

REDPEAK

2023 Employee Benefit Guide

A comprehensive overview of benefits for
RedPeak Team Members and their families.



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Benefits For You & Your Family

RedPeak is pleased to announce our 2023 benefits program, which is designed to help you stay healthy, feel secure, and maintain a work/life balance. Offering a competitive benefits package is just one way we strive to provide our Team Members with a rewarding workplace. Please read the information provided in this guide carefully. For full details about our plans, please refer to the summary plan descriptions on The Peak or contact HR at HR@redpeak.com

Who is Eligible?

Full-Time Team Members working at least 30 hours per week and their eligible dependents may participate in the RedPeak benefits program. Generally, for the RedPeak benefits program, dependents are defined as:

- Your spouse and domestic partner
- Dependent child* up to age 26. **Child means the employee's natural child or adopted child and any other child as defined in the certificate of coverage*

When is My Coverage Effective?

Plan Year: January 1, 2023 – December 31, 2023

When and How Do I Enroll?

All eligible Team Members are required to complete the enrollment process through Paycom, even if you do not wish to make any changes to your benefits.

Newly hired Team Members and dependents will complete the enrollment process through Paycom within 30 days of their full-time hire date. Their elected coverages will go into effect the first of the month following 60 days after full-time date of hire.

All elections are in effect for the entire plan year and can only be changed during Open Enrollment, unless you experience a family status event.



Changing Coverage During the Year

Each year during open enrollment, Team Members may make their benefit choice selections for the next plan year. The selections you make when you enroll will remain in effect for the entire plan year. RedPeak’s Benefit Program year begins January 1, 2023 and ends December 31, 2023. Once the plan year starts, you cannot make changes to your elections unless you experience a family status change. Family status changes are defined as:

- Marriage
- Divorce
- Birth or adoption of a child
- Death
- Significant change in you or your spouse’s employment status
- Loss of other health coverage
- And other changes as defined by the IRS.

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Making Changes In Your Coverage

You may make a change in your elections if one of the previously mentioned events occurs. Per Federal Regulations, you must notify RedPeak Human Resources Department and request the change with proper documentation within 30 days of the family status change; otherwise, your change in election will not become effective until the next open enrollment period.



Medical Insurance

RedPeak offers three plans through Cigna. Cigna's medical plans and networks are designed to improve your bottom line. Depending on the plan you choose, you will either have the Open Access Plus Network or the LocalPlus Network. With Cigna's Open Access Plus plan (OAP), you get choice. So, each time you need care, you choose the doctor or facility that works best for you. The LocalPlus Network is smaller than Cigna's national Open Access Plus (OAP) Network. In the LocalPlus plan, you have access to in-network benefits only from the health care professionals and facilities in the LocalPlus Network, when in a LocalPlus Network service area.

For more information on providers, or about Cigna, please go to www.cigna.com.

Tips to Help You Save Money

Find Where To Get Medication	Know Where To Go For The Right Care	Choose Your Health Care Provider	Decide To Be Proactive In Your Health
<ul style="list-style-type: none">Find the complete list of covered medications on mycigna.comRemember generic brands offer the best valueknow what brand name drugs are covered in your planAsk your doctor about a 90-day supply for your maintenance medication(s) through our home delivery pharmacy service.	<ul style="list-style-type: none">Use an emergency room for true emergenciesDon't Wait - Locate an in-network convenience care clinic or urgent care near you before you need itDon't be fooled - Some emergency rooms look like urgent care centers, so know what type of facilities are in your area	<ul style="list-style-type: none">Know which providers are in your network by going to myCigna > Find Care & CostsOpt to connect with a board-certified doctor, therapist or psychiatrist via video or phoneUse in-network national labs to help save money	<ul style="list-style-type: none">Use health improvement tools available to youGet information on the cost of medications and treatments to avoid surprisesUse your preventative care benefits, learn your core health numbers and get more information at Cinga.com/Take Control

Find Your Way to Better Health

Get more information on all the programs that are available to you.

