

## CGI BENEFITS Browser

### Celebrate your independence!

Partners in your health, shared investment in your future

The CGI Benefits Browser

Issue 15 | July 2019

#### JULY IS CELEBRATE YOUR INDEPENDENCE MONTH!

*“The more you praise and celebrate your life, the more there is in life to celebrate.”*  
-- Oprah Winfrey

While most celebrate Independence Day with family, friends, fireworks and grilling, we thought it might also be a good time to celebrate your *personal* independence. Join us and help make the most of this summer by celebrating you. Here are a few ways to celebrate this summer:

- ✓ **Take a bike ride** | Like John F. Kennedy once said, “Nothing compares to the simple pleasure of a bike ride.”
- ✓ **Watch the sunset** | Watching the sunset and celebrating everything that went well that day can be a great end to a summer day.
- ✓ **Be a kid again** | Doing something you enjoyed as a child, like going to the park and jumping off the swings can make you feel young and free again.
- ✓ **Do something outside** | Going to an outdoor concert or dancing in the park can be a great way to get some fresh air.
- ✓ **Try something new** | Trying to surf – not the web – and catching a wave on a longboard can be a great form of exercise and fun!
- ✓ **Enjoy an ice cream cone** | Grabbing some friends or family and enjoying your favorite flavor of ice cream on a hot summer night is a great way to cool off!

We hope you use some of these examples -- or come up with new ones -- and celebrate your own independence this summer!

#### REALITY BITS AND BYTES: HERE COMES THE SUN!

##### 1. Reality bit – Celebrate your smile!

Summer is a great time to get outside, but sunscreen isn't the only protection you'll need. Splashing aside, summer fun can put your mouth at risk as well. Protect yourself and your loved ones by always wearing a mouth guard when engaging in contact sports. Protect your smile (and theirs) with a [properly fitted mouth guard](#) this summer, just like the pros!

## 2. Reality bite – Keep your outlook bright this summer and your teeth too!

If you plan on spending time in a neighborhood pool this summer, remember that while chlorine can protect you from a lot of harmful bacteria, without the proper precautions, too much chlorine can also have an unsightly impact on your teeth. Large amounts of chlorine residue on your teeth can lead to swimmers' calculus, which can leave yellow or brown deposits on your teeth. Brush your teeth often to keep them clean, and consult your dentist if you notice any sudden or unusual teeth stains after poolside fun.

## DIGITAL DOWNLOAD: DON'T WORRY, BE HAPPY!

Feeling down, depressed or stressed out? Let's face it – life can be difficult. When dealing with life's struggles, it helps to have someone to talk to. Now from the privacy and comfort of your own home, you can receive support in facing life's challenges with Cigna Telehealth Connection.

Cigna Telehealth Connection provides you with access to two telehealth services: Amwell and MDLIVE. Both are easy to use and allow you to connect with a licensed provider when, where and however works best for you. Amwell and MDLIVE provide you with 24/7/365 access to board-certified, primary-care doctors and pediatricians for non-emergency medical issues without having to leave home or work. Plus the cost is significantly less than a visit to the emergency room or an urgent care clinic.

What are you waiting for? Register for one or both telehealth services today and avoid driving to the doctor or sitting in the waiting room!

Amwell	MDLIVE
Website   <a href="https://AmwellforCigna.com">AmwellforCigna.com</a>	Website   <a href="https://MDLIVEforCigna.com">MDLIVEforCigna.com</a>
Phone   1-855-667-9722	Phone   1-888-726-3171
Mobile app   Amwell for Cigna (available on Apple App store and Google Play)	Mobile app   MDLIVE for Cigna (available on Apple App store and Google Play)

## BENEFIT HACK: CELEBRATE YOUR COOL WITH Rx SUNGLASSES!

Temperatures are on the rise and with the anticipation of summer fun ahead, there is nothing better than a pair of shades to round out that super cool summer look.

If you think Costco only offers deals on gallons of mayonnaise or giant slices of pizza, think again! They also have a wide array of sunglass brands including Ray-Ban, Oakley, Bolle, Maui Jim and the Benefit Browser's personal favorite brand, Police. Rumor has it, Costco is where Tom Cruise picked up his iconic Top Gun shades. Whether you need prescription sunglasses or just a pair of cool shades, Costco has you covered. If you need prescription sunglasses, here's how you can use your CGI benefits to save money.

- ✓ **Elect vision coverage** | During the next open enrollment period, or when a life event occurs, enroll in our vision coverage. Aside from substantial discounts on the first pair of glasses each year (two if you have the UHC Select plan), you also enjoy savings on the second pair – making Costco's already discounted price even more affordable.
- ✓ **Limit what you pay Uncle Sam** | In addition to using your CGI vision coverage, you can pay for the remainder of your charges using:
  - ✓ **A Limited Purpose FSA:** Find out what you'll owe after insurance and elect to contribute that amount to the Limited Purpose FSA during the next open enrollment period. You save federal taxes on your contributions. Between FICA and federal

withholdings, you can save anywhere from 20% to 40% on taxes. Also, because FSAs are subject to the “use it or lose it rule,” be sure to have the vision work done for that calendar year.

- ✓ **A Health Savings Account:** With the statutory limit on FSA contributions, you can also use your HSA to pay for vision expenses on a pre-tax basis.

## WHAT'S TRENDING?

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### 1. Money for nothing!

Want to earn a \$100 contribution to your HSA while making sure you are in good health to celebrate your independence this summer? If so, you can take some time this summer and have a physical performed by your primary care physician. Since the cost of a physical is covered by your CGI health coverage without regard to your deductible, earning the \$100 contribution to your HSA will not cost you a thing. So, if you like getting money for nothing, make some time to have a physical this summer.

### 2. Moneytalks – when it comes to prescription drugs

Your myCigna app has just been updated with the “Price a Medication” feature. Right from your phone, you can easily look up medications to compare prices before you get to the pharmacy counter – or even before you leave your doctor’s office. You can also log into your [myCigna](#) account and use the Cigna Drug Cost tool to get a personalized estimate for your prescription drug costs.

Find out before you fill, click [here](#) to watch the video.

### 3. Free your mind, the rest will follow!

Enroll in the 8-week mindfulness course! This course provides you with a better understanding of the personal benefits a mindfulness practice can provide to reduce anxiety, create more life-balance, improve memory, slow the aging process, and increase your creativity, focus and clarity.

This course is available via [Skillport](#). Login using you CGI credentials and study at your own pace.

#### Quick Links

[Open an HR case](#)  
[U.S. Benefits Website](#)

- Username: CGIUS
- Password: usbenefits2019

**Cigna**  
[MyCigna.com](#)  
Cigna telehealth services  
information: [MDLive](#) | [Amwell](#)

**T. Rowe Price** ([Website](#))  
**Delta Dental** ([Website](#))  
**Oxygen** ([Website](#))