

YOUR HEALTH ASSESSMENT

Your questions answered

What is a health assessment?

The health assessment is an easy online questionnaire about your health and well-being. It takes about 15 to 30 minutes to finish. It asks you a series of questions, such as:

- Your satisfaction with your life and job
- Your safety habits (like using a seat belt)
- Your stress levels
- How you feel about your overall health

You'll also be asked to enter basic biometric data, such as your:

- Weight
- Blood pressure
- Cholesterol level

The tool analyzes your answers and gives you a personal health report. The report includes:

- Details about your most important health issues
- Ideas for health screenings
- Information about wellness and health programs
- Personalized health information

You may also be invited to join an online coaching program.

You can print a summary of the report to share with your doctor. You can use it to ask questions and learn more about your health. This information helps you make simple changes to improve your health.

Why does my employer want me to complete a health assessment?

Your employer wants you to have what you need to get and stay healthy. So you can live your life to the fullest.

Also, taking the health assessment helps you save on future health costs. It gives you information about preventive care and health programs. This can help reduce your risk of more serious illnesses and the costs they bring.

It also helps your employer improve productivity and reduce benefit costs by promoting a healthier workforce.

Why is taking the health assessment important?

The tool looks at all aspects of your health. Including your prior illnesses and other lifestyle issues. This means that it can predict future health issues fairly accurately. When you have this information, you have more control. And you can start making simple changes to improve your health.

How do I access the health assessment?

It's easy. Just follow these steps:

1. Log in or register on **myCigna.com**.
2. Click on the **My Health** tab at the top of the page.
3. Select **My Health Assessment**.
4. On the next page, click **Take My Health Assessment**.

Need help? Just click the **contact us** link and call the number on the screen. You'll reach someone who can answer your questions.

The screenshot shows the myCigna.com website. At the top, there's a navigation bar with 'HOME', 'HEALTH ASSESSMENT', and 'COACHING PROGRAMS'. Below this, a banner reads 'Welcome to my health & wellness center!' and features a photo of an older woman and a younger woman smiling. To the right, a 'my health assessment' section displays a 'Current Wellness Score' of 94, dated 10/30/2013, with a color-coded bar from 'Poor' to 'Excellent'. Below the score are links for 'View Report' and 'Update Biometric Numbers'. At the bottom, there's a 'VIEW CONFIRMATION' button and a prompt to 'TAKE MY HEALTH ASSESSMENT AGAIN'.

Together, all the way.®



What happens next? Who gets my personal information?

After you finish the health assessment, you'll get a personal report. You may also be invited to join an online health coaching program. Also, a Cigna nurse may call you about health improvement programs. Cigna's Privacy Statement outlines how we use individual health assessment data. For example, it may be used to confirm your eligibility and administer your health improvement programs. Also, your employer – or an outside vendor – may get data showing if you have or have not completed your health assessment. This is to award any incentive you might be eligible for under your employer's plan.

Your employer may also get an aggregate report. This won't give any personally identifiable information. But it tells your employer how many people in your company have certain conditions. Your employer may use this information to create wellness programs for health issues like:

- High blood pressure
- High cholesterol
- Diabetes
- Weight management

Sometimes we may release individual questions and answers. We will do this in compliance with state and federal privacy laws. This information may be given to the employer. Or to an outside vendor acting on behalf of a client.

How often should I update my health assessment information?

You should retake your health assessment at least once a year. Or as your employer suggests. Your health assessment profile should reflect your most accurate and up-to-date information. You should update your profile when you have a wellness visit or a screening. Here's how you make a change:

- Log in to **myCigna.com**
- Click on the **My Health** tab at the top of the page
- Choose **Take my Health Assessment**
- Enter your new information

Will my health assessment increase my health plan cost? Or cause my coverage to be cancelled?

No. Taking your health assessment will not raise your rates or cancel your policy. We only use individual health assessment data in these ways:

- To confirm an individual's eligibility
- To administer health improvement programs for that individual

Cigna is not allowed to use the information to develop individual insurance rates. These requirements are explained in Cigna's Privacy Statement. Each person must acknowledge this statement in writing before taking the health assessment.

Will my health assessment results make it hard to get health insurance in the future?

No. Your health assessment will not impact your future health coverage. We only use individual health assessment data in these ways:

- To confirm an individual's eligibility
- To administer health improvement programs for that individual

Cigna is not allowed to use the information to decide eligibility for health coverage. Also, Cigna doesn't share health assessment results with other carriers. These requirements are explained in Cigna's Privacy Statement. Each person must acknowledge this statement in writing before taking the health assessment.

Will my health assessment results cause a claim to be denied because of a preexisting condition?

No. Information from your health assessment isn't used to decide claim payment. It's used to:

- Offer you information on the level and nature of your health risks
- Give you ideas for better health
- Decide whether a wellness or other health program might be helpful to you

Why does the health assessment ask personal, non-health questions? Like my ethnicity and marital status?

Personal factors, like ethnicity and marital status, are part of your total health picture. That information helps assess and predict your future health risk. Some ethnic groups are more at risk for certain health problems. So it's important to include that information.

Where does my health assessment information go after I complete it?

Health assessment information is compiled and stored at Cigna. We maintain the information and take measures to help keep it secure as required by state and federal law. We only use and disclose your health assessment information as described in our Privacy Statement. It's used for no other purpose. If Cigna wanted to use or disclose the information in any other way, we would ask for your written authorization.