CIGNA EASY CHOICE TOOL USER GUIDE

For employees







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This document provides helpful information about how to use Cigna Easy Choice Tool. This tool provides information only and is not an application or enrollment form. The information provided in this document and through the tool is not intended as financial advice or to encourage enrollment in any products and services. Coverage and benefits details are in your plan documents.



The following sections describe how to access Cigna Easy Choice Tool as a first-time visitor. Please pay careful attention to section 22 to secure the reference number you need to log in as a returning visitor.

1

Log in to Cigna Easy Choice Tool at **CignaEasyChoice.com**.



Cigna Easy Choice Tool login page - First time visitor tab



Notes:

- Employee access codes change each new enrollment year.
- If you do not know your access code, you can click the Don't know your code? link to learn how to get your access code.



Don't know your code? pop-up description



The Your Zip Code question displays.

Note: The answers that you provide help the Cigna Easy Choice Tool to rank your top plans providing you with the information to make an informed decision about which medical plan is best for you.



Note: If your zip code spans multiple towns, select your town from the drop-down list that appears.

Ye	our ZIP Code	
We'll use your ZIP cod	e to search the availabl	e plans in your area.
	Enter your Zip code	
	80122	
	Littleton, CO 80122	
	Centennial, CO 80122	

Your Zip Code - zip code spanning multiple towns

▶ The Your Tobacco Use question displays.

Note: Depending on how your company offers plans, this question may not display.

Select your answer for this question and click Continue.	► The Who Are You Covering question displays.
 Do one of the following: a. Click Me if you only want medical coverage for yourself. The My Plan Cost Preferences question displays. b. Click Me & Others if you want medical coverage for you and other dependents. 	 When you click Me & Others, the <i>Dependents</i> dialog opens. Specify whether to cover your spouse, your dependents, or both. Click the Yes checkbox if any of the dependents that you want to cover live permanently away from your home zip code, and enter each dependent's away from home zip code below. Enter one zip code per box, and click the + <i>Add another zip code</i> link to add another box. The <i>My Plan Cost Preferences</i> question displays.
Select one of the following options for your medical plan preference and click Continue .	 Pay less for my plan coverage but pay more out-of-pocket for unexpected medical expenses. Pay more for my plan coverage but pay less out-of-pocket for unexpected medical expenses. The <i>Planned Health Expenses</i> question displays.
Select Yes if you plan to have any major health expenses in the next year, or No if you do not plan to have any major health expenses and then click Continue .	The Saving Money question displays.
Select whether you prefer to save money for medical expenses in a Health Reimbursement Account (HRA) or a Health Savings Account (HSA), and then click Continue . Note: This question only appears if your employer offers both HRA and HSA compatible health plans.	 Note: You can click the Compare HRA and HSA link to learn about and compare the difference between an HRA and an HSA. Using the links within the HSA information, you can find the HSA calculator, which lets you calculate your annual HSA contribution. The My Doctors question displays.
Indicate how important it is to you that your current doctors are in-network in the plan that you choose, and then click Continue .	The Build My Health Team question displays.



Click **Search** to search for and select the doctors, hospitals, and facilities that you want for your health team.

In the Your Health Team section

a. Click the **Doctors** tab, click

Add a Doctor, enter your

doctor's last name, and then

select your doctor from the

b. Click the **Hospitals** tab, click

Add a Hospital, enter your hospital's name, and then

select your hospital from the

c. Click the **Facilities** tab, click

Add a Facility, enter your facility's name, and then select

your facility from the drop-

do any of the following:

drop-down list.

drop-down list.

down list.

▶ The Search for Your Health Team dialog opens.



Search for Your Health Team dialog - Doctors, Hospitals, and Facilities tabs

3 When you have finished adding doctors, hospitals, and facilities, click **View Results**.

14 Do any of the following in the <plan year> Plan Options page to learn more about each plan:



Toggling the pay period view for a plan

Note: This question only appears if your employer offers both HRA and HSA compatible health plans.

e. Click the *In-network at these locations* link in the *My Health Team* section to view where the provider has in-network locations.