Visit myCigna.com • Download the myCigna app • Call the 24/7 customer service line on the back of your ID card

Medical Benefits Overview

The chart below is a brief outline, please refer to the summary plan description for complete plan details.

Benefit Coverage	Cigna Open Access Plus		Cigna Open Access Plus – HSA		Cigna LocalPlus IN
	In Network	Out-of-Network	In Network	Out-of-Network	In Network Only
Annual Deductible – Embedded					
Individual	\$1,500	\$3,000	\$3,000	\$6,000	\$0
Family	\$3,000	\$6,000	\$6,000	\$12,000	\$0
Coinsurance	80%	50%	90%	60%	70%
Maximum Out-of-Pocket					
Individual	\$4,500	\$10,000	\$6,000	\$12,000	\$5,000
Family	\$9,000	\$20,000	\$12,000	\$24,000	\$10,000
Physician Office Visit					
Primary Care	\$25 copay	50% after deductible	90% after deductible	60% after deductible	\$30 copay
Speciality Care	\$50 copay	50% after deductible	90% after deductible	60% after deductible	\$50 copay
Virtual Care (Telehealth)	\$25 copay	Not Covered	90% after deductible	Not Covered	\$30 copay
Preventive Care					
Adult Periodic Exams	100% deductible waved	Not Covered	100% deductible waved	Not Covered	100%
Speciality Care	100% deductible waved	Not Covered	100% deductible waved	Not Covered	100%
Diagnostic Services					
X-Rays & Lab Testing	80% after deductible	50% after deductible	90% after deductible	60% after deductible	70%
Complex Radiology	80% after deductible	50% after deductible	90% after deductible	60% after deductible	\$250 copay
Urgent Care Facility	\$75 copay	50% after deductible	90% after deductible	60% after deductible	\$75copay
Emergency Room Facility Charges	\$250 copay waived if admitted	\$250 copay waived if admitted	90% after deductible	60% after deductible	\$350 copay waived if admitted
Inpatient Facility Charges	80% after deductible	50% after deductible	90% after deductible	60% after deductible	\$750 deductible per admission, then plan pays 70%
Outpatient Facility and Surgical Charges	80% after deductible	50% after deductible	90% after deductible	60% after deductible	\$300 deductible per admission
Substance Abuse / Mental Health					
Inpatient	80% after deductible	50% after deductible	90% after deductible	60% after deductible	\$750 deductible per admission, then plan pays 70%

Benefit Coverage	Cigna Open Access Plus		Cigna Open Access Plus – HSA		Cigna LocalPlus IN
	In Network	Out-of-Network	In Network	Out-of-Network	In Network Only
Substance Abuse / Mental Health (continued)					
Outpatient	\$50 copay for office visit – 80% after deductible for other outpatient services	50% after deductible	90% after deductible	60% after deductible	\$50 copay for office visit – 100% for other outpatient services
Other Services					
Chiropractic	\$50 copay – Limited to 20 visits annual max	50% after deductible – Limited to 20 visits	90% after deductible – Limited to 20 visits annual max	60% after deductible – Limited to 20 visits annual max	\$50 copay for office visit – 100% for other outpatient services
Retail Pharmacy (30 Day Supply)					
Generic (Tier 1)	\$10 copay	Not Covered	\$10 copay – after deductible	Not covered	\$10 copay
Preferred (Tier 2)	\$45 copay	Not Covered	\$45 copay – after deductible	Not covered	\$45 copay
Non-Preferred (Tier 3)	\$70 copay	Not Covered	\$70 copay – after deductible	Not covered	\$70 copay
Preferred Speciality (Tier 4)	25% coinsurance up to a max of \$250	Not Covered	25% after deductible – up to a max of \$250	Not covered	25% coinsurance; up to \$250
Mail Order Pharmacy (90 Day Supply)					
Generic (Tier 1)	\$20 copay	Not Covered	\$20 copay – after deductible	Not covered	\$20 copay
Preferred (Tier 2)	\$90 copay	Not Covered	\$90 copay – after deductible	Not covered	\$90 copay
Non-Preferred (Tier 3)	\$140 copay	Not Covered	\$140 copay – after deductible	Not covered	\$140 copay
Preferred Speciality (Tier 4)	N/A	Not Covered	N/A	Not covered	N/A

