Help employees get the emotional support they may need.

This guide can point them in the right direction.

As the stigma surrounding mental health issues continues to fade, employers are recognizing that improved behavioral health can help lead to a more productive workforce. Behavioral health support is included as part of your Cigna Healthcare® medical plan.[1] Use this guide to connect your employees to the right resources for their emotional well-being.

Crisis conditions

It's an emergency! Where should employees turn?

Your employees can call the number on their ID card. Our behavioral support staff, made up of licensed, experienced mental health professionals with a master's degree or higher, **is available 24/7** to offer:

- Real-time response to crisis calls.
- Help managing patient care after regular business hours.
- Assistance with social and economic concerns, steering distressed employees to valuable community resources.

Important phone numbers for crisis support.

National Suicide Prevention Lifeline:
Call or Text 988

National Domestic Violence Hotline:
Call 1.800.799.7233
Text START to 88788

Crisis Text Line:
Text HOME to 741741 from anywhere in the U.S.

Cigna Healthcare Veterans Support Line:
Call 1.855.244.6211



Always here for your employees.

48%
of calls to Cigna Healthcare came in after hours.[2]

All sources and disclosures appear at the end of this document.

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Connecting employees to care

With a large network of quality behavioral specialists — including virtual providers.

When your employees need behavioral support, **myCigna®** makes it easy for them to connect with the right care — in person or virtually.[3]

- Visit **myCigna.com**
- Use the **myCigna App**[4]

Once your employees log in, they can simply select "Therapist" – or they can choose "Virtual" for a list of virtual behavioral health providers. Your employees can also click on "Find Care & Costs." From there, they can search "Doctor by Type" and select a behavioral health provider in your network.

Your employees are entitled to **three in-person or virtual visits** with a licensed mental health provider in our Employee Assistance Program[5] (EAP) network — **at no additional cost**.

Your employees simply call Cigna Healthcare or click to chat from **myCigna** to obtain an authorization code to give to their provider.[6]

We make it easy to access support.

- 24/7 unlimited immediate clinical consultations, for any need big or small, lasting up to 30 minutes.
- 100% digital follow-up to ensure customer needs are met. After a member engages with our team, we'll check in with them to see if they need additional support.
- 24/7 guided navigation on myCigna.com®. After completing a brief assessment, members are presented with real-time customized options, programs and services.
- Appointments often available in as little as two days.[7]

Why behavioral support matters:

1 in 4

U.S. adults experiences mental illness in a year.[8]

Depressed workers who don't receive treatment are 35% less productive.[9]

Billing information

Virtual care: The cost share of an appointment is the same as an outpatient office visit to an in-network provider. The employee cost-share is administered according to your company's plan design.

In-person office visits: Copay/coinsurance and deductibles apply.



Digital resources

Help for your employees on their terms.

It starts at myCigna.

Using the **myCigna** website or app, individuals can access a range of dedicated resources that help support behavioral health. Here's how they can get started:

1. Log in to myCigna.
2. Click "Find Care & Costs."
3. Click "Doctor By Type."
4. Select "Behavioral Health Counselor."
5. Answer the questions, then select if you want virtual or local provider. Go to "View Results" under "Digital App-based Care." Select the health topic you would like your provider to have experience in and then click "View Results."
6. Choose your options.

Digital resources get results.

- **Over 70%** of Headspace members saw an improvement in their depression and anxiety symptoms within 10–14 weeks.[10]
- **70%** of Talkspace members reported improvement within three months.[11]

Billing information:

