Selecting a health care professional is important, and with the Cigna directory, it’s easy. With a growing nationwide PPO network of nearly 800,000 health care professionals and 6,000 facilities, Cigna offers a range of quality choices to help you stay healthy.

The Cigna directory is an online search tool providing up-to-date listings of participating physicians. With the easy-to-use format, you can search online by specifics, such as hospital affiliation, specialty, gender, languages and distance. The information also includes a detailed map of the physician’s location(s), as well as medical schools attended. The Cigna directory helps you make an informed choice, and gives you easy access to numerous health care professionals anywhere you have Internet access.

Step-by-Step Instructions
To access the Cigna directory, simply log on to myCBS.org/ppo-cigna.

1) Below the header Find Providers under SEARCH LOCATION, fill in the location or click the “Use my current location” link to find a medical provider or facility. Next, under SELECT A PLAN, use the PICK pull down tab and under MEDICAL PLANS, select PPO, Choice Fund PPO and click the CHOOSE button. Finally, under SEARCH, type in the name of the primary care physician, specialty or group practice and click the magnifying glass icon. You can also click the “Browse the A-Z glossary” link for a more refined search. You can also find urgent care centers nearest your location in the link under the search boxes.

2) Your detailed search results will be displayed. By clicking on the provider’s name, you can view gender, age, education, years in practice, specialty and any other information before making an appointment.

Be sure to verify your search results! The Cigna directory is a convenience we’re pleased to provide to our members. Please remember that directory information is for reference only - always verify the provider’s address, phone, specialty and any other information before making an appointment.
Members enrolled for medical coverage in the trusts administered by Christian Brothers Services have 24/7 access to a panel of 16,000 physicians, 365 days a year through Teladoc. The telemedicine benefit offers accessible and convenient care, as well as providing patients and physicians a way to communicate, which bypasses the traditional office visit yet provides excellent care through the use of technology. Members can talk with a doctor anytime, anywhere about non-emergent medical conditions via telephone, secure email, video or mobile app.

Teladoc’s network of board-certified physicians can discuss symptoms, recommend treatment options, diagnose many common, minor and/or brief illnesses and prescribe medication, when appropriate. The technology also features a content-rich member health portal, My Personal Health Manager, that combines 24/7 physician access with cutting edge health applications and empowers individuals and families to take an active role in health, prevention and disease management.

When to Use Teladoc?
- Primary care doctor is not available or accessible
- After normal business hours, evenings and weekends
- When traveling for business or vacation
- To request needed prescription (Rx) medication or refill
- For non-emergent medical questions/advice
- When seeking a second opinion
- When seeking advice about an existing condition
- To discuss lab results or wellness panel

Common Conditions Treated
- Allergies
- Bronchitis
- Cold/Flu
- Eye/Ear Infections
- Headaches
- Sinus Infections
- Rash/Skin Irritation
- Stomach Ache/Diarrhea
- Urinary Tract Infections
- Yeast Infections
- And More …

Getting Started with Teladoc

1) Set Up your Account
Set up your account by:

Phone: Teladoc can help you register your account over the phone. Call 800.835.2362.

Online: If you already have a participant account, log in at cbservices.org; click on the My Telemedicine link on the left side, then the “Click here” link to sign onto Teladoc.

Mobile app: Text “Get Started” to 469.844.5637. Download the app and click “Set Up Your Account.”

2) Provide Medical History
Your medical history provides Teladoc doctors with the information they need to make an accurate diagnosis.

3) Request a Consult
Once your account is set up, request a consult anytime you need care. You can talk to a doctor by phone, web or mobile app.

Teladoc saves time by avoiding waiting for an appointment or driving, sitting and waiting in a doctor’s office for hours. A doctor is always on call or a click away – 24/7. Additionally, members save money with the lower cost alternative to a doctor’s office, urgent care or emergency room. What’s more, this benefit is offered at no additional cost to participants.* Never wait for a doctor again!

*Due to the Internal Revenue Service (IRS) requirements of Health Savings Account (HSA) plans, in order to preserve the pre-tax status of your members’ HSA, an employee who has a HSA and uses Teladoc will now be required to pay a $40.00 up front consult fee. This fee will then be processed (and/or reimbursed, if the member has reached their Out of Pocket Maximum) under the medical plan.