Employee Contributions per bi-weekly pay period (24 payroll periods)			
	Open Access Plus	Open Access Plus – HSA	LocalPlus IN
Employee	\$56.60	\$22.90	\$51.17
Employee & Spouse	\$212.43	\$107.88	\$138.59
Employee & Child(ren)	\$192.72	\$97.93	\$125.73
Employee & Family	\$253.62	\$134.20	\$149.76

MotivateMe

Healthy Actions Can Lead To Healthy Rewards!

MotivateMe is an incentive program that gives you the opportunity to earn up to \$125 when you take part in getting and staying healthy. For team members who are enrolled in Medical, you will automatically be enrolled in MotivateMe.

With myCigna, you can stay seamlessly connected to your MotivateMe incentive program in the way that’s most convenient for you – either at myCigna.com or via the myCigna® App.

From your MotivateMe Incentive Awards page, you can:

- Review the total rewards that can be earned
- Track rewards that have been earned
- Learn about the other activities to earn you rewards

Example Rewards

Preventative Exam Or OBGYN Exam	50 rewards
Preventative Dental Exam	25 rewards
Diabetes Prevention	25 rewards
Online Coaching – My Health Assistance	25 rewards
Complete One Of The Following:	
<input type="checkbox"/> Balance Your Diet	
<input type="checkbox"/> Enjoy Exercise	
<input type="checkbox"/> Lose Weight	
<input type="checkbox"/> Keep Stress In Check	
<input type="checkbox"/> Quit Tobacco – 28 Day Program	

*For all participants – if you think you might be unable to meet a standard for the reward under this wellness program, you might qualify for an opportunity to earn the same reward by different means. Contact Cigna at the number on your Cigna ID card and we will work with you and, if you wish, with your doctor. For participants who may have an impairment – if you are unable to participate in any of the program events, activities or goals because of a disability, you may be entitled to a reasonable accommodation for participation, or an alternative standard for rewards. For work-site accommodations, please contact your human resources manager or Benefits Administrator. For accommodations with online, phone or other Cigna programs, please contact Cigna at the number on your Cigna ID card.Cigna MotivateMe is a voluntary wellness program available to all Cigna-covered employees, administered according to federal rules permitting employer-sponsored wellness programs that seek to improve employee health or prevent disease.



Rewarded In Gift Cards!

- Turnkey packages are available for covered employees. Other dependents are not included in turnkey packages.
- Included in package but client can opt out.
- New goal offering effective 1/1/23
- Dental goal is aligned to Cigna Dental plans only
- Incentive may be considered taxable income. Cigna is not responsible for lost or stolen gift cards. Gift cards are subject to merchant terms and conditions.

Activities Eligible For Rewards

For a full list of activities to complete to earn rewards:

1. Log in to myCigna.com
2. Click the “Wellness” tab
3. Select “Wellness & Incentives” in the navigation bar

Health Savings Account (HSA)

Otherwise known as an HSA, the RedPeak Health Savings Account is funded by your tax-exempt dollars. It helps pay for eligible medical expenses not covered by an insurance plan, including the deductible and coinsurance. Your HSA dollars can be used to pay your out-of-pocket expenses billed by the physician, facility or pharmacy, or you can choose to save your HSA dollars for a future medical, dental, or vision. Only those Team Members covered by the High Deductible HSA Medical Plan, may contribute to a Health Savings Account.

You may contribute to your Health Savings Account on a pre-tax basis through payroll deductions up to the IRS statutory maximums. The combined Employer and Employee contributions cannot exceed these maximums:

PLAN MAXIMUMS FOR THE 2023 TAX YEAR:

\$3,850

Per Year For An Individual

\$7,750

Per Year For Those With Enrolled Dependents

If you are age 55 and over, you may contribute an extra \$1,000 catch up contribution.

