Know before you go

How to get more from your benefits

Every employer’s benefits are different — even when they use the same administrator. Your provider (doctor, dentist, pharmacist, etc.) can’t possibly know all the details of your specific benefit plan. It’s up to you to do your part.

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<th>If you...</th>
<th>Take these smart steps</th>
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| Get a new prescription | • Check to see if the prescription is on your plan’s formulary.  
• If it’s not, **ask your doctor about alternatives.** Most of the time, there are other therapeutically equivalent drugs that are just as effective but less expensive.  
• Ask your doctor if there is a generic drug that effectively treats your condition. Generics will be lower in cost for you and for the plan.  
• Use the tools. Visit [express-scripts.com](http://express-scripts.com) and download the Express Scripts app. You’ll be able to check medication prices and easily refill your prescriptions. |
| Are referred to a specialist or lab | • Check to see if the **specialist is in-network.** If they’re not, ask for another referral.  
When you use network providers, you pay only your copay or coinsurance – there is no deductible and no claims to submit. Plus, your cost is lower.  
• Search for a preferred lab vendor. Using Labcorp or Quest can save you money.  
• Find a doctor or lab provider by visiting [mycigna.com](http://mycigna.com) or calling +1 800-IDB-3637 (+1 800-432-3637). |
| Need medical care right away | • For life-threatening situations, visit any hospital emergency room.  
• For non-life-threatening situations – such as minor cuts, sprains, or sinus infections – visit an in-network urgent care or convenience care location. You can also receive care virtually and at no cost through MDLIVE. |
| Need more extensive healthcare services | • Get a cost estimate from your provider, especially if they are out of the network. Use the price estimator on [mycigna.com](http://mycigna.com) to find a lower cost provider if you have flexibility on where to go.  
• Make sure you are using **in-network providers** to minimize your costs and ensure you receive quality care.  
• Utilize the Cigna Healthcare **second opinion service** to confirm the treatment recommended is the best one for your condition. |

How to understand your benefits

1. **Use the IDB Group app.** The IDB Group Medical Benefits Mobile Web App was created just for you. Learn how the plan works and what it covers.  
2. **Read the emails.** Check your inbox for benefit news.  
3. **Share info with your family.** Make sure your covered adult family members have the resources they need.  
4. **Watch for monthly events.** We’ll promote these events by email and on the announcements page of the Mobile Web App. Can’t make a webinar? Watch the recording.  
5. **Attend in-person sessions.** If you’re in the Washington, D.C. area, sign up for an in-person meeting.

Your Resources

Cigna Healthcare offers a dedicated phone line to IDB Group members and help is available 24 hours a day, seven days a week. You also have access to a wide range of personalized tools and resources through Cigna Healthcare’s website and mobile app. You must register using your member ID to utilize the website and app.

**Cigna Healthcare**

**Phone:** +1 800-IDB-3637  
(+1 800-432-3637)  
**Email:** IADBGeneralQuestions@cignahealthcare.com  
**Website:** [mycigna.com](http://mycigna.com)  
**App:** “myCigna” app in the Apple App Store or Google Play Store

- Find in-network providers  
- Access details on your benefits  
- Submit claims and track claim status  
- View and print temporary ID cards or request a replacement card