- The *<plan year> Plan Options* page opens. This page contains all of the plans that your company offers that you're eligible for, but Cigna Easy Choice Tool ranks up to three (Best Fit, Next Best Fit, and Good Fit).
 - a. Click the *Change* link to change the dependents that the medical plans cover.
- b. Click the *Information* icon (1) to view plan type details for HRA and HSA medical plans.
- c. Click the *More* link within the plan description to expand details about the plan network.
- d. Toggle the pay period to view costs for different pay periods.

Note: When you change the pay period to a different value, such as changing it from Biweekly to Monthly, it changes the view for all plans on the Plan Options page.

IN-NETWORK PROVIDER INFO	×
Doe, John E, MD	
Family Practice - Board Certified - Certified	
In-Network Office Locations:	
Doctors, hospitals, facilities and labs that have a contrac participate in a Cigna network are considered in-network	
You get the best benefits when you stay in-network. If you preferred office location isn't listed below it's out-of-net	
 123 S Main St #1, Englewood, CO 80110 789 N Main St #2, Denver, CO 80218 	
ок	

In-network Provider pop-up description

- f. Click the *Out-of-network* link to view the out-of-network message for this provider.
- g. Click the Search for your favorite health care providers to open the Search For Your Health Team dialog to search for providers, hospitals and facilities.



Out-of-network Provider pop-up description

- h. Click the *Browse this network's directory* link to open the directory and view all in-network providers for this plan.
- Click a link for any of the plan documents within *Plan Documents* to view plan details.
- j. Click the *Information* icon **()** to view information about primary care physician (PCP) referrals.
- k. Click the *Medical* tab to view details about this plan's deductibles and out-of-pocket maximums.
- I. Click the *Pharmacy* tab to view pharmacy deductibles and out-of-pocket maximums.
- m. Use the *How Much Will My Drugs Cost?* section to view the innetwork and out-of-network pharmacy costs.
- n. Use the *Enter drug name* link under the *My Prescription Costs* section to open the *Determine Your Share of Drug Costs* dialog.
- 15 Select two or up to three plans and click **Compare** to compare the plans side by side.
 - > Review the plan comparison.
 - Click Print/Save to print or save a PDF of the plan comparison, or click Email to email the PDF of the plan comparison.
 - When you have finished reviewing the plan comparison, click **Back** to return to the *<plan year> Plan* Options page.



Find a Doctor or Service page



Determine Your Share of Drug Costs dialog

< BACK		2017 Plan Options		
		Covering: Me Change>		
Displaying 6 of 6 plans			Select up to 3 to compare:	COMPARE
	Compare	Compare 🕑		Compare 🗹

Compare button on the <plan year> Plan Options page

16 On the *<plan year> Plan Options* page, click the **Save** button within the plan in which you want to select.

Select your Primary Care

a. From the Enrollment Checklist,

click the Look up a PCP link

Provider (PCP)

The My Enrollment Checklist page opens, showing your plan details

9	Cigna			For employees	s of ABC Company
Home	Español	Contact Us 🛛 🖨	Live Chat Logout		E Menu
		My Enroll	ment Checklist	[
		Take it with you wh	en you enroll in your benefits!		
			Rrint/Sav	re 🖉 Email	
		~	Plan Name	SureFit Plan 1 Cigna HealthCare of California, Inc.	×
		~	Network Name	BCH HEALTHONE SCL HEALTH	
		A	PCP ID#	PCP REQUIRED: When you enroll, you'll ne to enter a PCP 0 and PCP ID# for everyo you're covering.	
				Select or look up a PCP and we'll find the F ID#:	×CP
				Look up a PCP	
			Plan Cost	\$400.00 Monthly	
		Log	in with Reference Number: 3KH2	7NPH to come back and view this checklist.	
			RETURN TO PLANS	DONE	

My Enrollment Checklist page

An important part of selecting your medical plan is selecting your PCP. Even if you selected your providers, hospitals, or facilities using the *Search For Your Health Team* dialog, Cigna Easy Choice Tool may still require you to select a PCP that you will use when you complete your enrollment.

