When & How to Use MDLIVE®

Available in English or Spanish, via myCigna®

	Urgent Care	Urgent Care E-Treatment[1]	Dermatology	Behavioral Care: Therapy	Behavioral Care: Psychiatry	Primary Care: Wellness Screening	Primary Care: Routine Care
Modality	By phone or video	Brief online questionnaire	Secure messaging	By phone or video	By phone or video	By phone or video	By phone or video
Availability	24/7/365 on-demand or same-day appointment	Weekdays 8 am-7 pm ET	No appointment needed	Appointments available days, nights and weekends	Appointments available days, nights and weekends	Appointments available days, nights and weekends	Appointments available days, nights and weekends
MDLIVE Wait times[2]	Under 30 minutes	Under an hour	Under 24 hours	2-4 days	2-4 days	3-5 days	2-4 days
Age eligibility	Any age[3,4]	Any age[3,4]	Any age[4]	10 years and older[4]	10 years and older[4]	18 years and older	18 years and older
Choose Provider	Based on provider availability		Option to meet with same provider	Option to meet with same provider	Option to meet with same provider	Option to meet with same provide	Option to meet with same provider
Prescriptions[5] & Labs (local in-person)	Prescriptions	Prescriptions	Prescriptions		Prescriptions & Option for local in-person labs	Option for local in-person labs	Prescriptions & Option for local in-person labs

1. E-Treatment care is not available in KS, MS, NM, WV, and DC. 2. Wait times may vary by season and location. 3. Fever treatment for customers 3 months + . Ear and eye pain for customers 3 years +. 4. Legal parent or guardian must consent for customers under the age of 18 5. Prescriptions and refills are administered based on what the MDLIVE provider deems medically appropriate and available for local or home delivery.

Cigna Healthcare 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 all services may not be available in all areas; subject to state regulations. Referrals are not required. Video may not be available in all areas or with all providers. Refer to plan documents for complete description of virtual care services and costs.

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Get ready for your virtual urgent care visit.

How to make the most of your virtual appointment with the doctor.

MDLIVE® virtual urgent care[1] visits are a convenient way to get care or to talk with a doctor about minor medical concerns like cough, cold and flu, and prescription refills without having to go to an urgent care center or ER. It's easy to set up a virtual urgent care appointment. Log in to **myCigna.com**®[2] and click on "Talk to a doctor" or call MDLIVE at **888.726.3171**. You'll need to complete your health profile before scheduling your visit. And you can select an appointment in English or Spanish.

10-15 minutes before your visit

- Prepare a list to guide your discussion with your doctor:
  - ☐ Your current health concerns.
  - ☐ Any other health conditions you have.
  - ☐ Your medications (prescription and over-the-counter) and supplements. Be sure to include dosages.
- Find a safe, quiet place where you can talk and listen to the doctor.
- Have paper and a pen for taking notes.
- If you are using video:
  - Find a quiet area with good internet and cell phone reception.
  - Try to sit where there are no windows or bright lights behind you, so the doctor can see you clearly.

During your visit

- ☐ Introduce yourself to the doctor and include any cultural preferences.
- ☐ Inform the doctor of your concerns and the reason for your visit.
- ☐ Confirm your preferred pharmacy with the doctor for any prescriptions.
- ☐ If you like, you can ask your MDLIVE doctor to share your diagnosis and treatment plan with your doctor.

After your visit

- Follow the doctor's recommendations regarding:
  - ☐ Monitoring your symptoms.
  - ☐ Filling and taking prescription medications as indicated.
  - ☐ Scheduling follow-up appointments.

Ready to get started?

There are 2 easy ways to connect to MDLIVE.

- Call MDLIVE at **888.726.3171**.
- Log into **myCigna.com** and click on "Talk to a doctor."

