



**CIGNA EASY CHOICE TOOL
USER GUIDE**

For employees

Together, all the way.®



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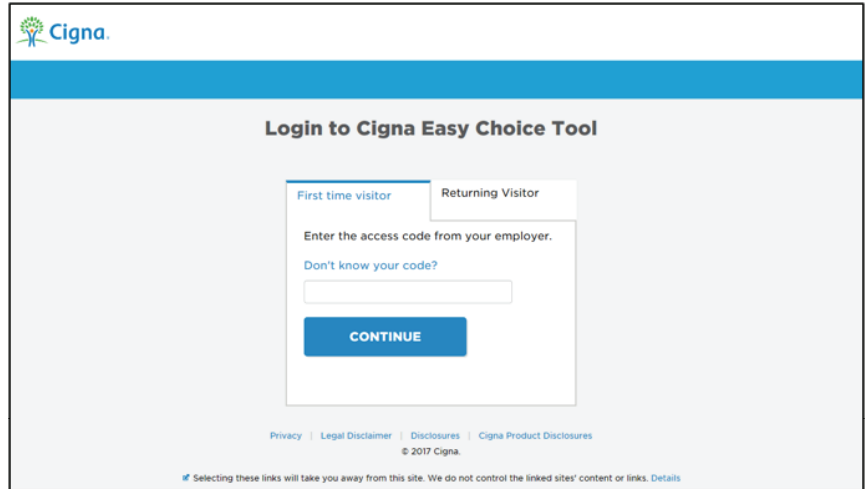
This document provides helpful information on how to use the website chosen by your employer when enrolling in your benefits. It does not include all screens in the enrollment experience and certain information may vary. It is not intended as financial advice or to encourage enrollment in any products and services. Coverage and benefits details are in your plan documents.



ACCESSING CIGNA EASY CHOICE TOOL AS A FIRST-TIME VISITOR

The following information describes how employees access and use Cigna Easy Choice Tool. The following sections describe how to access Cigna Easy Choice Tool as a first-time visitor and as a returning visitor.

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

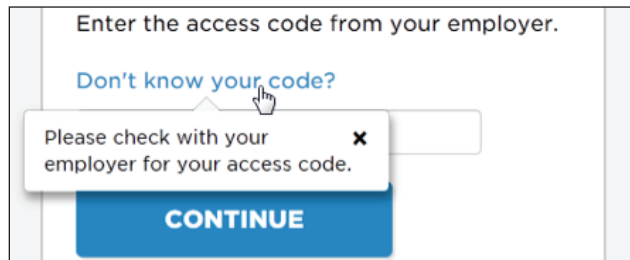


Cigna Easy Choice Tool login page – *First time visitor* tab

- 2 Enter the access code from your employer in the *First time visitor* tab and click **Continue**.

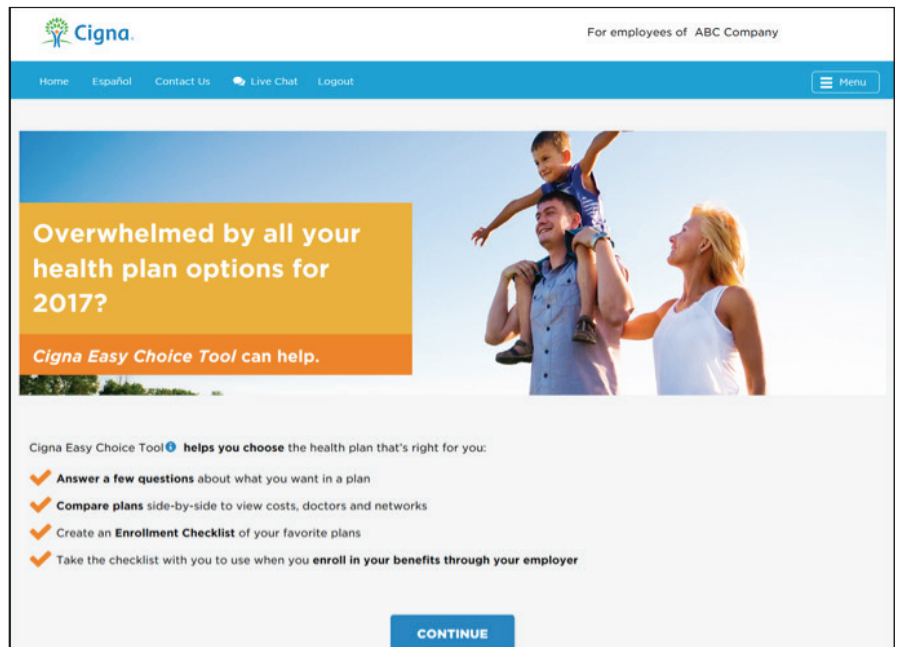
Notes:

- ▶ 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 Cigna Easy Choice Tool *Home* page opens.



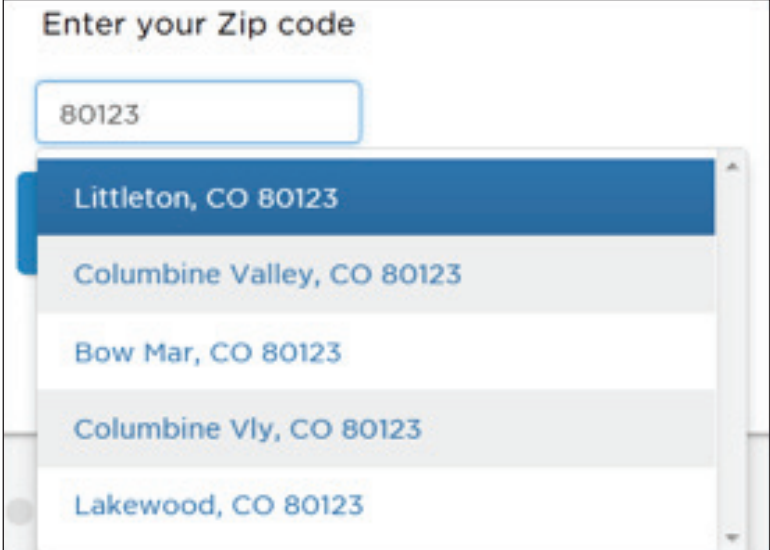
Cigna Easy Choice Tool *Home* page – Customer view

3 Click **Continue**.
The *Your Zip Code* question displays.

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

4 Enter your zip code and click **Continue**.

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



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.

5 Select your answer for this question and click **Continue**.

► The *Who Are You Covering* question displays.

- 6 Do **one** of the following:
- Click **Me** if you only want medical coverage for yourself. The *My Plan Cost Preferences* question displays.
 - Click **Me & Others** if you want medical coverage for you and other dependents.

When you click **Me & Others**, the *Dependents* 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 + *Add another zip code* link to add another box.

► The *My Plan Cost Preferences* question displays.

7 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 *Planned Health Expenses* question displays.

8 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.

9 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: 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.

10 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.

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

▶ The *Search for Your Health Team* dialog opens.

12 Expand the *Your Health Team* section and do any of the following:

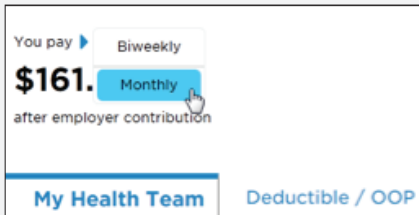
- Click the **Doctors** tab, click **Add a Doctor**, enter your doctor's last name, and then select your doctor from the drop-down list.
- Click the **Hospitals** tab, click **Add a Hospital**, enter your hospital's name, and then select your hospital from the drop-down list.
- Click the **Facilities** tab, click **Add a Facility**, enter your facility's name, and then select your facility from the drop-down list.

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

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

▶ The *<plan year> Plan Options* page opens. This page contains all of the plans that your company offers, but Cigna Easy Choice Tool ranks the top three (Best Fit, Next Best Fit, and Good Fit).