EMPLOYER HSA CONTRIBUTIONS FOR HDHP PARTICIPANTS ARE ANUALLY:

\$500

Per Year For An Individual

\$750

Per Year For Those With Enrolled Dependents

There is no setup fee and no monthly maintenance fees while you are Employed with RedPeak. HSA Bank balance and transaction activity is accessed online through myCigna.com.

Flexible Spending Accounts (FSA)

A Flexible Spending Account (FSA) is an account derived of pre-tax payroll deductions used for qualified Medical and Dependent care expenses. Types of FSAs:

- Health FSA

Used for medical, dental, and vision expenses. (Max contribution is \$2,750)
- Limited FSA

An option for Team Members who are enrolled in an HSA. Used for dental and vision expenses. (Max contribution is \$2,750)
- Dependent Care FSA

to pay for certain expenses to care for dependents who live with someone while that person is at work. (Max contribution is \$5,000)

The FSA Plan Year is January through December and the funds are “Use it or lose it” for the most part. Only \$550 may rollover to the following plan year.



Dental Insurance

RedPeak offers three dental plans through Cigna. The Base and Buy-up plans offer quality care, comprehensive coverage, and the ability to choose any dental provider. You maximize your benefits and lower your out-of-pocket costs if you stay within the network. The DHMO plan offers no deductibles and no yearly dollar limits when you use your chosen in-network primary care dentist.

Benefit Coverage	Cigna Dental-DHMP	Cigna Dental-Base Plan		Cigna Dental-Buy Up Plan		
	Schedule of Benefits	In Network	Out-of-Network Benefits	In Network Only		
Annual Deductible						
Individual	\$0	\$50	\$50	\$50	\$50	\$50
Family	\$0	\$150	\$150	\$150	\$150	\$150
Waived for Preventative Care	Yes	Yes	Yes	Yes	Yes	Yes
Annual Maximum						
Per Person/Family	\$0-Variou copays apply	\$1,000	\$1,000	\$1,250	\$1,250	\$1,250
Preventative	Various copays apply	90% deductible waved	90% deductible waved	100%	80%	80%
Basic	Various copays apply	60% after deductible	60% after deductible	80% after deductible	60% after deductible	60% after deductible
Major	Various copays apply	50% after deductible	50% after deductible	50% after deductible	40% after deductible	40% after deductible
Orthodontia						
Benefit Percentage	Various copays apply	50%	50%	50%	30%	30%
Adults	Adults and Full-Time Students Various copays apply	Not Covered	Not Covered	Not covered	Not covered	Not covered
Dependent Child(ren)	Various copays apply	Covered up to age 19	Covered up to age 19	Covered up to age 19	Covered up to age 19	Covered up to age 19
Lifetime Maximum	\$0 Various copays apply	\$1,250	\$1,000	\$1,250	\$1,000	\$1,000
Benefit Waiting Periods		N/A	N/A	N/A	N/A	N/A

Employee Contributions per bi-weekly pay period (24 payroll periods)			
	Dental-DHMO	Dental-Base Plan	Dental-Buy Up Plan
Employee	\$3.21	\$7.47	\$12.72
Employee & Spouse	\$9.09	\$17.43	\$28.69
Employee & Child(ren)	\$10.90	\$18.68	\$30.77
Employee & Family	\$16.03	\$28.39	\$46.57



Vision Insurance

The Cigna vision plan includes coverage for exams and eyewear. The chart below is a brief outline, please refer to the summary plan description for complete plan details.

Benefit Coverage	Cigna Dental-Base Plan
Copay	
Individual	\$10 copay
Annual Maximum	
Materials Copay	\$15 copay
Lenses	Benefit varies by type of lens. Covered every 12 months
Contacts Covered in lieu of frames Medically necessary contacts may be covered at a higher benefit level	Elective contacts covered \$150 allowance every 12 months
Frames	Covered at \$180 allowance every 12 months

Employee Contributions per bi-weekly pay period (24 payroll periods)	
Vision	
Employee	\$4.03
Employee & Spouse	\$8.07
Employee & Child(ren)	\$8.64
Employee & Family	\$13.80

Life and Accidental Death and Dismemberment Insurance

RedPeak provides Basic Life and AD&D benefits to all active Team Members working at least 30 hours per week. The coverage is in the amount of \$50,000. The Life insurance benefit will be paid to your designated beneficiary in the event of death while covered under the plan. The AD&D benefit will be paid in the event of a loss of life or limb by accident while covered under the plan. Benefit reductions begin at age 65.