On the My Enrollment Checklist page, if the plan requires a PCP when you enroll, and you have not already selected a PCP, the icon in the PCP ID# section displays an alert:



- **Note:** There are two procedures to select a PCP. Use the one that matches the plan saved to your Enrollment Checklist (Cigna
- b. Follow these steps if you saved a Cigna SureFit[®] plan plan to your Enrollment Checklist:

SureFit or non-SureFit).

To search by provider name or practice name, in the Search by Provider or Practice box, enter the first few letters of the provider or practice name.

All possible results display in a drop down list.

If no results display, click Search.

Search by Provider or Practice
We can help you find a PCP that's a best fit for you.

Search by Provider or Practice in the Find a Primary Care Provider (PCP) page

- If one result matches, click the result that displays to view PCP details.
- Search by Provider or Practice
 Doe
 Doctors NEAR ARVADA, CO 80002
 Doe, Jane S, MD Monument, CO
 OR
 We can help you find a PCP that's a best fit for you.
 START NOW

Search by Provider or Practice - one PCP result

Search by Provider or Practice
Doe
DoctORS NEAR ARVADA, CO 80002
Doe, Alan B, MD - Wheat Ridge, CO
Doe, John A, MD - Denver, CO
Doe, John W, MD - Lafayette, CO
Doe, Franklin B, MD - Boulder, CO
View all suggestions

Search by Provider or Practice – multiple PCP results

The *Search Results* page opens.

EARCH RESULTS esults for Doe near Arvad EDICAL PLAN: Cigna SureFit - Health			START OVE
DISTANCE	SPECIALTY	QUALITY & RECOGNITIONS	HOSPITAL APPILIATIONS
(10) 30 60 90 120 150 Up to 25 miles		Evidence Based Medicine Standards (3) NCCAY: Diabetes: Recognition (1) NCCAY: Heart Stroke Recognition (2)	BOULDER COMMUNITY HOSPITAL (2) CANG HOSPITAL (1) LUTHERAN NEDICAL CENTER HOSPICE (1) MEDICAL CENTER OF
	13 In-Net	work Doctors	
Sorted by Distance (Near to Far) *	Explain Quality & Recognitions 🔰 🚔	Print/Save PDF = List + Map	

Reviewing the search results and applying filters to narrow down the results

FIND A PRIMA	RY CARE PROVIDER (PCP)
SEARCH LOCATION:	
Arvada, CO 80002	
Use my current location	
Search by Provider or F	Practice
SEARCH	
OR	
We can help you find a	PCP that's a best fit for you.

click **View all suggestions** to review all matches.

matches, you can click one of

the PCPs to view details, or

> If more than one result

- Use the directory's interactive PCP search option to help you find a PCP that is the best fit for you.
 - > Click Start Now.

▶ The What Do You Want In A Primary Care Provider (PCP)? page opens.

	rice. They get to know you and your health needs and can help o for you. Explore the selections below and choose the ones that	
LOCATION		
Near Arvada, CO 80002 (Change)		
DISTANCE		
Up to: 25 miles (Change)		
PCP SPECIALTY		
If you don't choose one, all available PCP specialties	in your area will appear in your results.	
E Family Doctor	Internal Medicine Doctor	Obstetrician
General Practice Doctor	OB-GYN (Obstetrician-Gynecologist)	Pediatrician
GENDER		
Male		
E Female		
HOSPITAL AFFILIATION		
BOULDER COMMUNITY HOSPITAL	MEDICAL CENTER OF AURORA	ROSE MEDICAL CENTER
CRAIG HOSPITAL	NATIONAL JEWISH MEDICAL CENTER	SKY RIDGE MEDICAL CENTER
GOOD SAMARITAN MEDICAL CENTER	NORTH SUBURBAN MEDICAL CENTER	SPALDING REHABILITATION HOSPITAL
LUTHERAN MEDICAL CENTER	PENROSE ST. FRANCIS HOSPITAL	ST. JOSEPH HOSPITAL
LUTHERAN MEDICAL CENTER HOSPICE	PRESBYTERIAN ST. LUKE'S MEDICAL CENTER	SWEDISH MEDICAL CENTER
FIND MY BEST MATCH		

(^m)

Internal Medicine Doctor

The Showing Top Matches page opens, displaying the PCPs that best fit the options that you specified.