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



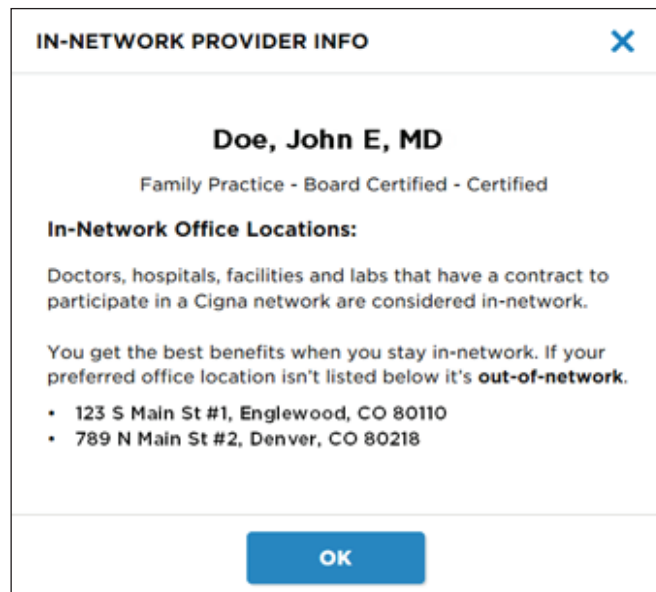
toggling the pay period view for a plan

- e. Click the *In-Network* link at these locations on the *My Health Team* tab to view where the provider has locations that are in-network.

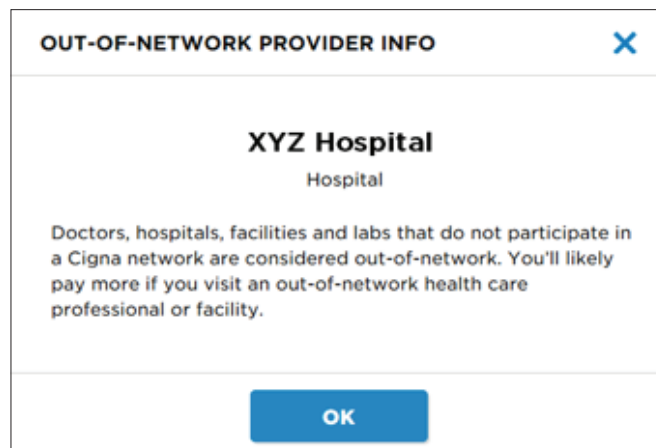
- f. Click the *Out-of-network* link to view the out-of-network message for this provider.
g. Click the *Search* link to open the *Search for Your Health Team* dialog to search for providers, hospitals and facilities.

- a. Click the *Change* link to change the dependents that the medical plans cover.
b. Click the *Information* icon **i** 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.