Beneficiary Information: To ensure your family’s financial security, keep your beneficiary information up-to-date and on file with Human Resources

Voluntary Supplemental Term Life Coverage

Everyone’s life insurance needs are different, depending on their family situation. That’s why additional life insurance is offered through Guardian. Benefit reductions begin at age 65. Please review Paycom for the pricing and to determine the most appropriate level of coverage.

VOLUNTARY TERM LIFE	
Employee Benefit	\$10,000 increments to a maximum of \$250,000. See cost Illustration page for details
Accidental Death & Dismemberment	Employee, Spouse & Child(ren) coverage. Maximum 1 times life amount.
Spouse Benefit	\$5,000 increments to a maximum of \$250,000. See Cost Illustration page for details.
Child Benefit	Your dependent children age birth to 26 years. \$1,000 increments to a maximum of \$10,000. Subject to state limits. See Cost illustration page for details.
Guarantee Issue: <i>The “guarantee” means you are not required to answer health questions to qualify for coverage up to and including the specified amount, when you sign up for coverage during the initial enrollment period.</i>	We Guarantee Issue coverage up to: Employee Less than age 65 \$150,000, 65–69 \$50,000, 70+ \$10,000. Spouse Less than age 65 \$50,000, 65–69 \$10,000, 70+ \$0. Dependent children \$10,000
Premiums	Increase on plan anniversary after you enter next 5 year age group
Portability: <i>Allows you to take coverage with you if you terminate employment.</i>	Yes, with age and other restrictions

Voluntary Short-Term Disability Insurance

If you rely on your income to pay for everyday expenses, then you should probably consider Voluntary Short Term Disability Insurance. It ensures that you'll receive a partial income if you're injured or too sick to work. This policy is administered by Guardian. The premium is \$0.63 per \$10 of weekly benefit. (For example, a team member earning \$50,000 annually would have a bi-weekly cost of \$7.74 for this coverage.)

SHORT TERM DISABILITY	
Coverage Amount	60% of salary to maximum of \$1,000/week
Maximum Payment Period <i>A Maximum length of time you can receive disability benefits</i>	26 weeks
Accident Benefits Begin <i>A The length of time you must be disabled before benefits begin</i>	Day 1
Illness Benefits Begin <i>A The length of time you must be disabled before benefits begin</i>	Day 8
Evidence of Insurability <i>A health statement requiring you to answer a few medical history questions</i>	Health Statement may be required
Guarantee Issue: <i>The "guarantee" means you are not required to answer health questions to qualify for coverage up to and including the specified amount, when you sign up for coverage during the initial enrollment period.</i>	We Guarantee Issue \$1,000 in coverage
Pre-existing Conditions <i>A pre-existing conditions includes any condition/symptom for which you, in teh specified time period prior to coverage in this plan, consulted with a physician, received treatment, or took prescribed drugs.</i>	3 months look back; 12 months after 2 week limitation
Premium waived if disabled? <i>Premium will not need to be paid when you are receiving benefits</i>	Yes

Long-Term Disability Insurance

RedPeak offers long-term income protection through CIGNA in the event you become unable to work due to a non-work-related illness or injury. This benefit covers 50% of your monthly base salary up to \$5,000. Benefit payments begin after 180 days of disability.

Voluntary Accident Insurance

Nobody can predict when an accident might happen. That’s why accident insurance is a great add-on policy for people who want to supplement the health and disability insurance coverage they already have individually or through an employer. Accident insurance pays you lump sum benefits after you suffer an accident. This could be a severe burn, broken bone or emergency room visit. This accident insurance policy through Guardian also offers a special benefit that pays extra for children injured while playing an organized sport like soccer, baseball, lacrosse, or football.