*Please Note: Teladoc is not currently available in Arkansas. You may use Teladoc in Texas via phone only, and in Idaho via video only.
Christian Brothers Employee Benefit Trust has partnered with Livongo Health to assist participants living with diabetes

Currently, there are 29 million people in the U.S. living with diabetes. In addition, according to the American Diabetes Association, more than 25 percent of the U.S. population over age 20 is pre-diabetic, resulting in $176 billion in direct medical costs related to the disease. Diabetes presents an enormous problem for our health care system.

The Christian Brothers Employee Benefit Trust (CBEBT) is committed to making a difference in the lives of the nearly 10 percent of participants covered by the Trust currently living with diabetes, and for the institutes who pay for their care.

As a result, CBEBT has collaborated with Livongo Health to make diabetes management easier. Livongo Health has designed a complete end-to-end solution for diabetes management that uses cellular technology to automatically upload readings to provide participants with access to data analysis and real-time personalized insights.

Livongo Health offers an innovative diabetes remote monitoring solution aimed at helping patients with diabetes better manage their blood sugar levels, so they can prevent both short and long-term complications and reduce their overall health care costs.

It's now easier than ever for people living with diabetes to manage their daily care, get their results and receive medical advice.

Member Benefits

Participants who enroll in the program will receive:

- Livongo Welcome Kit: Get a Livongo In Touch® meter, which tracks strip usage and prompts members with targeted messaging, a lancing device, 150 test strips, 100 lancets and a carrying case.
- Unlimited checking supplies (test strips, lancets and meter). Have test strips and lancets shipped to you whenever you need them.
- Real-time 24/7 interventions by Certified Diabetes Educators for members with dangerous (high and/or low) blood sugar levels.
- Online access: Access your readings, along with graphs and insights, online or on your mobile device.

Livongo Health provides personalized support through the meter and its mobile app, and provides coaches to help participants make better decisions about diabetes management.

This Program is free of charge to CBEBT participants. It takes less than 10 minutes to register at welcome.livongo.com/MYCBS# or call the member support center at 800.945.4355.
VSP Vision Savings Pass is a discount vision program that offers immediate savings on eye care and eyewear. This is not an insurance plan.

See the Savings
- Access to discounts through a trusted, private-practice VSP doctor
- One rate of $50 for an eye exam¹
- Special pricing on complete pairs of glasses and sunglasses
- 15% savings on a contact lens exam²
- Unlimited use on materials throughout the year
- Exclusive Member Extras, like rebates and special offers

Unlimited Annual Material Use³
Your VSP Vision Savings Pass can be used as often as you like throughout the year. With the best choices in eyewear, we make it easy to find the perfect frame that’s right for you, your family, and your budget. Choose from great brands like Anne Klein, bebe®, Calvin Klein, Flexon®, Lacoste, Nike, Nine West and more.⁴

How to Use Your VSP Vision Savings Pass
1. Find a VSP doctor at vsp.com or call 800.877.7195.
2. Save immediately on an eye exam¹ and eyewear at the time of service.
3. Take advantage of your VSP Vision Savings Pass over and over—use is unlimited on materials.³

1. This cost is only available with the purchase of a complete pair of prescription glasses; otherwise, you’ll receive 20% off an eye exam only.
2. Applies only to contact lens exam, not materials. You are responsible for 100% of the contact lens material cost.
3. Unlimited use is for materials only. An eye exam is limited to once a year per member.
4. Brands subject to change.

<table>
<thead>
<tr>
<th>Service</th>
<th>Reduced prices and savings</th>
</tr>
</thead>
<tbody>
<tr>
<td>WellVision Exam®</td>
<td>$50 with purchase of a complete pair of prescription glasses. 20% off without purchase. Once every calendar year.</td>
</tr>
<tr>
<td>Retinal Screening</td>
<td>Guaranteed pricing with WellVision Exam, not to exceed $39.</td>
</tr>
<tr>
<td>Lenses</td>
<td>With purchase of a complete pair of prescription glasses:</td>
</tr>
<tr>
<td></td>
<td>Single vision $40 Lined trifocals $75</td>
</tr>
<tr>
<td></td>
<td>Lined bifocals $60 Polycarbonate for children $0</td>
</tr>
<tr>
<td>Lens Enhancements</td>
<td>Average savings of 20-25% on lens enhancements such as progressive, scratch-resistant and anti-reflective coatings.</td>
</tr>
<tr>
<td>Frames</td>
<td>25% savings when a complete pair of prescription glasses is purchased.</td>
</tr>
<tr>
<td>Sunglasses</td>
<td>20% savings on unlimited non-prescription sunglasses from any VSP doctor within 12 months of your last WellVision Exam.</td>
</tr>
<tr>
<td>Contact Lenses</td>
<td>15% savings on contact lens exam (fitting and evaluation).</td>
</tr>
<tr>
<td>Laser Vision Correction</td>
<td>Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities.</td>
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</tbody>
</table>

