



Benefits To Go

Your ID Card

Take a look at your medical ID card. It will remind you which JCPenney Medical option you've elected to enroll in – either the Consumer Directed Health Plan (**CDHP**) or Preferred Provider Organization (**PPO**).



This sheet outlines the **CDHP option for CIGNA**.

Your Preventive Care and Screenings

Be sure to go to the doctor for **preventive care**. Taking care of things like **annual physicals**, **well-woman exams**, **blood work** and **immunizations** can help you stay healthier in the long run.

The good news is that JCPenney will pay **100% of your preventive care** up to \$500 per covered person each year. All you have to do is remember to **tell your doctor's office staff to file the claim as "preventive."**

You also should remember to visit your doctor for important **preventive screenings**, such as **mammograms** or **colonoscopies**. JCPenney covers these at 100% – which is in addition to your \$500 of preventive care.

Your Medical Care

■ When you visit the doctor because you're sick or need care, your claim will first hit your Health Reimbursement Account (HRA). The amount of money JCPenney puts in your HRA depends on the election you made at annual enrollment:

- You Only: \$500
- You + Spouse/DP: \$750
- You + Child(ren): \$750
- Family: \$1,000

After you've used all of the money in your HRA, your claim will hit your Health Incentive Account (HIA) if you filled out your Personal Health Assessment during Annual Enrollment and participated in any required Healthyroads or Matria programs.

Out-of-Pocket Expenses

Going to the doctor should cost you \$0 out of pocket at the time you receive medical services, if you still have money available in your HRA or HIA. CIGNA should take care of processing your claim directly with your doctor.

If you've used all the money in both your HRA and HIA accounts, you may have to meet a deductible and possibly pay coinsurance. **This should be the first time you have to pay money out of your own pocket.**

If your doctor asks you for payment, show him/her this summary. If you are still asked to pay, CIGNA/JCPenney will reimburse you the amount if HRA or HIA dollars are available in your account.

Health Care Flexible Spending Account (FSA)

If you enrolled in the Health Care FSA during Annual Enrollment, that money can be used to pay out-of-pocket health care costs. If you have questions, call CIGNA at 1-800-560-1379. You can see your FSA balance at mycigna.com.

Your Accounts

You can keep track of the money in your HIA, HRA and FSA accounts by checking your Explanation of Benefits (EOB) – either mailed to you by CIGNA or online at www.mycigna.com. You'll need your user ID and password to log on and view your personal account information online.

Here are examples of how the accounts work together.

Let's take a look at Gwen's medical costs for the year. We'll assume that Gwen is single and has a Health Incentive Account (HIA) of \$350. How will Gwen's medical care be covered using the CDHP plan?

CIGNA CDHP Example					
Gwen's Medical Care	Cost of Care	JCPenney's Money	Gwen's HRA (Funded 100% by JCPenney)	Gwen's HIA (Funded 100% by JCPenney)	Gwen's Money
Beginning of the year		n/a	\$500	\$350	n/a
Well-woman exam Blood work	\$150 \$90	– \$240 JCPenney pays 100% of preventive care up to \$500*	– \$0	– \$0	– \$0
Annual mammogram	\$100	– \$100 JCPenney pays 100% of covered preventive screenings	– \$0	– \$0	– \$0
Five doctor's visits for illnesses (\$100 each)	\$500	– \$0	– \$500 Brings account balance to \$0	– \$0	– \$0
Diagnostic Lab Work	\$300	– \$0	n/a	– 300 Brings account balance to \$50: (\$350-\$300)	– \$0
End of the year summary		JCPenney paid \$340 (\$240+\$100) to help Gwen stay healthy	Gwen's HRA paid \$500 in healthcare costs	Gwen's HIA paid \$300 in health care cost	Gwen paid nothing out-of-pocket ALL year!
Available balance to rollover		\$0 Preventive care and screening funds do not roll over.	\$0 Gwen used all of the funds in her HRA. But if there were funds left, they would roll-over to use in the next plan year.	\$50 This amount rolls over to be used in the next plan year. So, next year Gwen's HIA could start at \$400 (\$350 base + \$50 roll-over)	

*Remember, JCPenney will pay 100% of your preventive care, up to \$500 per covered person each year.

Need more information about Medical, HRA, HIA or Health Care FSA?

Contact: www.mycigna.com | 1-800-560-1379 | 7 a.m. - 9 p.m., Monday - Friday
8 a.m. - 6 p.m., Saturday