HOWING TOP MA	ATCHES			CHANGE MY SELECTION
EDICAL PLAN: Cigna SureFit - He	alth Care Alliance of the Front Ran	ge		
		25 Docto	ers	
	Explain Quality & Recognitio	ns 🖴 Print/Savo	PDF = List + Ma	
How does this PCP match my selections?		epting new patients C CH: BOULDER COMM	General Practice Doctor	
Doe, John E, MD AMILY MEDICINE GROUP 555) 425-0000 1234 Main St Wr	eat Ridge, CO 80002 .9 miles	• Map 7 other lo	cations	
amily Practice - Board Certified In-Network for selected Plan	Quality Ratings & Recognit NCQA's Diabetes Recognito American Board of Medical S Evidence Based Medicine St	n LUTH pecialties HOSP	tal Affiliations ERAN MEDICAL CENTER ICE	PCP ID#: 2510000P03 Accepting new patients with selected plan
How does this PCP match my selections?		epting new patients G	eneral Practice Doctor	SELECT PCP
Doe, Jane A, MD PATIENT SERVICES LLC 555) 896-0000 1234 Aspen Dr#	i Wheat Ridge, CO 80002 2.1	miles - Map 2 oth	er locations	
PATIENT SERVICES LLC		miles - Map 2 oth	of locations	
PATIENT SERVICES LLC 555) 896-0000 1234 Aspen Dr #	hoice Tool			
PATIENT SERVICES LLC 555) 898-0000 1234 Aspen Dr # Back to Cigna Easy C	hoice Tool	YSICIAN	I	I disclosures for your state.
PATIENT SERVICES LLC 555) 896-0000 1234 Aspen Dr # Back to Cigna Easy C FIND A PRIMA	hoice Tool	YSICIAN	I	f disclosures for your state.
PATIENT SERVICE S LLC 5559 698-0000 1234 Aspen D # Back to Cigna Easy C FIND A PRIMA Find out more about the doctor SEARCH LOCATION:	hoice Tool	YSICIAN igna directory and GLOSSARY	l	I disclosures for your state.
PATIENT SERVICE S LLC 5550 898-0000 1234 Aspen D # Back to Cigna Easy C FIND A PRIMA Find out more about the doctor	hoice Tool ARY CARE PH and services listed in the C	YSICIAN igna directory and SLOSSARY amily Doctor - Pi dults.	read important notices and rovides general medical ca Doctor - Provides general	
PATIENT SERVICE SLIC SSS9 89-0000 1234 Aspen Dr # Back to Cigna Easy C FIND A PRIMA Find out more about the doctor SEARCH LOCATION: Littleton, CO 80120	hoice Tool ARY CARE PH as and services listed in the C	YSICIAN igna directory and GLOSSARY amily Doctor - Pr iduits. Seneral Practice I shildren and aduts	read important notices and rovides general medical ca Doctor - Provides general Doctor - Provides special	re and wellness care for children a medical care and wellness care fo zed medical care specifically for a
PATIENT SERVICE S.L.C. 5559 699-0000 1234 Aspen D. # Back to Cigna Easy C FIND A PRIMA FIND out more about the doctor SEARCH LOCATION: Littleton, CO 80120 Use my current location PLAN: LocalPlus	hoice Tool ARY CARE PH a and services listed in the C	YSICIAN igna directory and SLOSSARY amily Doctor - Pri dults. Seneral Practice I hildren and adults bel-GYN (Obstetri DB-GYN (Obstetri are for women's r	read important notices and rovides general medical ca Doctor - Provides general Doctor - Provides special and treatment for complex cian-Gynecologist) - Pro productive and sexual he	re and wellness care for children a medical care and wellness care for zed medical care specifically for a classes and disorders. vides exams, treatment and welln thi, including pregnancy care, pre
PATIENT SERVICE S.L.C. 5559 699-0000 1234 Aspen Dr.# Back to Cigna Easy C FIND A PRIMA Find out more about the doctor SEARCH LOCATION: Littleton, CO 80120 Use my current location PLAN:	hoice Tool RY CARE PH s and services listed in the C ts	YSICIAN igna directory and SLOSSARY amily Doctor - Pi dults. Seneral Practice I shildren and adults nternal Medicine ncluding diagnosis DB-GYN (Obstetri are for women's r natal care and delin Destetrician - Pro	read important notices and rovides general medical ca Doctor - Provides general Doctor - Provides special and treatment for complex cian-Gynecologist) - Pror pproductive and sexual he very. Texas Residents: OB- vides care and treatment fit	re and wellness care for children a medical care and wellness care fo zed medical care specifically for a disease and disorders. dride exams, treatment and welln atth, including pregnancy care, pre GVN is not available for PCP sele or women during pregnancy, child
PATIENT SERVICE S.L.C. 5559 699-0000 1234 Aspen D. # Back to Cigna Easy C FIND A PRIMA FIND out more about the doctor SEARCH LOCATION: Littleton, CO 80120 Use my current location PLAN: LocalPlus	hoice Tool ARY CARE PH s and services listed in the C	YSICIAN igna directory and SLOSSARY Family Doctor - Pi didits. Beneral Practice Is whildren and adults bhildren and adults De-GYN (Obstetri are for women's rr atala care and delib De-GYN (Obstetri are for women's rr atala care and delib Dostetrician - Pro and delivery. Texas Pediatrician - Pro and delivery. Texas	read important notices and rovides general medical ca Doctor - Provides general Doctor - Provides special and treatment for complex cian-Gynecologist) - Pro Doctor - Vervides special and treatment for complex rey. Texas Residents: OB- vides care and treatment for vides care and treatment for divides care and treatment for	re and wellness care for children a medical care and wellness care fo zed medical care specifically for a diseases and disorders. drids exams, treatment and welln ath, including pregnancy care, pre GYN is not available for PCP sele try women during pregnancy, child not available for PCP selection. children from early childrood thr tions and immunizations and care