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THIS PLAN IS NOT INSURANCE and is not intended to replace health insurance. This plan is not a Qualified Health Plan under the Affordable Care Act. THIS IS NOT A MEDICARE PRESCRIPTION DRUG PLAN. There is no cost to join this discount program. The plan provides discounts at certain health care providers for services. The range of discounts will vary depending on the type of provider and service. Plan members are obligated to pay for all health care services but will receive a discount from those health care providers who have agreed to provide discounts. The plan and its administrators have no liability for providing or guaranteeing service by providers or the quality of service rendered by providers. This plan is not available in Washington. Void where prohibited.
Vaccines are your first line of defense against influenza, so stick it to the flu with the Christian Brothers Employee Benefit Trust’s (CBEBT) Free Flu Shot Program. CBEBT has partnered with Maxim Health Systems to help keep you and your family healthy this flu season.

The Free Flu Shot Program has been increasingly successful over the past couple of years, and is available to you and any of your eligible family members.

*There are four ways you can receive a free flu shot:*

**Participate in an On-Site Clinic Being Held at Your Location**

Both CBEBT and non-CBEBT members can participate, although only CBEBT members can receive their shot at no cost. Non-CBEBT members will be required to pay Maxim $30 at the time of the shot. Members and their enrolled dependents 18 years and older can participate in the on-site clinic.

**Visit a Local Pharmacy**

If you visit your local pharmacy, present your medical ID card and have the pharmacist administer the shot, it will be available to you at no cost.

**Visit a Local Flu Shot Clinic**

If you attend a flu clinic in your area, you will need to pay for the flu shot in full, submit a copy of your receipt along with the flu shot reimbursement form and you will be reimbursed up to $30.

**Make an Appointment with Your Family Physician**

If you go to your primary care physician as part of your annual wellness visit, the flu shot will not be subject to a copay. If you have already had your annual wellness visit with your primary care physician, a copay/coinsurance may apply.

Also, all Christian Brothers Employee Benefit Trust plans offer a wide variety of preventive services covered at 100 percent, including the flu vaccine. Please note that while the shot is covered at 100 percent, some doctors may bill for an office visit to administer the shot. If the office visit is billed as preventive, and it is the only preventive visit for the year, the visit will be paid at 100 percent. If the office visit is billed as a regular visit instead of a preventive visit, office visit copays or coinsurance may apply.
Empower Health Services

Thoughtfully Designed to Help You Take Control of Your Health

Christian Brothers Employee Benefit Trust (CBEBT) has partnered with Empower Health Services to provide our members with the information and guidance they need to gain valuable insight into their health. This program is available at no cost to CBEBT members and their enrolled dependents.

Through the Comprehensive Panel C, members have the power to make wise choices, prevent serious illness and live life more fully. Comprehensive testing can detect:

- Heart Disease and Stroke
- Diabetes
- Anemia, Infections and Certain Cancers
- Kidney Disease
- Liver and Gallbladder Abnormalities
- Thyroid Disease
- Gastrointestinal Disorders
- Nutritional Disorders
- A1c Reflex for glucose that is 99 or higher mg/dl or higher
- PSA for men over age 50

Empower Health provides services that include:

- Health Screenings that provide members with a comprehensive blood chemistry profile and educational report
- 24/7 access to over 1,000 eLearning lessons and tools to help make key health decisions for one full year from the date of registration on the portal
- Feedback on year over year changes in screening results and health habits

By participating in screening services from Empower Health, members can better manage their risk for disease by identifying early warning signs.

Members register for a free account online, complete the Empower Health Assessment, and register for a screening. After attending the screening event, members then return to the portal within 5-7 business days and will have secure access to all their screening results.

Additional test options are also available during registration and at the screening. These tests are available on a self-pay basis and include: Allergy (RAST):

- Colocare
- Inflammatory Joint Disease
- Male Hormone (Testosterone)
- Thyroid; Vitamin D
- Vitamin Deficiency Anemia.

