



Help employees get the emotional support they may need.

This guide can point them in the right direction.

As the stigma surrounding mental health issues continues to fade, employers are recognizing that improved behavioral health can help lead to a more productive workforce.

Feeling good is good for everyone.

Behavioral health support is included as part of your Cigna medical plan.¹ Use this guide to connect your employees to the right resources for their emotional well-being.





CRISIS CONDITIONS

It's an emergency! Where to turn?

Your employees can call the number on their ID card. Our behavioral support staff, made up of licensed, experienced mental health professionals with a master's degree or higher, is **available 24/7** to offer:

- › Real-time response to crisis calls.
- › Help managing patient care after regular business hours.
- › Assistance with social and economic concerns, steering distressed employees to valuable community resources.

Important phone numbers for crisis support.

- › National Suicide Prevention Lifeline: Call or text **988**
- › National Domestic Violence Hotline: Call **1.800.799.7233** or text LOVEIS to **1.866.331.9474**
- › Crisis Text Line: Text HOME to **741741** from anywhere in the U.S.
- › Cigna Veteran Support Line: **1.855.244.6211**

Always here for your employees.

- › **39%** of crisis calls to Cigna came in after regular business hours.²



CONNECTING TO CARE

A large network of quality behavioral specialists – including virtual providers.

When your employees need behavioral support, **myCigna®** makes it easy for them to connect with the right care – in person or virtually.³



Visit [myCigna.com](https://mycigna.com)



Use the myCigna App⁴

Once your employees log in, they can simply select “Therapist” – or they can choose “Virtual” for a list of virtual behavioral health providers.

Your employees can also click on “Find Care & Costs.” From there, they can search “Doctor by Type” and select a behavioral health provider in your network.

Why behavioral support matters.

- › **1 in 5** U.S. adults experiences mental illness in a year.⁵
- › **92%** of adults with mental disorders also have medical conditions.⁶

Billing information:

Virtual care: The cost of an appointment is the same as an outpatient office visit to an in-network provider. The employee cost-share is administered according to your company’s plan design.

In-person office visits: Copay/coinsurance and deductibles apply.



Your employees are entitled to **three in-person or virtual visits** with a licensed mental health provider in our Employee Assistance Program⁷ (EAP) network – **at no additional cost.**

Your employees simply call Cigna or click to chat from myCigna to obtain an authorization code to give to their provider.⁸

We make it easy to access support.

- › **Over 100,000** providers are in Cigna’s virtual care network – it’s the largest in the country.⁹
- › Cigna’s Fast Access Network guarantees your employees can lock in a first-time behavioral support appointment **within five days.**¹⁰



DIGITAL RESOURCES

Help for your employees on their terms.

It starts at myCigna.

Using the myCigna website or app, individuals can access a range of dedicated resources that help support behavioral health. Here's how they can get started:

1. Log in to myCigna.
2. Click "Find Care & Costs."
3. Choose "Doctor by Type."
4. Select "Telehealth/Virtual Health Counselor."
5. Go to "View Results" under "Digital App-based Care."

Digital resources get results.

- **Over 70%** of Ginger members saw an improvement in their depression and anxiety symptoms within 10-14 weeks.¹¹
- **78%** of Talkspace members reported improvement within weeks.¹²

Billing information:

In-network: The employee cost-share is administered according to your plan design.

Ginger

- **Coaching:** Employees pay the same cost-share as they would for an office visit. This applies to one session per 30 days. Rate includes unlimited access to a coach and Ginger classes and content.
- **Therapy and Psychiatry:** Employee cost-share is the same as an office visit based on your company's plan design. (If an employee is engaged in therapy or psychiatry services, they can utilize coaching services simultaneously for no additional charge during that time.)

MDLIVE and Meru: Copay/coinsurance and deductible apply.

Talkspace: Talkspace is able to calculate the amount of time spent in texting. Once the minutes add up to a billable CPT code (usually the equivalent of a 60-minute session), the provider issues a claim for that CPT code; that's also how the employee's out-of-pocket (OOP) is applied.

These services provide real-time support via live video or texting.

Employees are encouraged to explore the following services to determine which one best fits their needs and lifestyle.



Ginger¹³ provides in-the-moment emotional care – including coaching, therapy, psychiatry and self-care resources – all from the privacy of a smartphone. It helps employees manage anxiety, depression and daily stressors.



MDLIVE licensed therapists and board-certified psychiatrists can get your employees back to being their best if they're feeling overwhelmed, stuck or just not like themselves. It offers talk therapy and coping strategies, plus psychiatric services to assist in assessments and medication management.



Meru¹³ combines the best of science, technology and human support to help your employees overcome mental health challenges. Employees can schedule a free screening session right now.



Talkspace¹³ provides personalized care for all – by making mental health access safe, quick and easy. Employees can expect immediate, responsive care to support their diverse needs.





THERAPEUTIC APPS

Here are apps to help employees stay happy and healthy – at no additional cost.



iPrevail¹⁴ is designed by experienced clinicians to help your employees take control of the stresses of everyday challenges associated with life's difficult transitions.

Features:

- Interactive video lessons
- One-to-one peer coaching
- Support communities
- Wellness activities

Proven results: 79% of participants experience improvement after engaging in their personalized program.¹⁵



Happify's¹⁴ science-based activities and games can help your employees overcome negative thoughts, stress and life's challenges.

Helps your employees:

- Build resilience
- Reduce stress
- Improve coping mechanisms
- Increase focus
- Reduce symptoms associated with anxiety and depression

Proven results: 86% of frequent users get happier in two months.¹⁶



SEMINARS

Knowledge is power against behavioral health issues.

