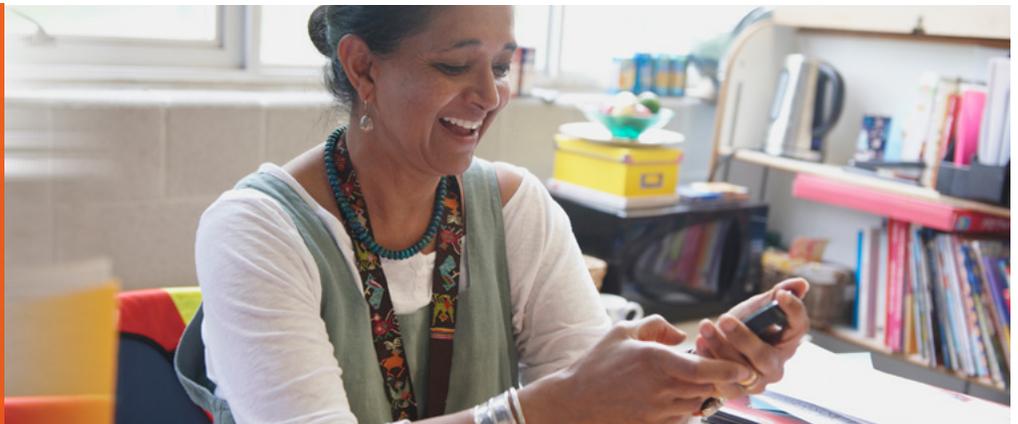
A SET OF SOLUTIONS FOR BODY AND MIND

Managing health issues before they become serious through behavioral, wellness and pharmacy resources.

- › **24/7/365 crisis and emergency support.**
- › **Costly claim protection.** Cigna funds all claims submitted by in-network providers for medically necessary treatment for mental health and substance use, including Applied Behavior Analysis (ABA) to treat autism, which costs an average of \$60,000 per customer per year.⁷
- › **Specialty case management.** Dedicated case managers for autism, eating disorders, mood disorders and substance use disorders.
- › **Outpatient, inpatient and intensive case management** to provide extra support at every step: from checking in to the hospital to continuing the treatment plan at home.
 - **Outpatient case management.** Dedicated outpatient support for those leaving the hospital. Outreach to individuals and health care providers to provide education, appointment reminders and follow-ups on medication compliance.
 - **Inpatient case management.** Support for those needing hospitalization for mental illness or substance use treatment, including detoxification and residential treatment. Case managers work with the individual, their family and outpatient professionals to coordinate services upon discharge.
 - **Intensive case management.** For individuals with complex conditions who are at high risk for readmission, case managers reach out to support individuals as often as necessary.
- › **Changing Lives by Integrating Mind & Body®:** a cognitive behavioral modification program that helps customers struggling with physical ailments with no clear treatment path, such as chronic pain and migraines.
- › **Lifestyle Management programs** for quitting tobacco, managing weight and coping with stress.
- › **Clinical pharmacy programs** that help identify and reach out to at-risk customers taking multiple psychiatric medications, narcotics, or a combination of both.

61%

of educators usually feel stressed out, which is double that of workers in the general population.⁸

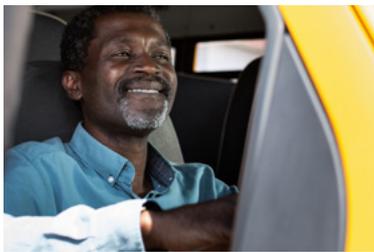


SERVICES TO MANAGE LIFE EVENTS

Providing support when your employees need it most.⁹

Cigna Total Behavioral Health includes a wide range of programs and support to help employees resolve issues they may be facing, including:

- **Well-being:** Three in-person or video-based counseling sessions with an in-network mental health professional in Cigna's Employee Assistance Program network, at no additional charge.¹⁰
- **Legal services:** A no-cost, 30-minute consultation with a network attorney concerning personal, family, civil and Internal Revenue Service (IRS) matters.¹¹
- **Financial services:** 25% off tax preparation and a no-cost, 30-minute consultation with a financial specialist on debt or student loans.
- **Identity theft:** 60-minute consultation with a fraud resolution specialist.
- **Parenting:** Resources and referrals for childcare providers, before- and after-school programs, camps, adoption organizations, child development and prenatal care.
- **Caregiving:** Resources and referrals for home health agencies, assisted living facilities and social programs.
- **Pet care:** Resources and referrals for pet sitting, obedience training and veterinarians.



With Cigna Total Behavioral Health, customers can improve their health, optimize productivity and lower overall costs.

Contact your Cigna representative today to see how it can help your employees.

1. Christina Cipriano and Marc Brackett. "Teachers Are Anxious and Overwhelmed. They Need SEL Now More Than Ever." Edsurge.com. April 7, 2020.

2. Newhook, Emily. "Costs of Care: Stigma Is Only Part of the Mental Health Price Tag." *USA Today*, June 16, 2017.

3. Cigna unique provider data as of August 2020. Subject to change.

4. Per our agreement with contracted providers. Within five business days for first-time appointment with non-prescriber; 15 business days for prescriber.

5. Cigna provides access to virtual care through national telehealth providers as part of your plan. This service is separate from your health plan's network and may not be available in all areas.

6. 2019 Cigna book of business study of medical customers who have Cigna pharmacy and Total Behavioral Health benefits vs. those with Cigna medical and Fee for Service Inpatient only behavioral benefits. Individual client/customer results will vary and are not guaranteed.

7. 2018 Cigna Behavioral Book of Business Claims Study.

8. American Federation of Teachers. "Survey shows educators are feeling stressed out." <https://www.aft.org/news/survey-shows-educators-are-feeling-stressed-out>. October 30, 2017.

9. Employee assistance program services are in addition to, not instead of, your health plan benefits. These services are separate from your health plan benefits and do not provide reimbursement for financial losses. [Customers are required to pay the entire discounted charge for any discounted legal and/or financial services.] [Legal consultations related to employment matters are excluded. Additional restrictions may apply.] Program availability may vary by plan type and location, and are not available where prohibited by law.

10. Three face-to-face visits per issue per year. Restrictions apply to fully-insured businesses situated in New York.

11. Legal consultation does not cover employment-related matters.

Product availability may vary by location and plan type and is subject to change. All group health insurance policies and health benefit plans contain exclusions and limitations. For costs and details of coverage, contact a Cigna representative.

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