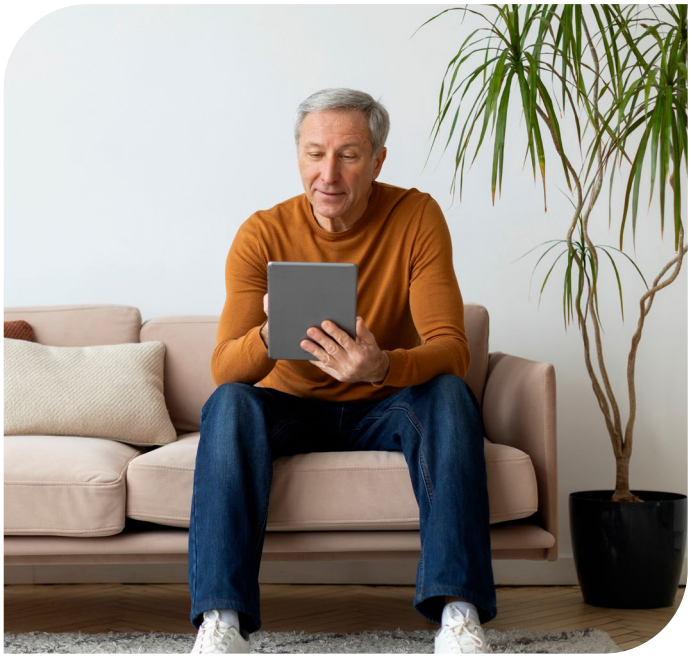
In-network: Employees' cost-share is administered according to their plan design.

Headspace Care and Bend Health: Employees pay the same cost-share as they would for an office visit. This applies to one session per 30 days. Rate includes unlimited access to a coach and Headspace classes and content.

Therapy and Psychiatry: Employee cost-share is the same as an office visit based on your company's plan design. (If an employee is engaged in therapy or psychiatry services, they can utilize coaching services simultaneously for no additional charge during that time.)

MDLIVE®: Copay/coinsurance and deductible apply.

Talkspace: Talkspace is able to calculate the amount of time spent messaging. Once the minutes add up to a billable CPT code (usually the equivalent of a 60-minute session), the provider issues a claim for that CPT code; that's also how the employee's out-of-pocket (OOP) is applied. Cost share for live scheduled sessions is the same as cost share for an in person visit.



These services provide real-time support via live video or texting.

Employees are encouraged to explore the following services to determine which one best fits their needs and lifestyle.

headspace

Headspace Care[12], virtually connects members with a certified coach via texting and app-based programs to help them manage anxiety, depression and daily stressors. If needed a coach can add a licensed therapist or psychiatrist to the care team.

MDLIVE®

MDLIVE licensed therapists and board-certified psychiatrists can get your employees back to being their best if they're feeling overwhelmed, stuck or just not like themselves. It offers talk therapy and coping strategies, plus psychiatric services to assist in assessments and medication management.

bend

Bend Health[12] offers support for mental health, behavioral health and substance use for kids and teens. With a family first approach to care, parents and caregivers are able to stay engaged in the care plan.

Talkspace

Talkspace[12] provides virtual access to licensed therapists via live video and private texting, plus psychiatrist services and additional resources.



Headspace for Cigna Healthcare

Headspace for Cigna Healthcare[13] provides everyday mental health support with exclusive content at no additional cost

headspace

Support better team resilience, embed more compassion into your organization, and gain insight into your population's health and well-being with exclusive content only available to Cigna Healthcare customers.[13]

This guided self-care app for everyday mental health support is proven to reduce stress, improve sleep and overcome burnout. Members get access to science-backed guided programs and collections for burnout, sleep, focus, meditations and more. The app is connected into the myCigna ecosystem so if symptoms become more serious, we'll quickly and easily steer members to the right care.

29%
reduction in depression after 8 weeks of Headspace use[14]

14%
increase in quality of life among cancer patients after 8 weeks of Headspace use[15]

Identity theft protection

One less thing for employees to worry about.

Offered through Cigna Healthcare at no additional cost, your employees can get peace of mind from award-winning IdentityForce protection.[16] It provides proactive identity and credit monitoring, sends fraud alerts, and helps fix any identity compromises.

Your employees can call **1.833.580.2523** or visit **cigna.identityforce.com/starthere** to enroll.

The cost of identity theft adds up.

Consumers filed **2.6 million** fraud reports in 2024, accounting for **$12.5 billion** in losses.[17]



Consultations

Guidance to help with financial and legal concerns.

Your employees are entitled to the following 30-minute consultations – at no additional cost.

- **Legal guidance:** Employees can meet with an attorney for legal issues, such as civil suits, personal/family matters and issues with the Internal Revenue Service.[18]
- **Financial guidance:** Employees will have access to a financial specialist for debt counseling, budgeting advice and more.

Your employees can call Cigna Healthcare to schedule these complimentary consultations.

