



# 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 PPO plan for **CIGNA, Open Access Plus Network**.

## 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, your claim will first hit your HIA, if you filled out your Personal Health Assessment during Annual Enrollment and participated in any required Healthyroads or Matria programs.

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 HIA. CIGNA should take care of processing your claim directly with your doctor.

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

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 there are HIA dollars 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 **www.mycigna.com**.

## Your Accounts

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

Here are examples of how the accounts work together.

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

CIGNA PPO Example					
Tom's Medical Care	Cost of Care	JCPenney's Money	Tom's HIA (Funded by JCPenney)	Tom's Money	
				Tom's Deductible	Tom's Out-of-Pocket Payments
Beginning of the year			\$350	\$750	
Annual Physical	\$200	– \$200 JCPenney pays 100% of preventative care up to \$500	– \$0	– \$0	– \$0
Two Doctor's Visits For Illnesses (Co-pay of \$25 each visit)	\$50	– \$0	– \$50 Brings account balance to \$300 (\$350-\$50)	– \$0 Office visits do not count toward the deductible	– \$0
Knee Surgery	\$3,300	– \$2,040 JCPenney pays the other 80% of the cost of Tom's surgery minus his \$750 deductible.	– \$300 Brings account balance to \$0 (\$300-\$300)	– \$450 (\$750-\$300 HIA Payment)	– \$510 Tom pays 20% of the cost of surgery minus his \$750 deductible.
End of the Year	\$3,550	JCPenney pays \$2590 (\$200 + \$2,040 + \$350 for HIA)	\$0 in account	Tom pays \$960 Payment toward his deductible (\$450) + out-of-pocket expenses (\$510)	

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

Contact: [www.mycigna.com](http://www.mycigna.com) | 1-800-560-1379 | 7 a.m. - 9 p.m., Monday - Friday  
8 a.m. - 6 p.m., Saturday