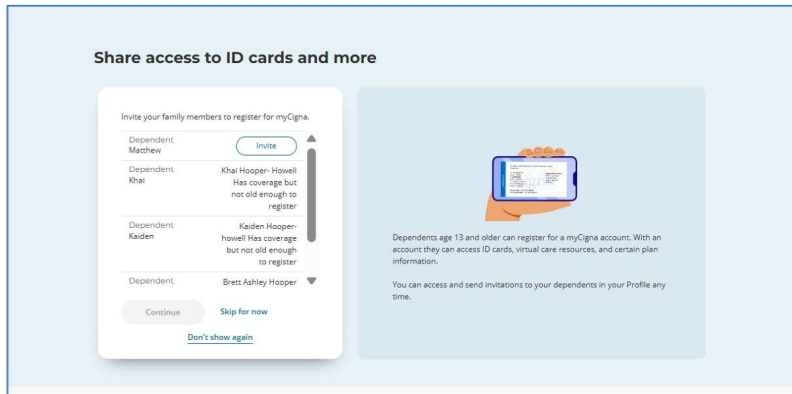


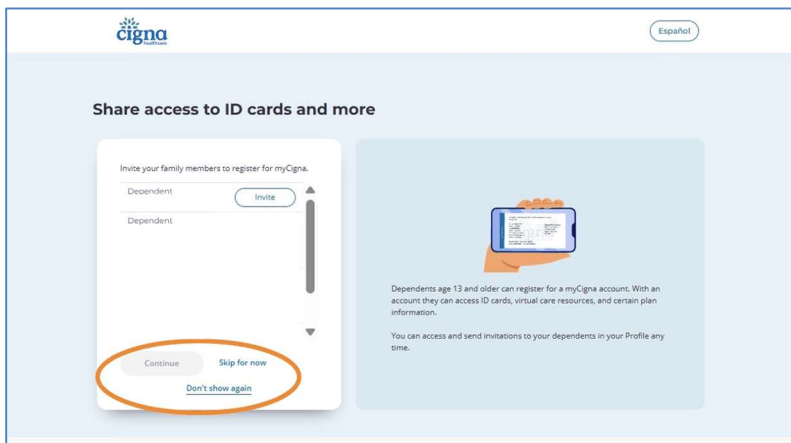
# Completing Your Cigna Wellness Incentive

Employees and their covered spouse or domestic partner must log into their own myCigna account and complete their health assessment by **11:59 pm on October 31, 2025**. Cigna will verify whether you've had an annual preventative exam on or after July 1, 2024. For more Wellness information, please visit [www.loyola.edu/departments/hr/benefits/health-wellness/wellness/](http://www.loyola.edu/departments/hr/benefits/health-wellness/wellness/).

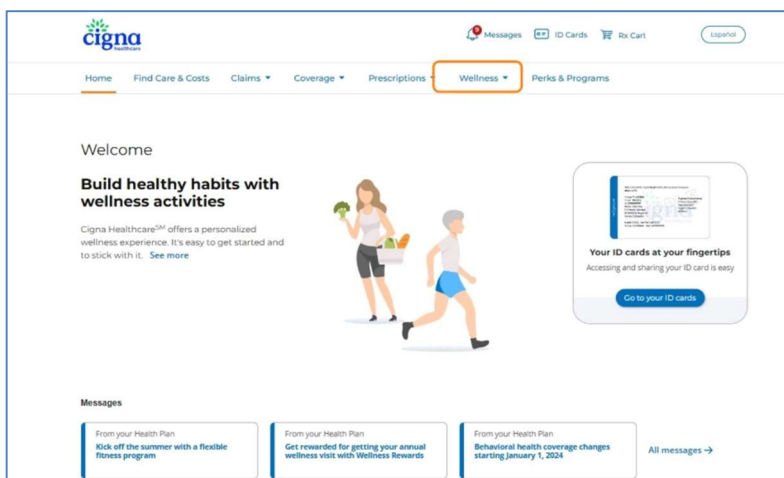
1. Log in at [www.mycigna.com](http://www.mycigna.com)