Your Bi-Weekly Premium	\$5.51
You + Spouse	\$9.37
You + Child(ren)	\$9.87
You, Spouse & Child(ren)	\$13.74

Benefits			
Contributions / Participation	Voluntary / 5 enrolled employees	Dismemberment	
Accident Coverage	Off Job	Hand, Foot, Sight	Single: 50% of AD&D Benefit Multiple: 100% of AD&D Benefit
Accidental Death and Dismemberment		Thumb / Index Finger Same Hand, Four Fingers Same Hand, All Toes, Same Foot	25% of AD&D Benefit
Death Benefit	Employee: \$25,00 Spouse: \$12,500 Child: \$5,000	Seatbelt and Airbags	Seatbelts: \$10,000 or Seatbelts & Airbags: \$15,000
Catastrophic Loss	Quadriplegia: 100% of AD&D. Loss of speech & hearing (both ears): 100% of AD&D. Loss of cognitive function: 100% of AD&D. Hemiplegia: 50% of AD&D. Paraplegia: 50% of AD&D.	Reasonable Accommodation to Home or Vehicle	\$2,500
Common Carrier	200% of AD&D	Rainy Day Fund	Benefit Amount: \$300 Rollover Maximum: \$150 Fund Maximum: \$600
Common Disaster	200% of Spouse AD&D	Wellness Benefit	Provides a \$50 per benefit for completing certain routine wellness screenings or procedures (refer to Plan Highlights section for example procedures)

Valuable Additional Programs

These various programs are provided at no charge to you (regardless if you participate in any of the health plans that RedPeak offers). These programs give you, and in some cases your family members, the tools and information that you need to be healthy, secure, and prepared for many life changes.

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Employee Assistance Program (EAP)

Just when you think you have life figured out, along comes a challenge. But whether those challenges are big or small, Cigna’s Life Assistance Program is available to help you and your family members find solutions to many of life’s challenges and restore your peace of mind. For more information about the program call at 1-888-712-1567. Comprehensive Employee Assistance & Work/Life Support Program 24/7. Included are three (3) face-to-face visits per person, per issue, per year with a licensed mental health provider in Cigna’s employee assistance program network.

Healthy Rewards

Cigna’s Healthy Rewards provides discounts of up to 60% on various wellness programs and services, ranging from Weight Management and Nutrition, to Vision and Hearing Care, and Tobacco Cessation. To learn more about these and other Healthy Rewards® programs, visit Cigna.com/rewards (password: savings) or call 1.800.258.3312.

My Secure Advantage

Cigna’s My Secure Advantage (MSA) program provides you full-service financial wellness and money-coaching identity theft and will preparation services. Take the opportunity to speak with a Money Coach about your financial goals and concerns, take a financial wellness survey, create an action plan to achieve your goals and plan for the long term. Visit cigna.mysecureadvantage.com or call 1.888.724.2262 Monday-Friday from 9am to 11pm EST.

Cigna Secure Travel®

Cigna’s Secure Travel® provides special assistance for emergency medical, financial, legal and communication assistance when you travel. This program gives covered individuals access to a travel assistance customer service center from anywhere in the world when traveling at least 100 miles from home. For more information about Secure Travel, call 1.888.226.4567

On **myCigna.com** and through the myCigna App, you can...

- Find in-network doctors and medical services
- review coverage
- Manage & track claims
- View, print or fax your Cigna ID card
- See cost estimates for medical procedures and prescription drugs
- Compare quality-of-care information for doctors and hospitals
- Compare prescription cost for 30 & 90 day medications and see if a lower-cost drug alternative is available
- Find retail pharmacies that offer a 90-day supply
- Sign up to receive alerts when new plan documents are available
- Access a variety of health and wellness tools and resources including
 - Online health assessment
 - Apps & Activities interactive health goal tracking program
 - My Health Assistant digital lifestyle coaching

Cigna One Guide

Combining digital technology with our personalized customer service, your Cigna One Guide is here to help...