If you need further assistance navigating employees to the right behavioral health resource, please call your Cigna Healthcare representative.

1. This applies to all groups on Facets except Guaranteed Cost (GC) cases sitused in NY, NJ, MD, PR or USVI and Individual and Family Plans.
2. Cigna Healthcare internal data, After Hours Calls to the Clinical and Navigation Support Team, January-May 2025.
3. 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 may not be available in all areas or under all plans. Referrals are not required. Video may not be available in all areas or with all providers. Refer to plan documents for complete description of virtual care services and costs.
4. The downloading and use of any mobile App is subject to the terms and conditions of the App and the online store from which it is downloaded. Standard mobile phone carrier and data usage charges apply.
5. Employee assistance program services are in addition to, not instead of, health plan benefits. These services are separate from health plan benefits and do not provide reimbursement for financial losses. Customers are required to pay the entire discounted charge for any discounted legal and/or financial services. Legal consultations related to employment matters are excluded. Additional restrictions may apply. Program availability may vary by plan type and location, and program are not available where prohibited by law.
6. Customers under age 13 (and their parent/guardian who is not already eligible for the EAP) will not be able to register at myCigna.com or the mobile app. Parents who are covered under the EAP can register and initiate service requests for their covered children. App/online store terms and mobile phone carrier/data charges apply.
7. Two-day appointments available through provider partners Alma, Bicycle Health, Brightside, Headway, Meru Health and Rula.
8. 2021 National Survey on Drug Use and Health, U.S. Department of Health and Human Services' (HHS) Substance Abuse and Mental Health Services Administration (SAMHSA), Jan. 2023 [PDF]. Accessed October 2022. https://www.nami.org/NAMI/media/NAMI-Media/Infographics/GeneralMHFacts.pdf.
9. Leonhardt, Megan. "Workplace mental health benefits can reduce sick days, increase productivity and even provide savings for employers" Fortune, June 9, 2022.
10. Cigna Healthcare Book of Business with Headspace Care, April 2021-December 2021.
11. Hull, T.D., Malgaroli, M., Connolly, P.S. et al. Two-way messaging therapy for depression and anxiety: longitudinal response trajectories. BMC Psychiatry 20, 297 (2020). https://doi.org/10.1186/s12888-020-02721-x
12. Program services are provided by independent companies/entities and not by Cigna Healthcare. Programs and services are subject to all applicable program terms and conditions. Program availability is subject to change. Program not available in all states.
13. Program services are provided by independent companies/entities and not by Cigna Healthcare. The downloading and use of mobile apps are subject to terms and conditions, and standard mobile phone and data usage charges apply. Programs and services are subject to all applicable program terms and conditions. Program availability is subject to change. These programs do not provide medical advice and are not a substitute for proper medical care provided by a health care provider. Information provided should not be used for self-diagnosis. Always consult with a provider for appropriate medical advice.
14. Journal of Occupational Health Psychology (Bostock, 2018).
15. PsychoOncology (Rosen, 2018).
16. Identity Force program and services are provided by independent companies/entities and not by Cigna Corporation or its operating subsidiaries. Program and services are subject to all applicable program terms and conditions. Program availability is subject to change. References to third-party organizations or companies, and/ or their products, processes or services, does not constitute an endorsement or warranty thereof. Your use of such products, processes or services are at your sole risk. Product may be updated or modified prior to availability. Product availability may vary by location and plan type and is subject to change.
17. Federal Trade Commission. "New FTC Data Show Big Jump in Reported Losses to Fraud: $12.5 Billion in 2024." [Press Release]. March 7, 2025. https://www.ftc.gov/news-events/news/press-releases/2025/03/new-ftc-data-show-big-jump-reported-losses-fraud-125-billion-2024.
18. Our legal services provide access to a nationwide network of participating law firms and attorneys, all in good standing with their local bar associations. Get an initial, no-cost consultation and a discount on legal fees for help with family law, real estate concerns, estate planning and more. Identity theft consultation services are also available. Legal consultations related to employment-related matters are not available under this program.

This document is for informational purposes only. It is not medical advice. Always consult a doctor for appropriate examinations, treatment, testing and care recommendations, including prior to choosing another provider for care. In an emergency, dial 911 or visit the nearest emergency room.

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