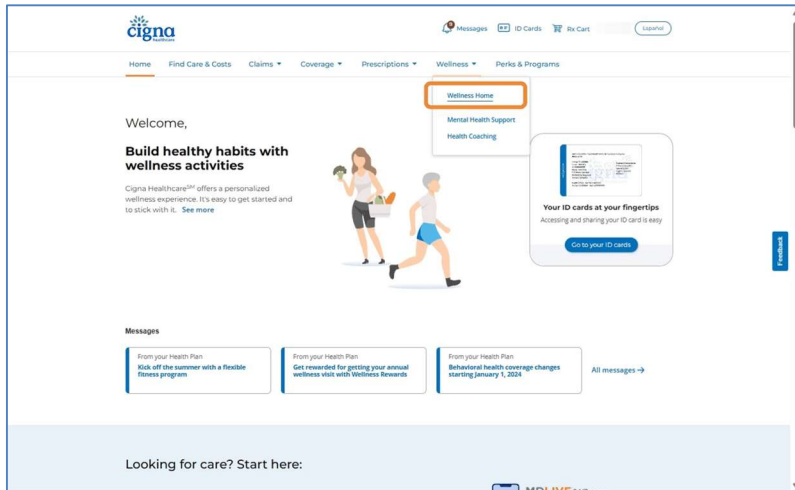
2. If you have enrolled dependents, you may see this screen before getting to your Home Page. Click *Continue*, *Skip for Now*, or *Don't show again* to bypass this screen.



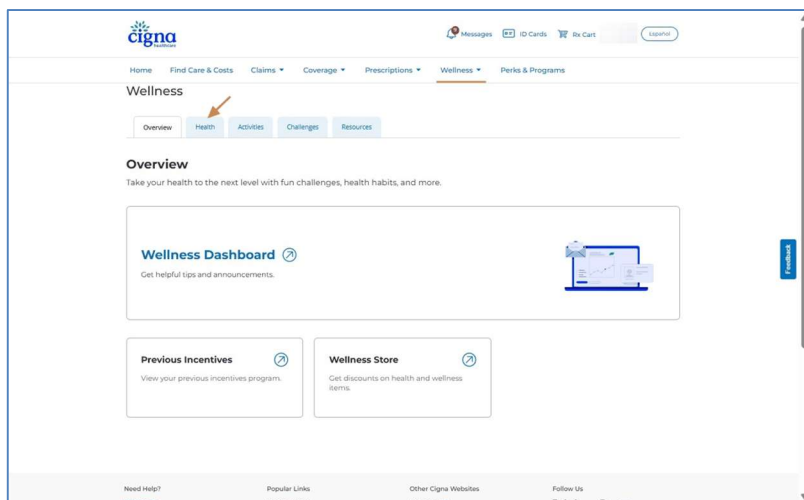
3. From your Cigna Home Page, click "Wellness".



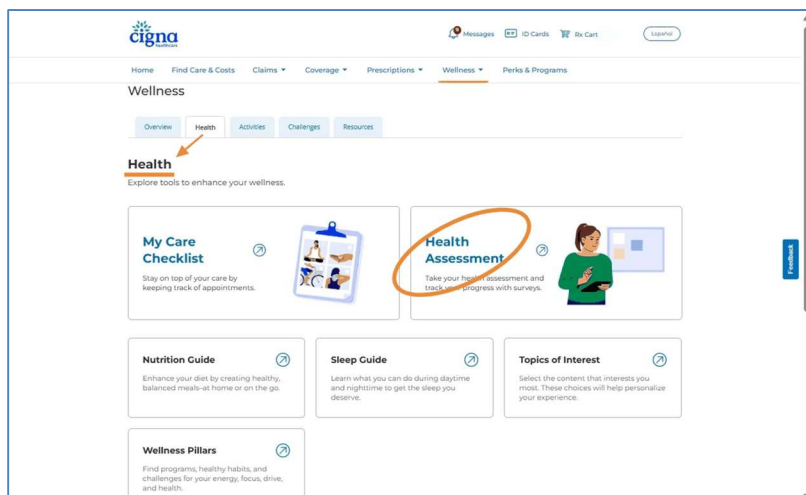
4. The Wellness menu will appear. Click the "Wellness Home" link.



5. You'll be directed to your Wellness Home Page. Click the "Health" tab, located above the Wellness Dashboard Overview.



6. In the Health section, click the Health Assessment.



- Before you begin the health assessment, you must register under the new Wellness Platform. Add your email address and select your time zone. Click "Continue" to register and start your health assessment.

The screenshot shows the Cigna Healthcare registration interface. On the left, a vertical progress bar indicates the steps: Identify (active), Agree, Create, and Finish. The main content area is titled 'Sign up for better health' and includes a sub-header 'Tell us who you are'. Below this, it states 'We need a few more details to confirm your eligibility.' The form fields are: 'Email address' (text input), 'Email address confirmation' (text input with a prompt 'Re-enter your email'), and 'Time zone' (dropdown menu with the prompt 'What's your time zone?'). A 'Continue' button is positioned below the form fields. At the bottom, there is a link that says 'Already a member? Sign In'.