- Resolve health care issues
- Save time and money
- Get the most out of your plan
- Find the right hospitals, dentists and other health care providers in your plan’s network.
- Get cost estimates
- Understand your bills
- Navigate the healthcare system

How to Access:

- A Call the number on your Cigna ID card
- Access the Cigna One Guide tool by downloading the myCigna App

Speciality Medications

We can help you understand, manage and treat complex conditions that require a speciality medication. Our therapy management teams, made up of health advocates with nursing background as well as pharmacists, are specially trained to help with you specific needs.

- Personalized, 24/7 support
- Condition specific education on medication therapy and side effects
- Help with the medication approval process
- Financial assistance programs available, if needed

For more information, call **800.351.3606**

Preventative Care

Getting and staying healthy is important. That’s why eligible preventative care services are covered at no additional cost to you when you receive them from a doctor in your plan’s network. Covered services include:

- Screening for blood pressure, cholesterol and diabetes
- Testing for colon cancer
- Clinical breast exams & mammograms
- Pap tests

Your physical and emotional health are connected. So when you go for your annual check-up be sure to talk with your doctor about what you’re feeling both physically and emotionally. Go to myCigna.com to view a full list of services covered under preventive care.

Health Information Line

Speak with a clinician who can help you understand and make informed decisions about health issues you are experiencing, at no extra cost. Get help choosing the right care in the right setting at the right time, whether it's reviewing home treatment options, following up on a doctor's appointment or finding the nearest urgent care center in your plan's network. Just call the number on your Cigna ID card anytime day or night.

Virtual Care

Convenient care, when and where it works for you.

With virtual care, you and your covered family members can get medical and behavioral care from the comfort and safety of home via video or phone. And, it's super easy to use. Right from your phone, or tablet, you can:

- Connect with board-certified doctors and pediatricians for minor medical conditions such as seasonal allergies, cold and flu, or upper respiratory infections
- Schedule appointments with licensed therapist or psychiatrist for behavioral or mental health conditions, such as stress and depression
- Have a prescription sent directly to your pharmacy
- Find retail pharmacies that offer a 90-day supply
- Sign up to receive alerts when new plan documents are available
- Access a variety of health and wellness tools and resources including
 - Online health assessment
 - Apps & Activities interactive health goal tracking program
 - My Health Assistant digital lifestyle coaching

Contact your in-network provider or connect 24/7 with an MDLIVE provider on myCigna.com

Behavioral Health – online and in person

For behavioral health and substance use support, get access to quality care that's convenient to you. You have access to the Cigna Behavioral Health Network of providers. To find online care:

- Go to myCigna.com > Find Care & Cost
- Search for "Virtual Counselor" under "Doctor by Type"
- Call to make an appointment with your selected provider.

Online visits with Cigna Behavioral Health network providers cost the same as in-office visits. Cost vary by plan.

In Network Care

Save money when you use doctors, hospitals and health facilities that are part of your plan's network. Chances are there's a network doctor or facility right in your neighborhood. It's easy to find quality, cost-effective care at myCigna.com

Care Management Program

Take advantage of our personal services to help you with your personal health needs. A Cigna case manager, trained as a nurse, can work closely with you and your doctor to check on your progress. You have access to My Health Assistant on myCigna.com to help you – Control stress, lose weight, eat better, enjoy exercise, quit tobacco, manage diabetes, COPD, asthma and other conditions. Enroll online today by going to myCigna.com > Wellness > My Health Assistant – Online Coaching Program



REDPEAK

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This brochure summarizes the benefit plans that are available to RedPeak Properties, LLC eligible Team Members and their dependents. Official plan documents, policies and certificates of insurance contain the details, conditions, maximum benefit levels and restrictions on benefits. These documents govern your benefits program. If there is any conflict, the official documents prevail. These documents are available upon request through the Human Resources Department. Information provided in this brochure is not a guarantee of benefits.