

my health assessment

Frequently Asked Questions



What is a health assessment?

The health assessment is an easy-to-use questionnaire about your health and wellbeing, which takes about 15 to 30 minutes to complete. The questionnaire asks you about your satisfaction with your life and job, your safety habits (such as using a seat belt), your stress levels and how you feel about your overall health. It requests basic biometric information such as your weight, blood pressure and cholesterol level.

The health assessment then analyzes your answers and produces a personal health report with details about your most important health issues. The report will include suggestions for health screenings and information about wellness and other health programs that may help you improve your health. You'll also get health information for your personal situation. Based upon your responses, you will also receive an invitation to participate in an online coaching program.

You can print a summary of the report to take to your next doctor's visit. Use it to ask your doctor questions and to learn more about your health. With more information, you can take control and make simple changes to improve your health.

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

First, your employer wants you to have the information you need to get and stay healthy, so you can enjoy your life to the fullest. In addition, completing the health assessment is a proven way to save on future health expenses. When you take advantage of preventive care services and health improvement programs, you help reduce your risk for more serious illnesses and the expenses they bring. Your employer also benefits from the lower health benefits costs and increased productivity that comes from having a healthier work force.

Why is taking the health assessment important?

The health assessment considers all aspects of your health – any illnesses you've had and any other lifestyle issues. This means that it can predict future health issues fairly accurately. When you have this information, you have more control and can start making simple changes to improve your health.

How do I access the health assessment?

It's easy. Just follow these steps:

1. Go to myCigna.com

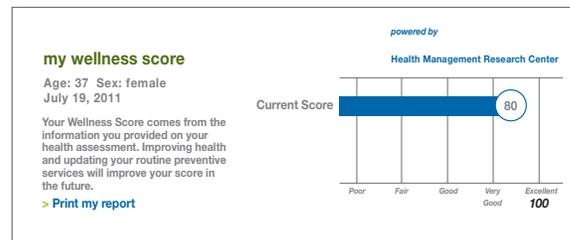
- If you have not previously registered for *my health & wellness center* or **myCigna.com**, select the "Register" button and complete the registration process.
- If you have previously registered for *my health & wellness center* or **myCigna.com**, log in with your User ID and Password.

2. Select the "Take My Health Assessment" link on the homepage.

Just look for the big red apple in the center of the screen. The health assessment link will be one of the rotating options on this page.

3. After selecting "Take My Health Assessment" link you will be transferred to the my health & wellness center homepage where you can take the health assessment.

Stuck? Just select the "contact us" link and call the number on the screen for someone who can guide you to the health assessment and answer your questions.



What happens next? Who gets my personal information?

After you complete the health assessment, you will receive a personal report and be invited to join an online health coaching program. You may also get a call from a Cigna nurse to tell you about health improvement programs that might be helpful to you. However, your information is kept confidential, and is sent to the Cigna nurse through a secure transmission.

It's important for you to know that Cigna's Privacy Statement clearly states that individual health assessment data will be used for purposes of confirming your eligibility and for administering your health improvement programs. Data indicating whether or not you've completed the health assessment may also be provided to your employer or to an outside vendor for the purpose of awarding an incentive. Your employer may also receive an aggregate report that doesn't include any personally identifiable information but provides your employer with important information about how many people in your company have certain conditions so that your employer can use this information to create wellness programs for health issues like high blood pressure, diabetes, high cholesterol and weight management.

In certain situations, in compliance with state and federal privacy laws, Cigna may provide individual questions and answers to an outside vendor acting on behalf of a client or to the employer to administer a health improvement program

How often should I update my health assessment information?

You should consider retaking your health assessment at least once a year, or as often as your employer suggests making certain that the most accurate and up-to-date information is reflected in your my health assessment profile. For example, whenever you visit your doctor for a wellness visit or a health screening, you can update your my health assessment profile to capture your most current health status. Once you've logged in using your myCigna.com User ID and Password, select the "Take My Health Assessment" link by the big red apple in the center of the screen. (The health assessment link will be one of the rotating options on this page.) After selecting the "Take My Health Assessment" link you will be transferred to the *my health & wellness center* homepage where you can see the scores of your previous two *my health assessments*. Just click on the arrow with "Take again" to complete a new health assessment.

Will completing the health assessment increase my health insurance rate or cause my insurance to be cancelled?

No. Completing the health assessment will not increase your insurance rate or cause your insurance to be cancelled because Cigna is only permitted to use individual health assessment data

for the purpose of confirming an individual's eligibility and for administering health improvement programs available to that individual and not for the purpose of developing individual insurance rates. These requirements are explained in Cigna's Privacy Statement which is presented to every individual to acknowledge in writing before being permitted to take the health assessment.

Will completing the health assessment affect my ability to get health insurance in the future?

No. Completing the health assessment will not affect your ability to get health insurance in the future. That's because Cigna is only permitted to use individual health assessment data for the purpose of confirming an individual's eligibility and for administering health improvement programs available to that individual and not for the purpose of determining eligibility for health coverage. In addition, Cigna does not share the results of the health assessment with other carriers. These requirements are explained in Cigna's Privacy Statement which is presented to every individual to acknowledge in writing before being permitted to take the health assessment.

Will completing the health assessment cause a claim to be denied because of a pre-existing condition?

No, the information from your health assessment is not used to determine whether a claim will be paid or denied. It is used to assess the level and nature of an individual's health risks, provide recommendations for improved health and to determine whether a wellness or other health program might be helpful to you.

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

Personal factors like ethnicity and marital status play a part in your total health picture and that information helps in assessing and predicting your future health risk. In addition, some ethnic groups are more at risk for certain health conditions, 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 and secure the information as required by state and federal law. Cigna only uses and discloses your health assessment information as described in the Cigna Privacy Statement and for no other purpose. If Cigna wanted to use or disclose the information in any other manner, we would request your written authorization to do so.

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