

# **CIGNA 2012 Summary Plan Description Excerpt All Wellness Plan Options for the State Health Benefit Plans**

The following Cigna 2012 Summary Plan Description Excerpt constitutes official notification to State Health Benefit Plan (SHBP) members enrolled in any of the United Healthcare Wellness Plan Options of Plan changes and, as such, supersedes any previously published information that conflicts with the material included in this excerpt. Plan Members enrolled in a Cigna Wellness Plan Option should use this Excerpt, together with the existing 2011 Summary Plan Description and the SHBP Decision Guide 2012, as guidance with respect to the Plan until the 2012 Summary Plan Description is published.

## Wellness Benefit Plan Incentive

Members enrolled in any SHBP WELLNESS Plan option are paying lower premium contributions and receiving richer plan benefits because they made a Wellness Promise. Members who fulfill the Wellness Promise requirements by the June 30, 2012 deadline will be able to enroll in any of the SHBP WELLNESS Plan Options offered in 2013. To meet the Wellness Promise requirements, you and your Spouse (if covered) must complete the online **Health Assessment** through [www.myCIGNA.com](http://www.myCIGNA.com) between January 1-June 30, 2012, AND you and your Spouse (if covered) must obtain between July 1, 2011-June 30, 2012 **an approved biometric screening** that provides results for body mass index (BMI), blood pressure, Total cholesterol and glucose for each of you. Only biometric screenings performed through a physician's office or at an SHBP sponsored worksite screening event are approved. If a biometric screening is performed through a physician's office, the physician must complete the Fax Notification Form and securely fax the Form (with all four biometric results) to CIGNA no later than June 30, 2012.

**Note: Biometric screenings may be performed through Out-of-Network or Network physicians. You will pay the full cost of the screening if it is performed by an Out-of-Network physician.**

Biometric screenings performed through Network physicians are considered preventive and are covered at 100% if properly coded as preventive care. Biometric screenings performed at an SHBP sponsored worksite screening event are also covered at 100%. The Fax Notification Form is available as of January 1, 2012 at [www.myCIGNA.com/shbp](http://www.myCIGNA.com/shbp). If a biometric screening was completed July 1, 2011 or after, but prior to the Fax Notification Form being available, it will be necessary to contact the physician and have him or her fill out the Fax Notification Form completely and legibly and fax it to CIGNA by the deadline. If the biometric screening is obtained at an SHBP sponsored worksite event, the results will be sent directly to CIGNA by the screening vendor. Please make sure to retain a copy of your screening results from the worksite screening event or from your physician for your records.

Through the SHBP Wellness Plan Options, CIGNA will, in addition to providing helpful recommendations about preventive care, help you keep track of whether you have completed your online health assessment and approved biometric screening. To confirm your status with respect to completion of the Wellness Promise requirements, just call CIGNA at the number on the back of your medical ID card and a CIGNA representative will assist you. When all four biometric screening results have been received from an approved biometric screening between July 1, 2011 and June 30, 2012, your status will be updated accordingly. Information received by CIGNA will be processed within 30 days of receipt. If you and your covered Spouse each complete your online health assessment and an approved biometric screening (with the results received by CIGNA by the deadline), you will have fulfilled the Wellness Promise requirements and be designated by CIGNA as eligible to enroll in one of the 2013 SHBP WELLNESS Plan Options.

**If you or your covered Spouse do not meet the requirements of the Wellness Promise by the June 30, 2012 deadline, you will not be eligible to enroll in any of the 2013**

**WELLNESS Plan Options.** These SHBP WELLNESS Plan Options may have much lower premiums and lower out-of-pocket cost requirements than Standard SHBP Plan Options. For that reason, if you and your covered Spouse review your status together and it shows that either you or your covered Spouse have not met the requirements of the Wellness Promise by the June 30, 2012 deadline, then Cigna's records show that you have failed to complete the 2012 Wellness Promise by the June 30, 2012 deadline. This is an adverse decision, and you have a right to appeal.

The applicable periods for completion of the actions to meet the requirements of the Wellness Promise are as follows:

Online Health Assessment	1/1/2012 – 6/30/2012
Biometric Testing*	7/1/2011 – 6/30/2012
(includes submission of results to CIGNA by 6/30/2012)	

\* Biometric Testing results must include all 4 markers: BMI, Total Cholesterol, Blood Sugar and Blood Pressure.

***Eligibility for 2013 Wellness Plan Options– Example***

Let's assume that in May, 2012 you review your Wellness Promise status with CIGNA and determine that you completed the online Health Assessment, but not the Biometric Screening. Your covered Spouse reviews his Wellness Promise status with CIGNA and determines that he has not completed the online Health Assessment and he has not completed the Biometric Screening. The SHBP approved worksite biometric screenings are full. Therefore, you and your covered Spouse will each need to complete the Biometric Screening (BMI, Total Cholesterol, Blood Sugar and Blood Pressure) done by a physician. Your physicians must each complete and submit the Fax Notification Form showing all four results by 6/30/12. In addition, your covered Spouse must complete the online Health Assessment by 6/30/2012. If these actions are completed by 6/30/2012, you and your covered Spouse will each have fulfilled your Wellness Promise requirements, and you will be able to enroll in the 2013 SHBP WELLNESS Plan Options. Please note: Fax Notification Forms will be processed within 30 days from receipt as long as all required information is submitted.

