

A Better Kind of Service – For Everyone

From everyday moments to life's most extraordinary – Cigna One Guide is here.

While other industries have advanced, U.S. healthcare remains fragmented and frustrating – disconnected systems, lagging technology, and complexity erode trust and limit access. At Cigna Healthcare®, we're changing that by creating a simpler, more connected, and more personal experience that adapts to each individual's unique needs. Cigna One Guide® is our unified platform that brings digital tools and real human support together – offering the clarity, personalization, and confidence people need to make informed healthcare decisions. Whether it's managing everyday moments or facing extraordinary challenges, we ensure no one navigates their health journey alone.

Everyday Moments Made Easier

Wellness doesn't begin and end at the doctor's office – it's shaped by everyday decisions. One Guide helps makes the entire journey smarter, through a more connected support approach that's designed to simplify the process.

Smarter Claims and Cost-Tracking

One Guide helps make claims less frustrating and easier to understand and resolve.

- Our Claims High-Touch Team offers expert help for complex or delayed claims – resolving issues faster, with a personal touch.
- The smart claims submission tool auto-fills forms, tracks status updates, and explains decisions in plain, easy to understand language.
- A redesigned cost-tracking tool shows a clear breakdown of deductibles, out-of-pocket costs, and bills – all in one place – so customers can stay on top of their benefits and expenses.
- Our direct deposit for out-of-network reimbursements helps speed up payments, so customers can focus on their health.

AI Assistant

Our industry-first AI assistant puts on-demand, personalized guidance right at customers' fingertips.

- It helps customers understand their individual benefits, navigate coverage, and make smarter health decisions – just like they would in other areas of their digital lives – backed by the power of AI.
- Customers can upload documents directly in the assistant, get updates on prior authorizations, get cost estimates, and, if needed, transfer to a customer service advocate.
- With a deep understanding of healthcare complexity, this assistant delivers a modern, digital-first experience – with a personal touch.

Personalized Health Recommendations

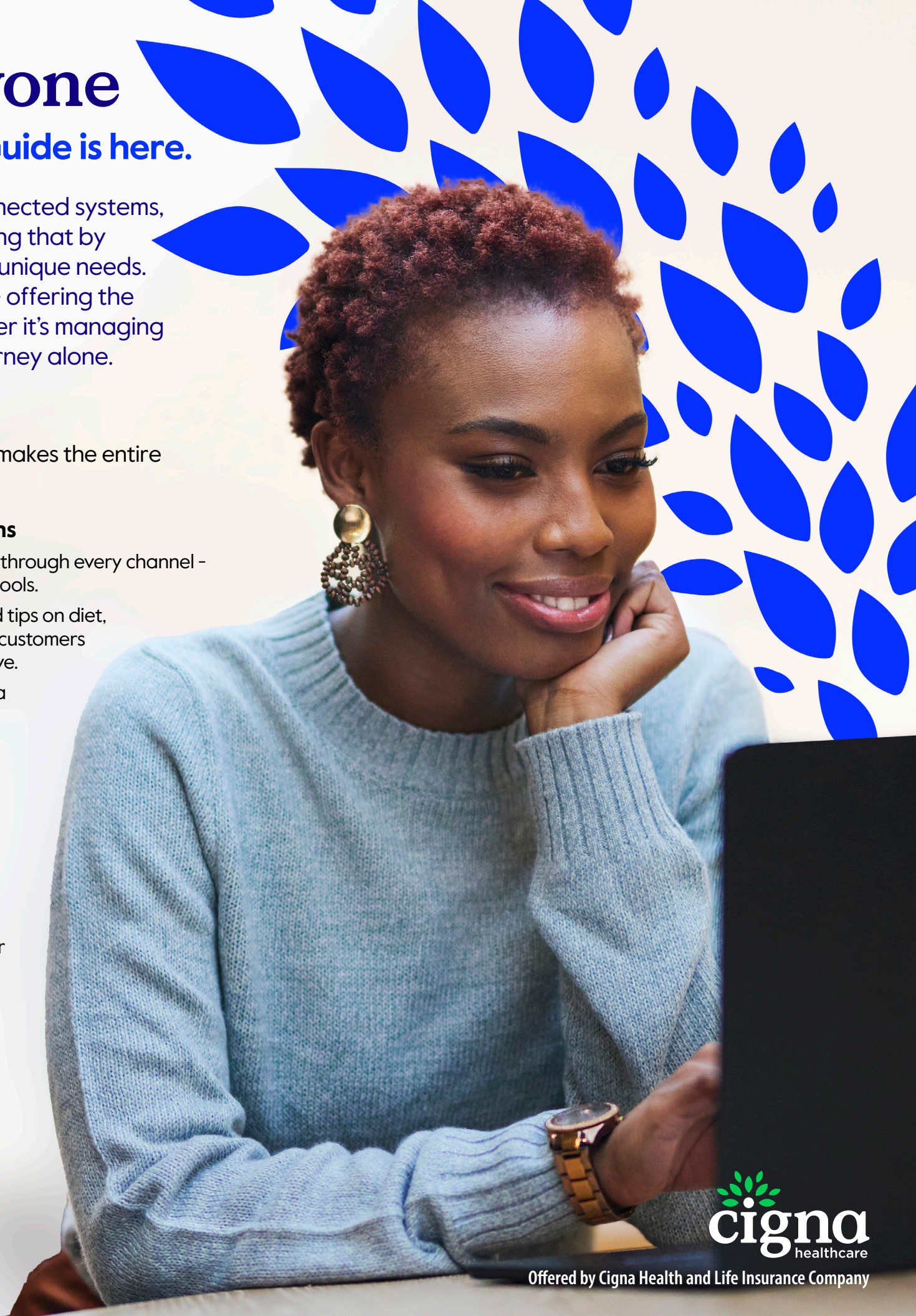
One Guide provides timely, relevant guidance through every channel – whether that's an app, a live agent, or online tools.