- Specify any of the search options and then click Find My Best Match.
- Review the search results or click Change My Selections to use different search options.
- c. Follow these steps if you saved a non-Cigna SureFit plan to your Enrollment Checklist:
 - Use any of the following options to search for a PCP on the Find a Primary Care Physician page, and then click Search.
 - Search Location Use the zip code that the tool has populated in this field (uses the zip code that you entered for the Your Zip Code question). This is the default search option.
 - Doctor or Group Name Enter the first few letters of the doctor or group practice name.

Alternatively, you can click a specialty link under *Search by Specialty* to search using one of the default specialties. This option narrows the PCP list by a specific specialty.

The *Search Results* page opens.

< Back to Cigna Easy Choice T	Fool		
SEARCH RESULTS	10420 (Change)		START OVER
Results near Littleton, CO 8 MEDICAL PLAN: LocalPlus	orizo (change)		
DISTANCE 0 20 40 60 80 100 Up to: 25 miles	SPECIALTY Acupuncture (58) Adolescent Medicine (5) Adult Primary Care Nurse Practitioner (3) Allergy (3)	OUALITY & RECONITIONS ULALITY & RECONITIONS EVICENCE Based Medicine Standards (1,140) NCOA's Diabetes Recognition (141) NCOA's Mant Stroke Recognition (117) APPLY	HOGEFTAL AFFLIATIONE
	8,618 In-	More fillers Network Doctors	

Reviewing the search results and applying filters to narrow down the results

	SPECIALTY	QUALITY & RECOGNITIONS	HOSPITAL AFFILIATIONS
0 20 40 60 80 100 Up to: 25 miles		Evidence Based Medicine Standards (1,140) COA's Diabetes Recognition (141) NOA's Viabetes Recognition (141) NOA's Heart Stroke Recognition (117)	AVENTURA HOSPITAL AND MEDICAL CENTER (1) ANISTA ADVENTIST HOSPITAL (143) BANNER FORT COLLINS MEDICAL CENTER (1)
Doe, John E, MD AMLY MEDICINE GROUP 555/425-0000 1234 Main St Wheal amily Practice - Board Certified In-Network for selected Plan	Ridge, CO 80002 .9 miles - Map Quality Ratings & Recognitions NCGA's Diabetes Recognition American Board of Medical Speciatites Evidence Based Medicine Standards	7 other locations Hospital Affiliations LUTHERAN MEDICAL CENTER HOSPICE	PCP ID#: 2510000P03 Accepting new patients will selected plan SELECT PCP
0021 9.9 miles - Map s & Recognitions d of Medical Specialties	No Select PCP button	 Accepting new pati selected plan 	ents with

The search results page returns you to the Enrollment Checklist. In the PCP ID# section the PCP that you selected now displays as your PCP and includes the PCP ID number.