## Tips

- Remember the Deadline: October 31, 2025 at 11:59 pm!
- Wellness Compliant Preventative Exam Dates: A 12-month look-back period from July 1st is how exam dates are determined to be wellness-compliant. Thus, 12 months before July 1, 2025 is July 1, 2024. As long as the preventative exam was completed on or after July 1, 2024, it qualifies as wellness-compliant for the current plan year.  
*\*Note: the 12 month look-back period changes every plan year. For example, the 2026-27 Wellness Incentive Period will require you to have a completed preventative exam on or after July 1, 2025.*
- Preventative Exams vs Diagnostic or Urgent Visits: Only preventive exams and virtual wellness screenings completed on or after July 1, 2024 count toward compliance. Cigna will not consider diagnostic or urgent visits toward wellness compliance. Contact the benefits team if you encounter any issues.
- Plan Early: Provider schedules fill up quickly – make your appointment as soon as possible.
- Schedule a Virtual Wellness Screening \$0 copay with [MDLive](#): Unable to schedule your exam before the deadline? Schedule a Virtual Wellness Screening with a board-certified provider. Register first and then select a provider. It's that easy.
- Preventative Exam Claims Coding: Participants should ask their provider to bill their visit as a preventive exam to ensure Cigna properly recognizes the claim. In addition, the benefits team will also be working to ensure that exams qualify as wellness compliant.
- Watch for Reminders: Look out for email reminders and check *LoyolaToday* for wellness updates. Didn't see a message? Reach out for confirmation at x1365.
- Use Cigna Tools: Explore Cigna's member portal for help finding providers, scheduling virtual visits, and downloading your digital ID card.
- Non-Wellness Premium Increase: See the Wellness and Non-Wellness premiums on the following pages.

## July 1, 2025 - June 30, 2026 Cigna Medical Plan Premiums

### Payroll Deductions for Administrators & Faculty

Medical Plan	Coverage Level	WELLNESS		NON-WELLNESS		RATE INCREASE FOR NON-COMPLIANCE	
		Annual Premium	Payroll Deduction	Annual Premium	Payroll Deduction	Annual Premium	Payroll Deduction
OAP HSA (HDHP)	Employee Only	\$1,339.20	\$55.80	\$2,819.28	\$117.47	+ \$ 1,480.08	+ \$ 61.67
OAP HSA (HDHP)	Employee + Spouse	\$5,304.36	\$221.02	\$8,264.52	\$344.36	+ \$ 2,960.16	+ \$ 123.34
OAP HSA (HDHP)	Employee + Child	\$3,442.32	\$143.43	\$4,922.40	\$205.10	+ \$ 1,480.08	+ \$ 61.67
OAP HSA (HDHP)	Employee + Children	\$4,669.92	\$194.58	\$6,150.00	\$256.25	+ \$ 1,480.08	+ \$ 61.67
OAP HSA (HDHP)	Family	\$7,981.68	\$332.57	\$10,941.84	\$455.91	+ \$ 2,960.16	+ \$ 123.34

Medical Plan	Coverage Level	WELLNESS		NON-WELLNESS		RATE INCREASE FOR NON-COMPLIANCE	
		Annual Premium	Payroll Deduction	Annual Premium	Payroll Deduction	Annual Premium	Payroll Deduction
OAP-IN (HMO)	Employee Only	\$2,135.52	\$88.98	\$3,615.60	\$150.65	+ \$ 1,480.08	+ \$ 61.67
OAP-IN (HMO)	Employee + Spouse	\$8,227.80	\$342.83	\$11,187.96	\$466.17	+ \$ 2,960.16	+ \$ 123.34
OAP-IN (HMO)	Employee + Child	\$5,003.16	\$208.47	\$6,483.24	\$270.14	+ \$ 1,480.08	+ \$ 61.67
OAP-IN (HMO)	Employee + Children	\$6,410.64	\$267.11	\$7,890.72	\$328.78	+ \$ 1,480.08	+ \$ 61.67
OAP-IN (HMO)	Family	\$11,007.96	\$458.67	\$13,968.12	\$582.01	+ \$ 2,960.16	+ \$ 123.34

Medical Plan	Coverage Level	WELLNESS		NON-WELLNESS		RATE INCREASE FOR NON-COMPLIANCE	
		Annual Premium	Payroll Deduction	Annual Premium	Payroll Deduction	Annual Premium	Payroll Deduction
OAP (PPO)	Employee Only	\$3,131.04	\$130.46	\$4,611.12	\$192.13	+ \$ 1,480.08	+ \$ 61.67
OAP (PPO)	Employee + Spouse	\$10,950.24	\$456.26	\$13,910.40	\$579.60	+ \$ 2,960.16	+ \$ 123.34
OAP (PPO)	Employee + Child	\$6,640.20	\$276.68	\$8,120.28	\$338.35	+ \$ 1,480.08	+ \$ 61.67
OAP (PPO)	Employee + Children	\$9,001.20	\$375.05	\$10,481.28	\$436.72	+ \$ 1,480.08	+ \$ 61.67
OAP (PPO)	Family	\$16,150.20	\$672.93	\$19,110.36	\$796.27	+ \$ 2,960.16	+ \$ 123.34

### Wellness Incentive Period: 7/1/25 - 10/31/25

Employees and their covered spouse/domestic partner are required to complete the Online Health Assessment no later than 11:59 PM on 10/31/25.