**Correction of Provider Notification Forms**

If the Fax Notification Form submitted by your physician is incomplete or illegible, you will receive a written notice so you may work with the physician's office to ensure that the form is corrected and submitted by the June 30, 2012 deadline.

**Wellness Promise Appeals Rights under all SHBP Wellness Plan Options**

Starting July 1, 2012, you and your covered Spouse can appeal if CIGNA's records indicate that you or your covered Spouse have not completed the actions required for you to be eligible for the 2013 SHBP WELLNESS Plan Options. Keep copies of your biometric screening results, proof of your office visit to a physician for the biometric screening, the completed Fax Notification Form and proof that your physician's office submitted the Fax Notification Form by the deadline. When you complete the online Health Assessment, print

a copy of the statement that shows the date of completion. Appeals must be submitted to CIGNA by August 3, 2012.

### **Wellness Promise Appeal Process**

If you have been advised that you or your covered Spouse have not met one or more of the biometric screening requirements of the SHBP Wellness Promise or that your Physician Fax Form was incomplete or not received by CIGNA by June 30, 2012, and you wish to appeal that determination, you must complete the appropriate steps as follows:

If you or your enrolled Spouse completed a biometric screening at your physician's office between July 1, 2011, and June 30, 2012, you must:

- 1) Obtain the fully completed, signed and dated Physician Fax Form submitted to CIGNA by your physician;
- 2) Obtain a copy of the Physician Fax Form fax confirmation page from your physician's office or have your physician complete the Physician's Attestation Form confirming that the Physician Fax Form was completed, signed, dated and faxed to CIGNA between January 1, 2012, and June 30, 2012; and
- 3) Fax a copy of the completed, signed and dated Physician Fax Form (per #1 above) and the Physician Fax Form fax confirmation page or the completed, signed and dated Physician's Attestation Form (per #2 above) to CIGNA at 1-860-256-6767 by August 3, 2012.

If you or your enrolled Spouse completed a biometric screening at an SHBP sponsored worksite biometric screening event between July 1, 2011, and June 30, 2012, you must:

- 1) Obtain a copy of your SHBP sponsored biometric screening test results (including all 4 markers; i.e., BMI, Total Cholesterol, Blood Sugar and Blood Pressure);
- 2) Complete and sign the Member Information section of the Physician's Attestation Form using information as it appears on your member ID card; and
- 3) Fax a copy of the copy of your biometric screening test results (per #1 above) and the completed Member Information section (per #2 above) to CIGNA at 1-860-256-6767 by August 3, 2012.

If you have been advised that you or your covered Spouse has not completed the online Health Assessment between January 1, 2012, and June 30, 2012, you must:

1. Log in to your myCIGNA.com account and verify that you completed your online Health Assessment between January 1, 2012, and June 30, 2012; [If you did not complete the Health Assessment during this period, you did not meet the Wellness Promise requirement.]
2. Print a copy of your Confirmation Statement; [To locate and print a copy of your Health Assessment Confirmation Statement,
  - a) Log in to your myCIGNA.com account;
  - b) On the navigation tool bar under Manage My Health, click My Health Assessment;

- c) When redirected to My Health and Wellness Center, under My Health Assessment, click View Confirmation; and
  - d) Click on Confirmation ID for the Confirmation Statement dated between January 1, 2012, and June 30, 2012.]
3. Complete the Member Information section of Health Assessment Appeal Form.
  4. Fax a copy of the online Health Assessment confirmation statement (per #2 above) and the completed Health Assessment Appeal Form to CIGNA at 1-860-256-6767 by August 3, 2012.

If CIGNA reviews your appeal submission, including all required documents and evidence, and determines that you did not complete the Wellness Promise requirements, you may appeal that decision in accordance with the Appeals section of this SPD.

### **CIGNA and Wellness**

In order to optimize your health care plan, and allow you to become as engaged as possible in your health, CIGNA provides helpful information and preventive care recommendations through [www.myCIGNA.com](http://www.myCIGNA.com) and [www.myCIGNA.com/shbp](http://www.myCIGNA.com/shbp).

#### **IMPORTANT**

The Fax Notification Form is available at [www.myCIGNA.com/shbp](http://www.myCIGNA.com/shbp).

**CIGNA and SHBP encourage members to become more actively engaged in developing healthy behaviors as a way of life.**

**Wellness Promise Completion Period** – the period of time during which you and your covered Spouse are required to complete the requirements of the Wellness Promise are as follows:

- 7/1/2011 – 6/30/2012 for Biometric Testing (including the submission of results to CIGNA by 6/30/2012);
- 1/1/2012 – 6/30/2012 for the online Health Assessment

The deadline for completing all activities is 6/30/2012. Whether or not you and your covered Spouse completed these requirements by the deadline will determine if you are eligible for any of the SHBP WELLNESS Plan options offered in 2013.