- From preventive care reminders to tailored tips on diet, activity, and chronic condition prevention, customers get the support they need to stay proactive.
- Suggestions are actionable – like booking a screening with a top-rated local provider, making it easier to take the next step toward better health.

Streamlined Experience, Even Before Day One

From even before day one, we make getting started simple.

- New customers have instant access to their plan, digital ID cards, and helpful tools through the myCigna® app – even before their health coverage begins.
- Our advanced Find Care tool helps match customers to care that fits their life. Whether virtual or in-person, customers can filter providers based on cost, quality, patient ratings, expertise, and more.¹



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Navigating Extraordinary Moments with Confidence

Health challenges are unpredictable, and in life's most complex moments, people need more than just benefits—they need real-time support and clear, compassionate guidance. One Guide delivers exactly that, so no one has to navigate healthcare alone.

My Personal Champion®: Dedicated Advocacy Through Life's Most Complex Health Challenges

We've expanded My Personal Champion – a highly human and personalized service that connects customers with a single, dedicated health advocate - or personal champion.

- These champions are personal points of contact to help navigate care decisions, coordinate between providers, monitor claims and pre-authorizations, and remove roadblocks.
- They understand the acute emotional and logistical challenges of managing conditions like cancer, strokes, infertility, or autoimmune diseases – and provide thoughtful, caring guidance.
- Customers also have access to specialized digital health tools that support condition tracking, offer clinical insights, and promote better day-to-day management of their condition.

Streamlined Prior Authorization, Designed Around the Customer

One Guide removes friction and frustration by making the Prior Authorization (PA) process clearer, faster, and more supportive.

- Our PA High-Touch Team works as a centralized support unit, stepping in to coordinate with providers, and simplify approvals.
- Through the Consumer Digital Experience, customers can track PA status in near real time, better understand decisions in plain, simple language, and access additional related resources instantly.
- Self-service tools help customers more easily and quickly respond to questions, modify sites of care, or submit supporting information via mobile app, or web.
- On the provider side, we're pioneering smarter, faster digital submission by prompting for missing information to reduce their administrative burden and accelerate time to care.

At Cigna Healthcare, we know that health is personal - shaped by everyday choices and life's most complex moments. One Guide supports the entire spectrum, from simplifying daily wellness tasks to navigating the most serious health challenges. By blending humanity, clinical expertise, and intelligent, predictive digital tools, we're creating a healthcare experience that helps customers be more connected, more confident and more cared for in their health journey.

 To learn more, please contact your Cigna Healthcare representative.

1. Cigna Healthcare provides access to virtual care through national telehealth providers as part of your plan. This service is separate from your health plan's network and all services may not be available in all areas; subject to state regulations.
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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Policy forms: DE – HC-CER1 et al., ID – HC-CER24 et al., LA – HC-CER1 et al., MA – HC-CER108 et al., NY – HC-CER1 et al., OK – HC-CER1 et al., OR – HC-CER1 et al., SC – HC-CER1 et al., SD – HC-CER1 et al., TN – HC-CER1 et al., VT – HC-CER1 et al., WV – HC-CER1 et al., WY – HC-CER1 et al.
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