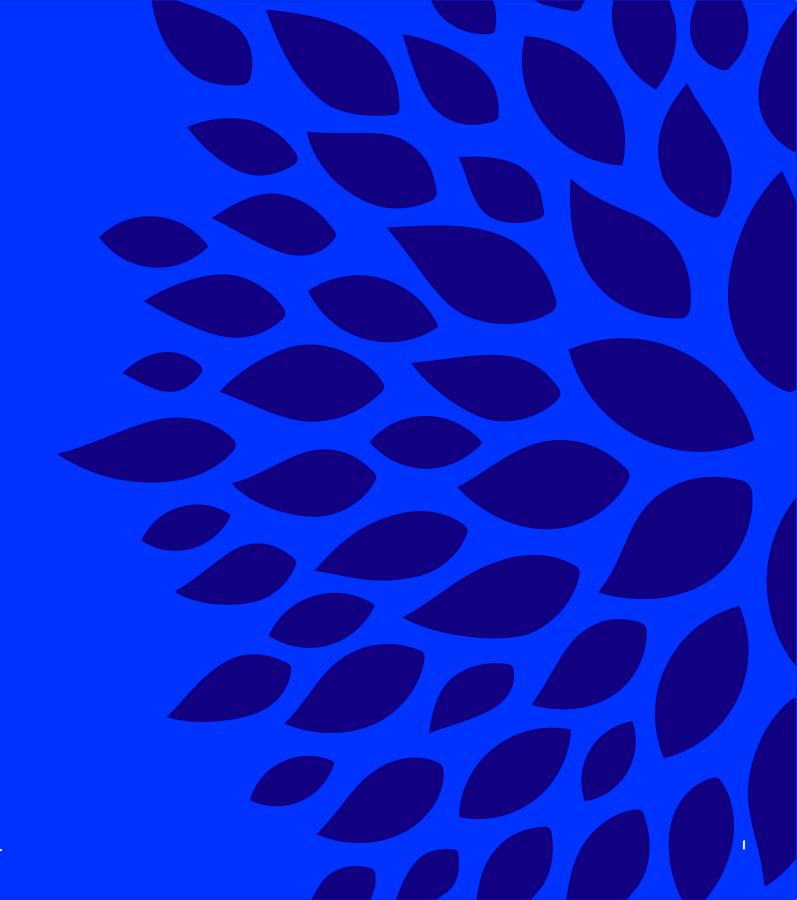
Better behavioral healthcare that's built for the individual.

Cigna Total Behavioral Health®





Offered by Cigna Health and Life Insurance Company.

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Wellness starts with a healthy mind.

You know today's mental health statistics all too well. It's likely the effects go far beyond what you see on the surface of your employees.

l in 4 adults suffers from a mental health condition, and only about half of those get care.

Those who struggle with mental health often have physical health problems with up to 6 times greater total health care costs.²

Untreated depression can lower productivity by 35%.3

Unaddressed mental health needs can shorten a lifespan by up to 25 years.⁴

It's time to find a behavioral health solution that connects your employees and their families with the mental health support they need.





Effective engagement. Real results.

Cigna Total Behavioral Health® is your solution for better access to mental health care, delivered to meet the individualized needs across your workforce. It's a comprehensive, premiere behavioral health solution that offers unique value through its design.

27% greater utilization⁵

15% more individuals who receive treatment⁶

\$193 PMPY medical cost savings⁷





Better access to care.

Cigna Total Behavioral Health connects more individuals to care—with highly personalized assistance to support each customer when and how they need it.

Here's how it works:

Fast appointments – often within 2 days.

In-the-moment care 24/7/365 – Members can speak directly with a Cigna Healthcaresm behavioral clinician for any level of need.

100% follow-up - Designed to ensure access, care and satisfaction is achieved.

Personalized assistance – Special Care Navigators serve members throughout their path to care, from therapist matching and scheduling, to next steps and more.