Create a free account, complete the Empower Health Assessment and register for a screening at:

www.empowerhealthservices.info.

Enter client code: cbs

For more information, contact Empower Health Services at 866.367.6974 or email support@empowerhealthservices.com
Express Scripts

Trusts administered by Christian Brothers Services have chosen Express Scripts to manage the prescription drug benefit for our members. Express Scripts has captured the No. 1 position in the Health Care: Pharmacy and Other Services sector on the Fortune World’s Most Admired Companies List, and it’s No. 2 in the world for Social Responsibility and Long-Term Investment. Of all companies surveyed globally, Express Scripts was ranked No. 5 in Innovation and No. 10 in People Management. With Express Scripts’s sophisticated dispensing technology and mail-order pharmacies, our Trust members are provided high-quality prescription drugs at discounted prices.

Express Scripts by Mail

In the mail-order pharmacies, quality process activities as well as customer satisfaction are driven by performance measurement in four key areas: Compliance, Quality, Service, and Cost. Each of Express Scripts pharmacies adheres specifically to the requirements of the state in which it is located. In addition, Express Scripts and each of its mail-order pharmacies are fully accredited by the Joint Commission on Accreditation of Healthcare Organizations (JCAHO) and are diligent in adhering to all applicable standards of that organization.

Each mail-order pharmacy has a Director of Pharmacy Practice who is a registered pharmacist. It is the Director of Pharmacy Practice who is responsible for all dispensing-related activities. Additional registered pharmacists supervise every activity in the dispensing process, including maintenance of dispensing records. All prescriptions are checked by registered pharmacists who are licensed in the state in which they practice.

Instant Access to Express Scripts

When you register at mycbs.org/health and click on My Prescription Drugs, you will have instant access to:

- My Rx Choices®
- Prescriptions
- Claims & Balances
- Order Status
- Locate a Pharmacy
- Price a Medication
- Benefit Highlights
- Forms and Cards
- Learn About Formularies
- Drug Information

Visit mycbs.org/health for more information

Contact Express Scripts at (800) 718-6601

8/2017
The Christian Brothers Employee Benefit Trust (CBEBT) has had a long tradition of including a variety of utilization and disease management services as part of its benefits package at no cost to participants. CBEBT has partnered with a variety of vendors to bring you the highest quality programs and services available.

**Case Management Program***
The Case Management Program is one of the leading providers of URAC-accredited chronic disease and case management programs. The main objective of this program is to improve the overall health and quality of life for each enrolled member. Case Management can be reached at 800.641.3224.

**Chronic Condition Management***
This program is designed to focus on common prevalent chronic conditions that impact health and measure improvements. These include asthma, chronic obstructive pulmonary disease, chronic pain, congestive heart failure, coronary artery disease and diabetes. For more information call 866.478.0552.

**Maternity Management***
The Maternity Management Program is a voluntary program available to all expectant mothers covered by the Plan. Experienced nurses work with expectant mothers to emphasize early prenatal care and consistent physician contacts. Call 800.641.3224 to speak to a nurse or enroll in the Maternity Management Program.

**Neonatal and Pediatric Specialty Case Management***
This program promotes high-quality NICU care for each infant through on-site and remote care management by physicians and nurse care managers with extensive NICU experience. This program is provided at no additional cost to Trust participants. Case Management can be reached at 866.614.4244.

**Oncology: Specialty Case Management***
AHH engages with all key participants as early as possible following a diagnosis, to assist with coping with the disease and serving the long-term needs of the patient. AHH maintains a dedicated group of professionals who understand and work closely with the medical team through the entire treatment process. For more information, call 866.614.4244.

**Utilization Management***
The Utilization Management program is designed to positively impact claims costs and provide savings to benefits plans. The highly-specialized team of doctors and nurses view the best patient outcomes as their goal while ensuring opportunities for cost savings are maximized. For more information, please contact 866.614.4244.

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**Accordant Care***
Accordant Health Services, a CVS Caremark company, provides valuable support to our members with chronic conditions such as ALS, Crohn's Disease, Cystic Fibrosis, Parkinson's Disease, Rheumatoid Arthritis and more. It is specially designed to help meet our members' unique health care needs. This complements our existing chronic condition management programs. The Accordant Care Program can be reached at 866.655.7409 or by visiting accordant.com.