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1. Cigna Healthcare provides access to virtual care through participating in-network providers. Not all providers have virtual capabilities. Cigna Healthcare also 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 or under all plans. Referrals are not required. Video may not be available in all areas or with all providers. All health care providers are solely responsible for the treatment provided to their patients; providers are not agents of Cigna Healthcare. Refer to plan documents for complete description of virtual care services and costs.
2. If you haven't created a myCigna account, go to myCigna.com® and click "Register." Follow the instructions to complete the short form and click "Submit." Customers under 13 years old will not be able to register and/or have their parent/guardian register on their behalf at myCigna.com.

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Know before you go.

Get the right care, at the right time, in the right place.



Lower — **Cost and time** — **Greater**

	Virtual urgent care[1]	Local provider	Urgent care center	Emergency room
	Available on-demand 24/7, via E-Treatment, or schedule a time that works for you to receive care for minor medical illnesses and injuries. Access virtual care on the **myCigna® App** or **myCigna.com®**.[2]	Schedule an in-person appointment with a local health care provider to treat common ailments and manage care for all health conditions. Find an in-network provider on the **myCigna App** or **myCigna.com**.[2]	For medical conditions that aren't life threatening. Find an in-network urgent care center on the **myCigna App** or **myCigna.com**.[2]	For immediate treatment of critical injuries or illness. Open 24/7. If a situation seems life threatening, call 911 or go to the nearest ER.
Ages	All ages. Parent/guardian must accompany minors.	All ages. May vary by provider/service.	All ages. May vary by location. Confirm restrictions for infants as many have age limits.	All ages.
Conditions treated[3]	• Colds and flu • Rashes • Sore throats • Pink eye • Ear pain[4] • Fever[4] • Allergies • Acne • Urinary tract infections (UTIs)[4] and more	• General health issues • Preventive care • Routine checkup • Vaccines and screenings • Acute sickness • Questions regarding health	• Fever and flu symptoms • Joint pain, sprains and cuts • Minor respiratory symptoms • Stomach pains • STDs • UTIs	• Sudden numbness, weakness • Uncontrolled bleeding • Seizure or loss of consciousness • Shortness of breath • Chest pain • Head injury/major trauma • Blurry or loss of vision • Severe cuts or burns • Overdose
Cost and time	• More affordable than in-person and urgent care or ER visit • Connect with a doctor in minutes • No need to leave work or home with visits available by phone, video or through E-Treatment	• May charge copay/ coinsurance and/ or deductible • Usually need appointment • Short wait times	• Lower cost than emergency room (ER) • No appointment needed • Waiting times vary • Available most days of the week • Often have extended hours • In-person treatment	• Most expensive • Available 24/7/365 • No appointment needed • Waiting times vary • In-person treatment

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Virtual care from MDLIVE

On average, virtual urgent care saves $141 per visit.[5] Virtual care visits are convenient and easy, whether you choose E-Treatment, on-demand care or schedule an appointment. And you can select an appointment in English or Spanish. Visit **myCigna** and click "Talk to a Doctor" or call MDLIVE at **888.726.3171** when you need virtual care.

Health Information Line

Not sure which option is best for you? The Cigna Healthcare[SM] no-cost Health Information Line puts you in touch with a personal health advocate.[6] These trained nurses are here to answer your health questions and help you make the best choice for your needs. Log in to the **myCigna App** or **myCigna.com** to chat with a health advocate today.

Know before you go. We can help.

Conveniently search for virtual or in-person care, 24/7 through **myCigna**.

Visit **myCigna.com** or download the **myCigna App**.[2]

1. Cigna Healthcare provides access to virtual care through participating in-network providers. Not all providers have virtual capabilities. Cigna Healthcare also 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 or under all plans. Referrals are not required. Video may not be available in all areas or with all providers. All health care providers are solely responsible for the treatment provided to their patients; providers are not agents of Cigna Healthcare. Refer to plan documents for complete description of virtual care services and costs.
2. Customers under age 13 (and/or their parent/guardian) will not be able to register at myCigna.com.
3. This list is not all-inclusive and is for informational purposes only.
4. UTI treatment for female customers ages 18+. Fever treatment for customers ages 3 months+. Ear pain for customers ages 12+.
5. Cigna analysis comparing 2023 medical costs of MDLIVE urgent care vs. other sites of care for Cigna Healthcare commercial medical customers. Client results may vary.
6. These health advocates are trained nurses. They have a current nursing license in at least one state. When working as a health advocate, they are not practicing nursing or giving medical advice.