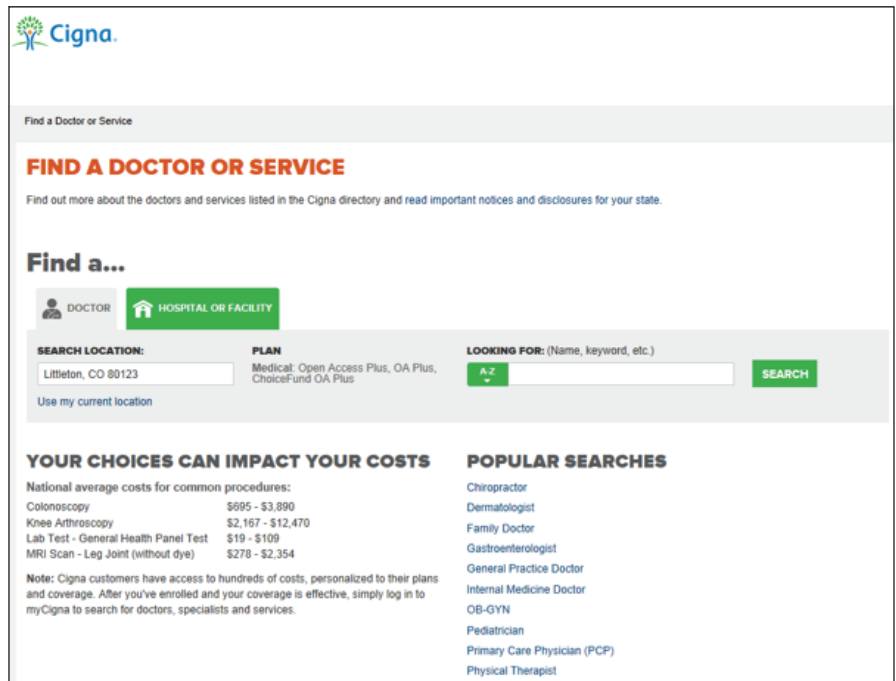


In-network Provider pop-up description



Out-of-network Provider pop-up description

- h. Click the *Browse* link for the network to open the directory and view all in-network providers for this plan.
- i. 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 *Deductible/OOP* tab to view details about this plan's deductibles and out-of-pocket maximums.



Find a Doctor or Service page

- 15 Do either of the following in the *<plan year> Plan Options* page after you have reviewed the plans:
- a. Select **Save** within the plan in which you want to enroll.
 - b. Select two or up to three plans and click **Compare** to compare the plans side by side.

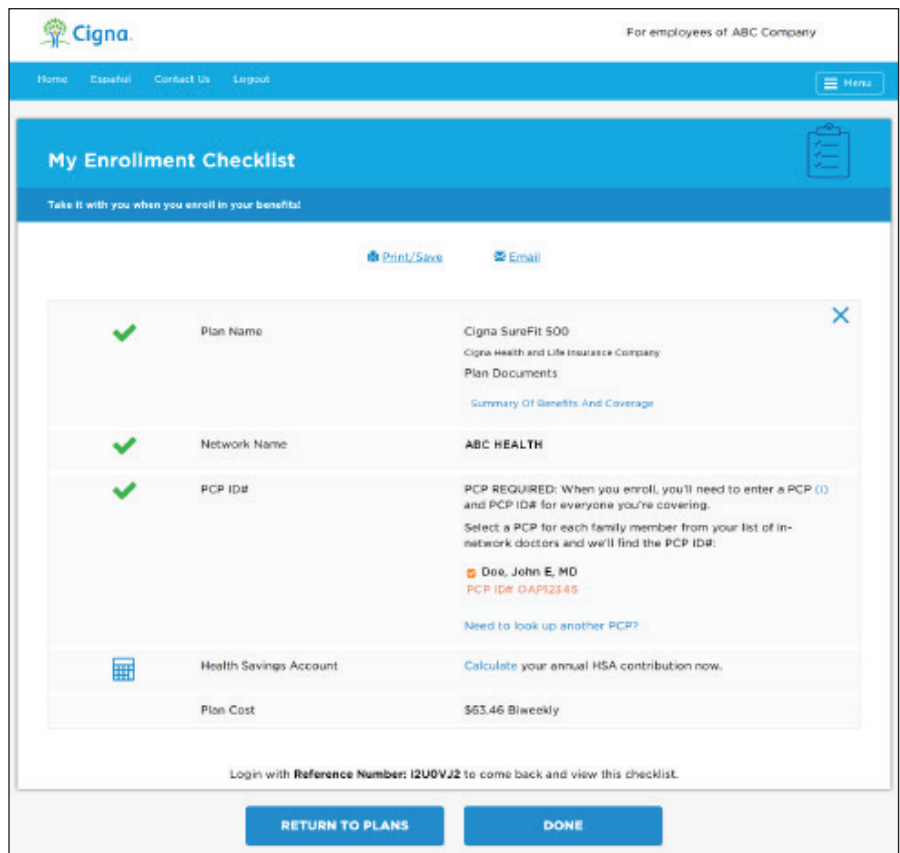
► The *My Enrollment Checklist* page opens.



Compare button on the *<plan year> Plan Options* page

- Review the plan comparison.
- (Optional) Click **Print/Save** to print or save a PDF of the plan comparison, or click **Email** to email the PDF of the plan comparison.
- Click **Back** to go back to the *<plan year> Plan Options* page.
- Click **Save** within the plan in which you want to enroll.

The *My Enrollment Checklist* page opens, showing your plan details.



My Enrollment Checklist page

16 Do any of the following on the *My Enrollment Checklist* page:

- Click **Print/Save** to print or save a PDF of the enrollment checklist, or click **Email** to email the PDF of the enrollment checklist.
- Review the plan's Summary of Benefits and Coverage and other plan documents.
- Look up another PCP to add to this checklist.
- Calculate your annual HSA contribution.