**Wellness Initiatives***
All plans offered through the CBEBT cover some preventive care before co-payments and/or deductibles when using an in-network provider. Preventive Care benefits will be based upon the Health Care Reform guidelines and, as such, may be amended from time to time. Benefits will include such services as Annual Routine Physical Exam, Annual Routine Gynecological Exam, Well Child Care, Immunizations, Preventive X-Ray and Lab Services provided during the Exam, Routine Preventive Colonoscopy / Sigmoidoscopy, and Preventive Mammogram. For a complete list visit healthcare.gov/center/regulations/prevention/recommendations.html

**Women’s Health Guidelines***
In accordance with the Department of Health and Human Services (HHS) and under the Patient Protection and Affordable Care Act (PPACA), Christian Brothers Employee Benefit Trust (EBT) is covering the following preventive care for women:

- Domestic violence screening and counseling screening and counseling for interpersonal and domestic violence.
- Screening for gestational diabetes.
- Annual well-woman visits.
- Breastfeeding support, supplies and counseling.

For more information call 800.807.0100.
Consult A Doctor 24/7*
The telemedicine benefit offers accessible and convenient care, as well as providing patients and physicians a way to communicate, which bypasses the traditional office visit yet provides excellent care through the use of technology. Members can talk with a doctor anytime, anywhere about non-emergent medical conditions via telephone, secure email, video or mobile app. The Doctor is ALWAYS in – connect today – visit Teladoc.com or call 800.TELADOC (835.2362).

* This program is available to enrolled members with medical coverage, their dependents and anyone who resides in their household.

Flu Shot Program*
The flu shot program is available beginning mid-September at no cost to covered employees and their enrolled dependents. Visit mycbs.org/health for more information.

Smoking Cessation Program*
Quit for Life is a telephone-based program brought to you in partnership with the American Cancer Society that has helped thousands of people double their chances of giving up tobacco for good. The clinically-proven program provides support that helps participants stay focused on their personal reasons for quitting. It also offers Nicotine Replacement Therapy, which includes patches, gum, and lozenges, and can be provided in conjunction with the counseling program. Call Quit for Life at 866.784.8454.

Vision Discount Program*
A Vision Discount Program through Vision Service Plan (VSP) is available to all participants enrolled in a medical, dental or vision plan. This program offers discounts on exams, lenses and more. Visit vsp.com or call 800.877.7195 for more information.

Hearing Aid Discount Program*
American Hearing Benefits (AHB) offers significant savings on all styles of digital hearing aids through 1,800 provider locations. Additionally, the program offers free hearing screenings for participants, their spouse, children, parents and grandparents. Call 866.925.1287 or visit americanhearingbenefits.com.

* Eligible participants and non-CBS members may be responsible for any testing performed during the hearing screenings. This program is available to any enrolled members and their dependents.

Prescription Drug Program*
Express Scripts manages prescription drug benefits for CBEBT members. Express Scripts is dedicated to providing member, clients and healthcare professionals with services that deliver safe and affordable pharmaceuticals, 24 hours a day/seven days a week. With Express Scripts sophisticated dispensation technology and mail-order pharmacies, our Trust members are provided with high-quality prescription drugs at discounted prices. To learn more, call 800.718.6601.

Personal Health and Wellness Programs*
Christian Brothers Employee Benefit Trust (CBEBT) has partnered with Health As We Age (HAWA) and Empower Health Services to help our members realize their wellness potential and to place them in control of health and fitness goals. The pursuit of good health starts with assessing your current health and lifestyle risks. The checkup provided by HAWA and Empower Health Services can include a simple blood draw that includes a variety of preventative blood tests. The checkup is convenient, confidential, actionable, educational and easy to complete, and is free to all members covered under our medical plans. Your employer can contact their benefit consultant to obtain more information on these programs.

Diabetes Management Program*
Livongo Health makes diabetes management easier and at no cost to CBEBT members and family members who are diagnosed with Type 1 or Type 2 diabetes. Members receive a connected meter, unlimited strips and personalized support from a Livongo coach by phone, email, text, or mobile app to give guidance in managing diabetes. For more information, call 800.945.4355.

* These services apply to enrolled members and dependents with medical coverage.

For more information about these programs and services, please visit mycbs.org/health or contact customer service on the number on the back of your medical ID card.

12/2017