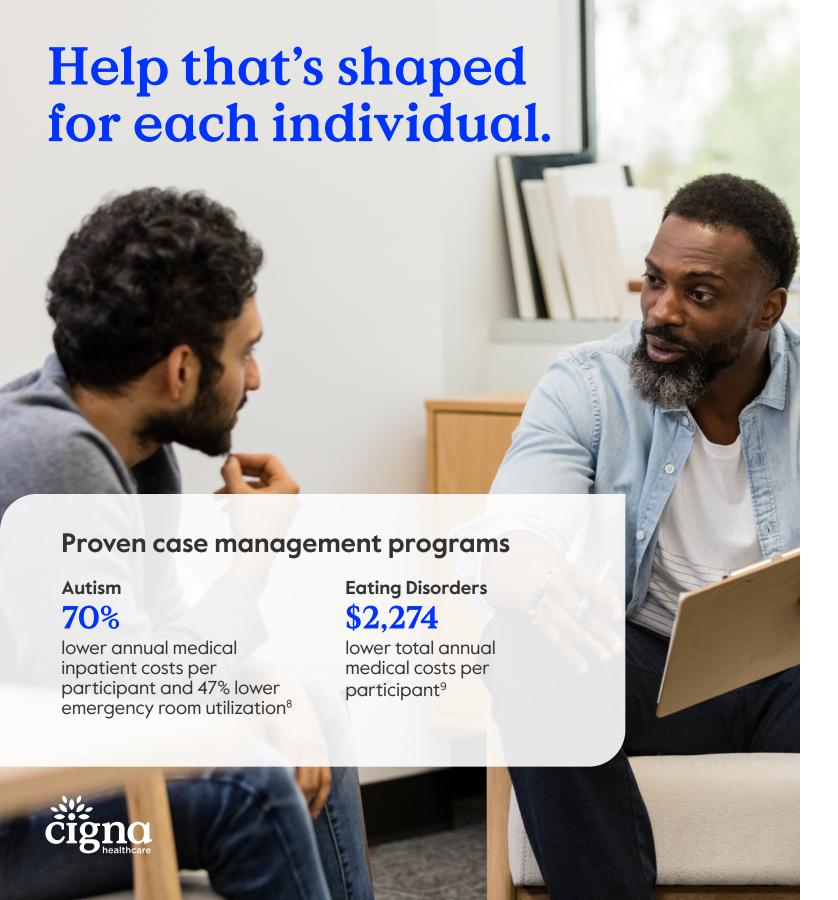
Proactive outreach to those needing care – At-risk members are identified and engaged in care early.





Watch a sample customer journey.





- myCigna guided navigation to help find care across digital, virtual and in-person options based on level of need and preferences, with online scheduling available.
- Large, national network of diverse behavioral healthcare providers, and one of the largest virtual care networks.
- Three face-to-face visits with a licensed mental health professional in our network—at no additional cost.
- **Specialty case management** and coaching programs for Autism, Eating Disorders, Substance Use Disorders and Parents and Families.
- Centers of Excellence program with top-ranked, nationwide in-network facilities specializing in Adult Mental Health, Child and Adolescent Mental Health, Eating Disorders and Substance Use.
- The **Changing Lives by Integrating Mind and Body**® (CLIMB) educational group coaching program, for individuals struggling to cope with the emotional aspects of chronic stress.
- Self-guided apps Happify and iPrevail for peer support and to build resiliency.



- A comprehensive, premiere behavioral health solution that expands access to behavioral care across a wide range of employee needs.
- Cigna Healthcare funds all covered in-network behavioral claims (including services for mental health and substance use disorder diagnoses).
- Through integration with all of your Cigna Healthcare coverages, we can create powerful opportunities to address whole health.

1.5%

reduction in medical, pharmacy and behavioral claim costs in year one when you add Cigna Total Behavioral Health¹⁰ \$193

PMPY in medical cost savings when you integrate medical, behavioral and pharmacy with Cigna Healthcare⁷

Up to

\$2,565

medical savings per person when Cigna Healthcare customers who are newly diagnosed with a behavioral health condition receive one or more behavioral outpatient treatments^{II}

27% higher behavioral utilization⁵

The Cigna Healthcare difference matters.

Consider the possibilities with a different approach:



Care for whole person health, because behavioral health is embedded in everything we do (medical, pharmacy, dental).



Immediately connect individuals to a licensed clinician 24/7/365 for all concerns, not just in times of crisis, providing unlimited evaluations or hour-long talk sessions.



Help navigating the everyday challenges of better mental health, through the one-on-one support of special Care Navigators.



100% follow-up to ensure customers have what they need.

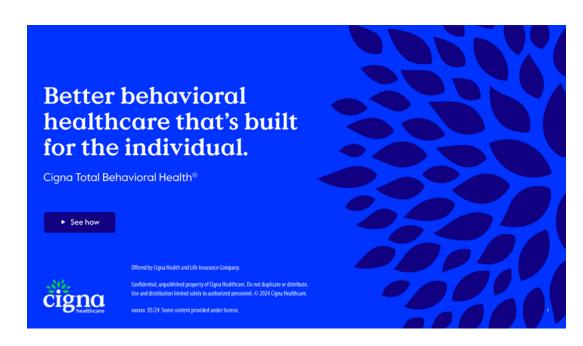




Thank you.



If you're ready to explore how Cigna Total Behavioral Health can help your employees' mental health, contact your Cigna Healthcare representative today.



Click to download this Total Behavioral Health overview for offline viewing.