17 Click **Done** when you have finished working in the *My Enrollment Checklist* 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 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/public/web/index.html#/login?referenceNo=I2U0VJ2>
- Select the **Returning Visitor** tab
- Enter Reference Number: I2U0VJ2

▼ Email this reference number to yourself

Email

Confirm email

SEND EMAIL

LOGOUT

Enrollment Checklist reference number dialog

Note: If you lose your reference number, you must access Cigna Easy Choice Tool using your access code and start again. It is not possible to retrieve your reference number from the tool.

18 (Optional) Click **Email this reference number to yourself**, enter your email address, and then click **Send Email**.

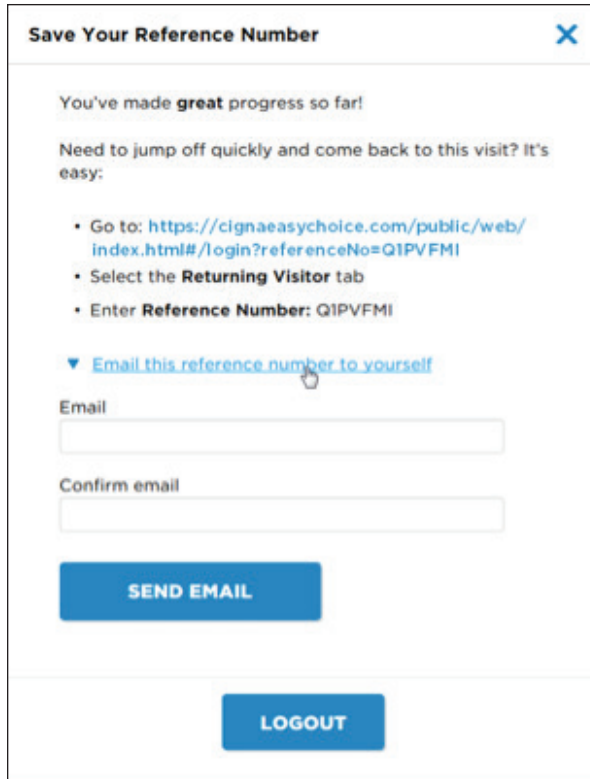
19 Click **Logout**.

- ▶ You return to the Cigna Easy Choice Tool login page.

ACCESSING CIGNA EASY CHOICE TOOL AS A RETURNING VISITOR

If you logged in to Cigna Easy Choice Tool previously, click the *Returning Visitor* tab and enter your reference number. You receive your reference number when:

- You log out of the tool before adding a plan to your Enrollment Checklist

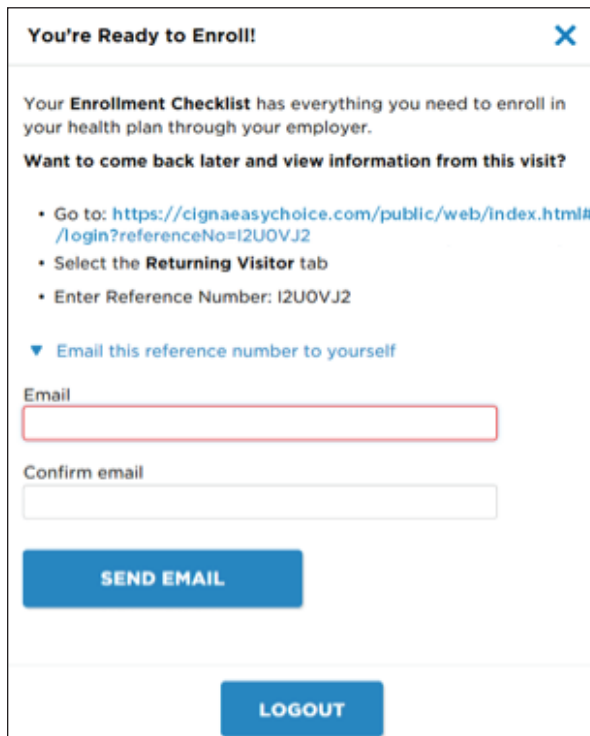


The dialog box is titled "Save Your Reference Number" and has a close button (X) in the top right corner. The content includes:

- A message: "You've made **great** progress so far!"
- A question: "Need to jump off quickly and come back to this visit? It's easy:"
- A list of instructions:
 - Go to: <https://cignaeasychoice.com/public/web/index.html#/login?referenceNo=Q1PVFMI>
 - Select the **Returning Visitor** tab
 - Enter **Reference Number:** Q1PVFMI
- A link: "▼ [Email this reference number to yourself](#)" with a mouse cursor pointing to it.
- Two input fields: "Email" and "Confirm email".
- A blue button labeled "SEND EMAIL".
- A blue button labeled "LOGOUT" at the bottom.

Save Your Reference Number dialog

- You click the *Done* button from your Enrollment Checklist



The dialog box is titled "You're Ready to Enroll!" and has a close button (X) in the top right corner. The content includes:

- A message: "Your **Enrollment Checklist** has everything you need to enroll in your health plan through your employer."
- A question: "Want to come back later and view information from this visit?"
- A list of instructions:
 - Go to: <https://cignaeasychoice.com/public/web/index.html#/login?referenceNo=I2UOVJ2>
 - Select the **Returning Visitor** tab
 - Enter Reference Number: I2UOVJ2
- A link: "▼ [Email this reference number to yourself](#)"
- Two input fields: "Email" and "Confirm email".
- A blue button labeled "SEND EMAIL".
- A blue button labeled "LOGOUT" at the bottom.

You're Ready to Enroll! Dialog

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

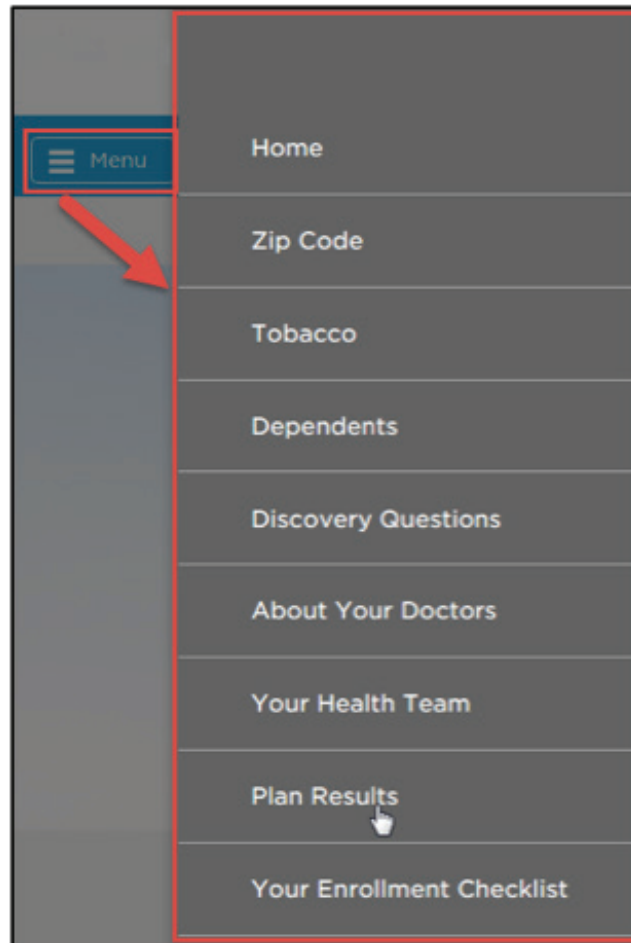
2 Click the **Returning Visitor** tab.

3 Enter the reference number that you received when you last accessed the tool and click **Continue**.

- 4 Do either of the following:
- a. Click **Continue** to go through the set of discovery questions again.
 - b. Click the menu icon to expand the right navigation menu to go directly to an area of the tool.

For example, you can go directly to your Plan Results from your last session and perform another comparison of plans, or go to your Enrollment Checklist and print, save, or email the checklist.

► The Cigna Easy Choice Tool *Home* page opens.



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





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