In addition, Cigna will confirm that an annual preventive exam was completed on or after 7/1/24.

*\* Please note: Failure to complete both the assessment and the exam will result in a change to the non-wellness premium rate for your medical plan, reflected in your payroll deductions. This change will begin in December 2025.*

## July 1, 2025 - June 30, 2026 Cigna Medical Plan Premiums

### Payroll Deductions for Biweekly Staff

Medical Plan	Coverage Level	WELLNESS		NON-WELLNESS		RATE INCREASE FOR NON-COMPLIANCE	
		Annual Premium	Payroll Deduction	Annual Premium	Payroll Deduction	Annual Premium	Payroll Deduction
OAP HSA (HDHP)	Employee Only	\$1,339.20	\$51.51	\$2,819.28	\$108.43	+ \$ 1,480.08	+ \$ 56.93
OAP HSA (HDHP)	Employee + Spouse	\$5,304.36	\$204.01	\$8,264.52	\$317.87	+ \$ 2,960.16	+ \$ 113.85
OAP HSA (HDHP)	Employee + Child	\$3,442.32	\$132.40	\$4,922.40	\$189.32	+ \$ 1,480.08	+ \$ 56.93
OAP HSA (HDHP)	Employee + Children	\$4,669.92	\$179.61	\$6,150.00	\$236.54	+ \$ 1,480.08	+ \$ 56.93
OAP HSA (HDHP)	Family	\$7,981.68	\$306.99	\$10,941.84	\$420.84	+ \$ 2,960.16	+ \$ 113.85

Medical Plan	Coverage Level	WELLNESS		NON-WELLNESS		RATE INCREASE FOR NON-COMPLIANCE	
		Annual Premium	Payroll Deduction	Annual Premium	Payroll Deduction	Annual Premium	Payroll Deduction
OAP-IN (HMO)	Employee Only	\$2,135.52	\$82.14	\$3,615.60	\$139.06	+ \$ 1,480.08	+ \$ 56.93
OAP-IN (HMO)	Employee + Spouse	\$8,227.80	\$316.45	\$11,187.96	\$430.31	+ \$ 2,960.16	+ \$ 113.85
OAP-IN (HMO)	Employee + Child	\$5,003.16	\$192.43	\$6,483.24	\$249.36	+ \$ 1,480.08	+ \$ 56.93
OAP-IN (HMO)	Employee + Children	\$6,410.64	\$246.56	\$7,890.72	\$303.49	+ \$ 1,480.08	+ \$ 56.93
OAP-IN (HMO)	Family	\$11,007.96	\$423.38	\$13,968.12	\$537.24	+ \$ 2,960.16	+ \$ 113.85

Medical Plan	Coverage Level	WELLNESS		NON-WELLNESS		RATE INCREASE FOR NON-COMPLIANCE	
		Annual Premium	Payroll Deduction	Annual Premium	Payroll Deduction	Annual Premium	Payroll Deduction
OAP (PPO)	Employee Only	\$3,131.04	\$120.42	\$4,611.12	\$177.35	+ \$ 1,480.08	+ \$ 56.93
OAP (PPO)	Employee + Spouse	\$10,950.24	\$421.16	\$13,910.40	\$535.02	+ \$ 2,960.16	+ \$ 113.85
OAP (PPO)	Employee + Child	\$6,640.20	\$255.39	\$8,120.28	\$312.32	+ \$ 1,480.08	+ \$ 56.93
OAP (PPO)	Employee + Children	\$9,001.20	\$346.20	\$10,481.28	\$403.13	+ \$ 1,480.08	+ \$ 56.93
OAP (PPO)	Family	\$16,150.20	\$621.16	\$19,110.36	\$735.01	+ \$ 2,960.16	+ \$ 113.85

### Wellness Incentive Period: 7/1/25 - 10/31/25

Employees and their covered spouse/domestic partner are required to complete the Online Health Assessment no later than 11:59 PM on 10/31/25. In addition, Cigna will confirm that an annual preventive exam was completed on or after 7/1/24.

*\* Please note: Failure to complete both the assessment and the exam will result in a change to the non-wellness premium rate for your medical plan, reflected in your payroll deductions. This change will begin in December 2025.*