For example, you can select the **Primary Care – Family Practice** filter to narrow the list by family practice PCPs.

You can also click the **Start Over** button to begin another search.

- d. In the search results, locate the PCP that you want.
- e. Click **Select PCP** to add the PCP to your Enrollment Checklist automatically.

Note: If a PCP does not display a *Select PCP* button, this means that the PCP is unavailable for selection, even if the directory listing specifies that the PCP is accepting new patients.

Important! To help ensure that you use the correct PCP ID# when you enroll into your plan, make sure that you use the PCP ID# that displays on the Enrollment Checklist.

Do not use the PCP ID# that displays in the search results, because that number may be different from the one that you use to enroll.

18 Do any of the following on the <i>My Enrollment Checklist</i> page:	 a. Click Print/Save to print or save a PDF of the enrollment checklist, or click Email to email the PDF of the enrollment checklist. b. Review the plan's Summary of Benefits and Coverage and other plan documents, if available. 		
Note: This question only appears if			
your employer offers both HRA and HSA compatible health plans.	c. Click the <i>Need to look up PCP</i> ? link if you want to search for another PCP.		
how compatible realth plans.	d. Calculate your annual HSA contribution if you selected a HSA plan.		
	Please pull language from above step with HSA comment.		
19 Click Done when you have finished working in the <i>My Enrollment Checklist</i> page.	The You're Ready to Enroll! dialog opens with your reference number. Use this reference number to log in to Cigna Easy Choice Tool using the Returning Visitor tab.		
	You're Ready to Enroll!		
	Your Enrollment Checklist has important information you'll need to enroll in your health plan through your employer.		
	Want to come back later and view information from this visit?		
	 Go to: https://cignaeasychoice.com Select the Returning Visitor tab 		
	Enter Reference Number: RHIZJWJ		
	Email this reference number to yourself		
20 Click Email this reference	Email		
number to yourself, enter your	Confirm email		
email address, and then click Send Email.			
	SEND EMAIL		
21 Click Logout.	LOGOUT		
	Enrollment Checklist reference number dialog		
	You return to the Cigna Easy Choice Tool login page.		
22 You receive your reference number when you click the <i>Logout</i> button from the Enrollment Checklist, as shown	If you need log out before you save a plan to your Enrollment Checklist, you'll still receive a reference number as shown in the following illustration.		
in the previous illustration.	Save Your Reference Number		
Important! Remember that if you lose your reference number, you	You've made great progress so far!		
must access Cigna Easy Choice	Need to jump off quickly and come back to this visit? It's easy:		
Tool using your access code and	Go to: https://cignaeasychoice.com		
start again. It is not possible to retrieve your reference number	Select the Returning Visitor tab Enter Reference Number: RHIZJWJ		
from the tool.	Email this reference number to yourself		
	Email		
	Confirm email		
	SEND EMAIL		
	LOGOUT		

Save Your Reference Number dialog

ACCESSING CIGNA EASY CHOICE TOOL AS A RETURNING VISITOR

Log in to Cigna Easy Choice Tool at CignaEasyChoice.com. Click the Returning Visitor tab. Enter the reference number that you received when you last ▶ The Cigna Easy Choice Tool *Home* page opens. accessed the tool and click Continue. Do either of the following: a. Click Continue to go through the set of discovery questions again. Home b. Click the menu icon to expand the right navigation menu to go directly to an Zip Code area of the tool. Tobacco For example, you can go directly to your Plan Results from your last session and perform another Dependents comparison of plans, or go to your Enrollment Checklist and print, save, or email the checklist. **Discovery Questions** About Your Doctors

Using the right navigation menu to go to an area of the tool

Your Health Team

Your Enrollment Checklist

Plan Results



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