This information is for educational purposes only. It is not medical advice. You should consider all relevant factors and consult with your treating doctor when selecting a provider for care. During a medical emergency, go to the nearest hospital or call 911.

In California: Services may be available on an in-person basis or via telehealth from the enrollee's primary care provider, treating specialist, or from another contracting individual health professional, contracting clinic, or contracting health facility consistent with California law. Enrollees that have coverage for out-of-network benefits may receive services either via telehealth or on an in-person basis using the enrollee's out-of-network benefits. Note: out-of-network benefits, if available, will generally include higher out-of-pocket financial responsibility and no balance-billing protections. Please refer to your benefit plan documents for specific information about your benefit plan and out-of-network benefits.

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Health care that's there for you when and where you need it.

Head-to-toe virtual care from MDLIVE.



Virtual care is making access to high-quality healthcare more convenient and affordable – for you and every covered member of your family. That's why Cigna Healthcare℠ has partnered with MDLIVE® to offer a broad suite of convenient virtual care options – available by phone or video, and in English or Spanish

Primary Care[1]

Easy, fast appointments, referrals, prescriptions, lab work and diagnostic tests

- Preventive care and wellness screenings available at no additional cost to identify conditions early[2]
- Manage chronic conditions and establish a relationship with the same primary careprovider (PCP) through routine care.
- Receive orders for biometrics and blood work at local facilities[3]

Urgent Care

Available via E-Treatment, phone or video.[5]

- Convenient, affordable alternative to urgent care centers and the emergency room
- Care for many minor illnesses and injuries, such as infections, cold & flu, and sinus problems
- Includes pediatric care, allowing your child to be seen quickly and from the comfort of their home

Dermatology[4]

Fast, customized care for skin, hair, and nail conditions – no appointment required

- Care for common skin, hair and nail conditions including acne, eczema, psoriasis, rosacea, suspicious spots and more
- Upload photos and describe symptoms for board-certified dermatologists to review
- Diagnosis and customized treatment plan, usually within 24 hours

Behavioral Care

Talk therapy and psychiatry from the privacy of home, with no waiting rooms

- Access to licensed therapists and board-certified psychiatrists
- Schedule an appointment that works for you andhave recurring sessions with the same provider
- Care for topics such as anxiety, stress, life changes, grief and depression

Prescriptions available through home delivery or at local pharmacies, if appropriate.

Disclosures listed on next page.

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It's easy to connect to care.

Virtual care visits are convenient and easy, whether you choose on-demand care or to schedule an appointment. And you can select an appointment in English or Spanish.

1.

Access MDLIVE by logging into **myCigna.com**® or by using the **myCigna**® **App**.

2.

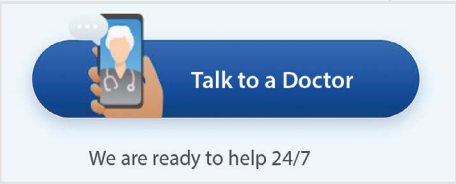
Find the "Talk to a Doctor" button on the homepage. You may have to scroll down.

