

Cigna [Return Dept]
NS-RXD
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March 26th, 2020

An important message from the New Mexico Office of Superintendent of Insurance regarding your Cigna benefit plan or policies and COVID-19.

As the global spread of the novel Coronavirus (also known as COVID-19) continues, we are required to share with you certain information. For this reason, we are providing you with the following notice from the New Mexico Superintendent of Insurance. It applies to the following types of insurance policies/plans you may have with Cigna.

- Accidental Injury
- Critical Illness
- Hospital Care
- Accidental Death & Dismemberment (AD&D)
- Business Travel Accident

The notice is as follows:

The coverage provided under your benefits plan or policy underwritten by the Life Insurance Company of North America is limited in nature and may not provide financial protection for significant costs that you could incur for the diagnosis or treatment of COVID-19 ("Coronavirus") related illness.

If you do not have comprehensive major medical coverage, in addition to the plan or policy issued by our company, you may incur significant uninsured medical expenses associated with the testing, diagnosis and treatment of illness caused by COVID-19.

Major medical plans offer robust consumer protections, and are required to waive all deductibles, co-pays and other cost sharing expenses for the diagnosis or treatment of COVID-19 related illness. ***Your policy or plan with us is not a major medical plan and does not provide such protections.***

If you do not have major medical coverage, you may:

1. Contact a licensed insurance broker or agent to see about major medical coverage availability.
2. To see if you are eligible for a special enrollment period for major medical coverage through the New Mexico Health Insurance Exchange, by contacting beWellnm toll-free at 1-833-862-3935.
3. To see if you are eligible for Medicaid coverage and complete an application, please call the Human Services Department's Medicaid Expansion Hotline toll-free at 1-855-637-6574 or visit <https://www.yes.state.nm.us/yesnm/home/index>

4. To see if you are eligible for high risk pool coverage. Contact the New Mexico Medical Insurance Pool (the "High Risk Pool") at 1-844-728-7896 or <https://nmmip.org/> If you are uninsured and have a COVID-19 diagnosis, your condition qualifies you for Pool coverage.

The Centers for Disease Control and the New Mexico Department of Health each have websites with considerable information on COVID-19. Visit each website at <https://www.cdc.gov/> or <http://cv.nmhealth.org/>.

Individuals who have symptoms consistent with COVID-19 should immediately call the NM Department of Health at 1-855-600-3453.

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