Your employees can get expert advice and information about mental health in this behavioral awareness seminar series. Topics include:

- › [Children and Families](#)
- › [Autism Awareness](#)
- › [Eating Disorders](#)
- › [Substance Use Disorders](#)

These informative seminars are free. **Please contact your Health Engagement Consultant to explore other educational seminars for your employees.**

CONSULTATIONS

Guidance to help with financial and legal concerns.

Your employees are entitled to the following 30-minute consultations – at no additional cost.

- › **Legal guidance:** Employees can meet with an attorney for legal issues, such as civil suits, personal/family matters and issues with the Internal Revenue Service.¹⁷
- › **Financial guidance:** Employees will have access to a financial specialist for debt counseling, budgeting advice and more.

Your employees can call Cigna to schedule these complimentary consultations.



IDENTITY THEFT PROTECTION

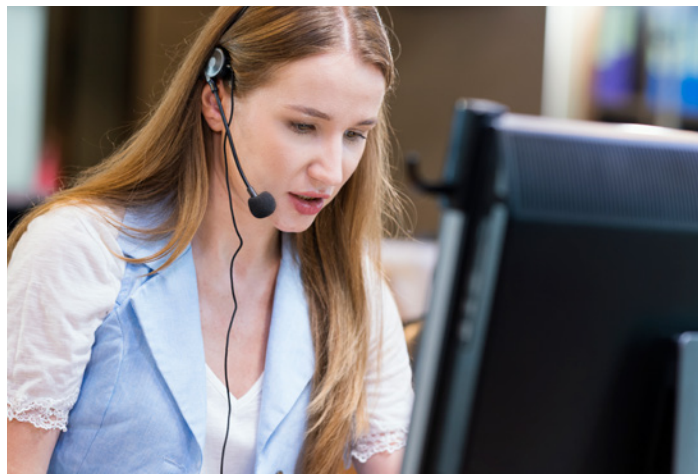
One less thing for employees to worry about.

Offered through Cigna at no additional cost, your employees can get peace of mind from award-winning IdentityForce protection.¹⁸ It provides proactive identity and credit monitoring, sends fraud alerts, and helps fix any identity compromises.

- › You can find out more by accessing our toolkit: cignaclient.com/l/identityforce-client
- › Your employees can call **1.833.580.2523** or visit cigna.identityforce.com/starthere to enroll.

The cost of identity theft adds up.

- › Consumers filed **2.2 million** fraud reports in 2020, accounting for **\$3.3 billion** in losses.¹⁹



If you need further assistance navigating employees to the right behavioral health resource, please call your Cigna representative.



1. This applies to all groups on Facets except Guaranteed Cost (GC) cases situated in NY, NJ, MD, PR or USVI. 2. 2020 Cigna Behavioral Operations report. 3. 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 or under all plans. 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. 4. The downloading and use of any mobile App is subject to the terms and conditions of the App and the online store from which it is downloaded. Standard mobile phone carrier and data usage charges apply. 5. National Alliance on Mental Illness (NAMI). "Mental Health Facts in America." [PDF]. Accessed October 2022. <https://www.nami.org/NAMI/media/NAMI-Media/Infographics/GeneralMHFacts.pdf>. 6. Behavioral Health Insights, Cigna Book of Business claims data January 1, 2020, through December 31, 2020. Adults only. 7. Employee assistance program services are in addition to, not instead of, health plan benefits. These services are separate from 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 program are not available where prohibited by law. 8. Customers under age 13 (and their parent/guardian who is not already eligible for the EAP) will not be able to register at myCigna.com or the mobile app. Parents who are covered under the EAP can register and initiate service requests for their covered children. App/online store terms and mobile phone carrier/data charges apply. 9. Internal unique provider data as of June 2022. 10. Five days for routine therapy and 15 days for prescriber. 11. Cigna Book of Business with Ginger April 2021–December 2021. 12. Evernorth Book of Business data, 2021. 13. Program services are provided by independent companies/entities and not by Cigna. Programs and services are subject to all applicable program terms and conditions. Program availability is subject to change. Program not available in all states. 14. iPrevail and Happify program services are provided by independent companies/entities and not by Cigna. The downloading and use of mobile apps are subject to terms and conditions, and standard mobile phone and data usage charges apply. Programs and services are subject to all applicable program terms and conditions. Program availability is subject to change. These programs do not provide medical advice and are not a substitute for proper medical care provided by a health care provider. Information provided should not be used for self-diagnosis. Always consult with a provider for appropriate medical advice. 15. Based on a clinical trial, Prevail Health Solutions, 2018. Results may vary. 16. Happify Science-based Activities and Games — source online. 17. Our legal services provide access to a nationwide network of participating law firms and attorneys, all in good standing with their local bar associations. Get an initial, no-cost consultation and a discount on legal fees for help with family law, real estate concerns, estate planning and more. Identity theft consultation services are also available. Legal consultations related to employment-related matters are not available under this program. 18. Identity Force program and services are provided by independent companies/entities and not by Cigna Corporation or its operating subsidiaries. Program and services are subject to all applicable program terms and conditions. Program availability is subject to change. References to third-party organizations or companies, and/or their products, processes or services, does not constitute an endorsement or warranty thereof. Your use of such products, processes or services are at your sole risk. Product may be updated or modified prior to availability. Product availability may vary by location and plan type and is subject to change. 19. Federal Trade Commission. "New Data Shows FTC Received 2.2 Million Fraud Reports from Consumers in 2020." [Press release]. February 4, 2021. <https://www.ftc.gov/news-events/news/press-releases/2021/02/new-data-shows-ftc-received-22-million-fraud-reports-consumers-2020>.

This document is for informational purposes only. It is not medical advice. Always consult a doctor for appropriate examinations, treatment, testing and care recommendations, including prior to choosing another provider for care. In an emergency, dial 911 or visit the nearest emergency room.

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