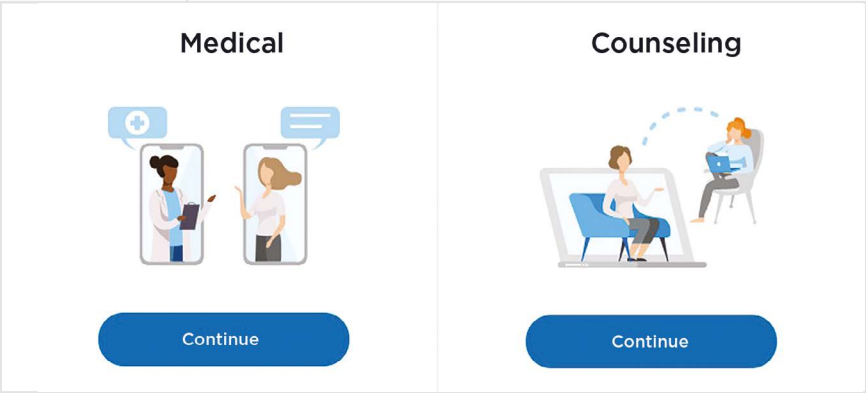
3.

Select the type of virtual care you need – Medical or Counseling. Estimated cost will be shown.[6]

4.

Schedule your appointment or start your visit today.





Visit myCigna.com or **call MDLIVE at 888.726.3171** when you need virtual care.

1. Virtual primary care through MDLIVE is only available for Cigna Healthcare medical members aged 18 and older.
2. Appointments are required. For customers who have a non-zero preventive care benefit, MDLIVE virtual wellness screenings will not cost $0 and will follow their preventive benefit.
3. Limited to labs contracted with MDLIVE.
4. Virtual dermatological visits through MDLIVE are completed via asynchronous messaging. Diagnoses requiring testing cannot be confirmed. Customers will be referred to seek in-person care. Treatment plans will be completed within a maximum of 3 business days, but usually within 24 hours.
5. E-Treatment care is available in U.S. states, except Kansas, Mississippi, New Mexico, West Virginia, and the District of Columbia.
6. Prices shown on myCigna are not a guarantee. Coverage falls under your plan terms and conditions.

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In California: Services may be available on an in-person basis or via telehealth from the enrollee's primary care provider, treating specialist, or from another contracting individual health professional, contracting clinic, or contracting health facility consistent with California law. Enrollees that have coverage for out-of-network benefits may receive services either via telehealth or on an in-person basis using the enrollee's out-of-network benefits. Note: out-of-network benefits, if available, will generally include higher out-of-pocket financial responsibility and no balance-billing protections. Please refer to your benefit plan documents for specific information about your benefit plan and out-of-network benefits.

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What to expect at your virtual wellness screening.

Choose what's convenient for you, and your schedule.



Here's how virtual wellness screenings work, step-by-step[1].

1	**Take Your Health Assessment** Go to **myCigna.com®** to complete a brief MDLIVE® health assessment.
2	**Schedule a Lab Appointment** Choose a local in-network lab and schedule a lab appointment at your convenience.
3	**Schedule a Wellness Screening** Choose an MDLIVE provider and schedule your virtual visit at least 3 days after your lab appointment.
4	**Attend Your Lab Appointment** Your lab appointment will include bloodwork and biometric screenings (vitals).[2]
5	**Join Your Wellness Screening** Attend your virtual visit with your provider from anywhere via video or phone to discuss your results.

Virtual wellness screenings and the associated labs for your visit are covered at **no additional cost** to you, as part of your preventive care benefits through your health plan.[4]

After your wellness screening, you can continue appointments with the same provider to manage any ongoing conditions, such as hypertension or high cholesterol. Or, come back again next year for your next annual wellness screening.

To get started, go to myCigna.com or myCigna app, and click on the "Talk to a doctor" button.

1. Must be 18 years of age or older. Cigna Healthcare℠ 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 all services may not be available in all areas; subject to state regulations. Referrals are not required. Video may not be available in all areas or with all providers. Refer to plan documents for complete description of virtual care services and costs.
2. Biometric screening experience may vary by lab.
3. Limited to labs contracted with MDLIVE for virtual wellness screenings.
4. Appointments are required. For customers who have a non-zero preventive care benefit, MDLIVE virtual wellness screenings will not cost $0 and will follow their preventive benefit. Not applicable to exempt plans with cost share. See your plan documents for details.

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