- 1. John Hopkins Medicine. "Mental Health Disorder Statistics." January 24, 2022.
- 2. Milliman. "How do individuals with behavioral health conditions contribute to physical and total health spending" Feb. 2021.
- 3. Leonhardt, Megan. "Workplace mental health benefits can reduce sick days, increase productivity and even provide savings for employers" Fortune, June 9, 2022.
- 4. Fiorillo, Andrea & Sartorius, Norman. "Mortality gap and physical comorbidity of people with severe mental disorders: the public health scandal." Annals of General Psychiatry. Dec. 13, 2021.
- 5. Based on internal Cigna Healthcare analysis of 2022 claims associated with Cigna Total Behavioral Health compared with Fee For Service (with outreach), as of Aug. 2023.
- 6. Based on internal Cigna Healthcare research as of August 2023. Compares number of customers who seek behavioral care under Cigna Total Behavioral Health versus Fee for Service (with outreach).
- 7. Cigna Healthcare 2024 National Book of Business study of medical customers who have Cigna Healthcare integrated medical, pharmacy and Cigna Total Behavioral Health benefits. Average annual per member per year (PMPY). Individual client/customer results will vary and are not guaranteed.
- 8. Cigna Healthcare Analytics, Autism Specialty Program Evaluation, 2020. Results may vary.
- 9. Cigna Healthcare Analytics, Eating Disorder Specialty Program Evaluation, 2021. Results may vary.
- 10. Not available in all states. Some restrictions apply.
- 11. Johana Belton, PhD; Carol Quinlan, MPH.; Beth Taylor, PhD et al. Dec. 2022. Association of Outpatient Behavioral Health Treatment with Medical and Pharmacy Costs in the First 27 Months Following a New Behavioral Health Diagnosis in the US. Results may vary.

Product availability may vary by location and plan type and is subject to change. All group health insurance policies and health benefit plans contain exclusions and limitations. For costs and details of coverage, contact a Cigna Healthcare representative.

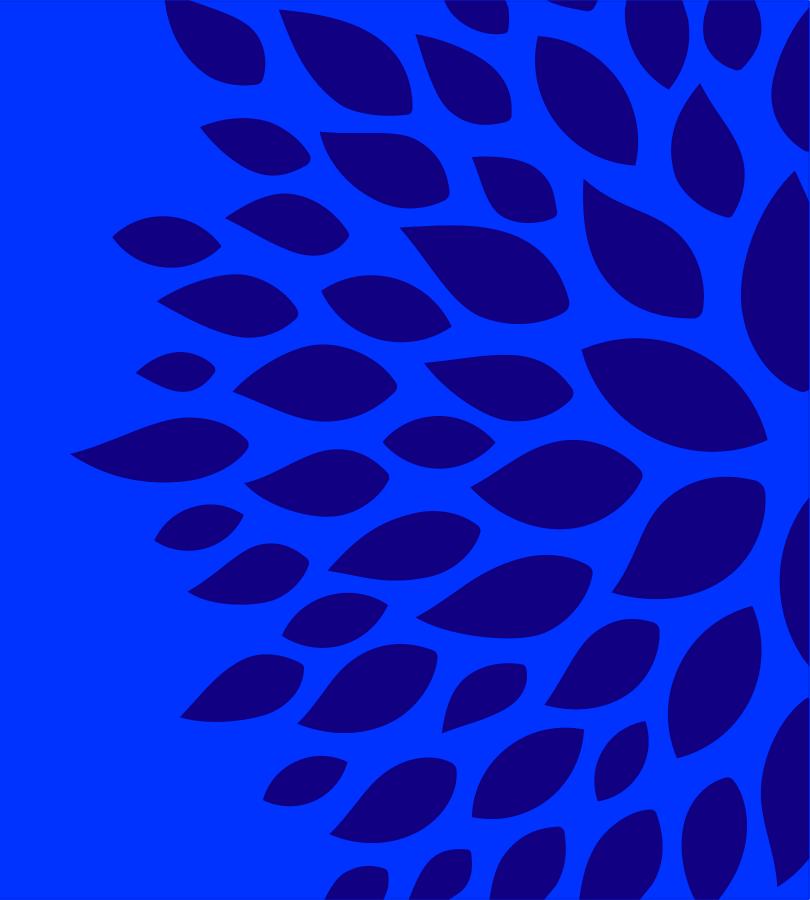
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Appendix: Proactive outreach pop-up detail.





Better access to care.

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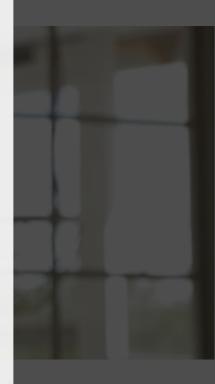
Details

Expanding access through proactive outreach

We use our rich set of customer data—enhanced by the integration across medical, pharmacy and dental—to build predictive models that enable us to identify employees who may benefit from behavioral health interventions.

As part of your Cigna Total Behavioral Health solution, we use these predictive models to identify, proactively reach out and engage customers. The models provide intelligence including risk stratification, which enables us to place an outbound phone call to employees who are at highest risk, with lower touch outreach options such as email to those of lesser risk.

The intent is to address needs early and navigate people to appropriate treatment—avoiding the complexities and barriers many might otherwise face, to simplify the care experience and also lower costs.



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