



## LEGAL DISCLAIMER

By using Cigna's websites or any Cigna products, software, mobile applications, or other electronic or web-based services (collectively referred to as the "Service"), you agree to the following terms and conditions. Your continued access or use of the Service shall be deemed your acceptance of this Legal Disclaimer.

### Products and Services Provided by Cigna Corporation Subsidiaries

Cigna Corporation is a holding company and is not an insurance or an operating company. Therefore, products and services are provided exclusively by or through operating subsidiaries and not by Cigna Corporation. For Cigna company name information, please visit [www.cigna.com/cignacompanynames](http://www.cigna.com/cignacompanynames).

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### Product Descriptions - Not Available in all Jurisdictions

The product descriptions, if any, provided on the Service are for informational purposes only and are subject to change. Some products may not be available in all jurisdictions. Anyone interested in a particular product should contact their licensed agent or Cigna sales representative to determine whether the product is available in their jurisdiction and to request a copy of the applicable policy or other plan documents for a complete description of the product.

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### Links to Cigna Websites

#### A. Text Links

Cigna grants a nonexclusive, limited permission to the owners of other web sites ("Linking Site Owners") to link to Cigna web sites using text links. Such link shall not (a) suggest that Cigna promotes or endorses any third party's causes, web sites, products or services, or (b) be used or associated with any inflammatory, pornographic, defamatory or unlawful site or materials in any way, or in any manner that would disparage or adversely affect the name, reputation and goodwill of Cigna and its products and services.

Cigna retains and reserves all rights to its domain names, trade names, trademarks and logos, copyrights and all other intellectual property. We reserve the right to withdraw permission for any link.

Linking Site Owners shall indemnify, defend and hold harmless Cigna from and against all liability, demands, claims, suits, losses, damages, infringement of proprietary rights, causes of action, fines, or judgments (including costs, attorneys' and witnesses' fees, and expenses incident thereto), arising out of their failure to comply with the terms and conditions of this "Links to Cigna Web Sites" section.

#### B. Logo Links

Linking Site Owners who desire to link to Cigna web sites using Cigna's "Tree of Life" logo must comply with the requirements set forth in [Link to Our Site with a Cigna Logo](#), including the completion of the Linking License Application Form and execution of the Linking License Agreement.

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### Links to Other Sites

While using the Service, you may access certain websites with a different look and feel. If such a website is operated by Cigna, it will display the Cigna brand and be subject to our [Privacy Information](#) and this Legal Disclaimer. If such a website is a non-Cigna site, Cigna neither reviews, controls nor endorses the content and accuracy of any non-Cigna websites or other material, and therefore will not be responsible for their content and accuracy. Your access to non-Cigna websites and non-Cigna content is at your sole risk.

Other websites on the Internet may contain unedited, sexually explicit, violent, racist or other types of material, which may be offensive to you. Please access other websites at your own discretion.[Back to top](#)

#### **General Disclaimer**

All material including any link to other sites and content found at linked sites is provided "as is" and without any express or implied warranties including warranties of merchantability or fitness for a particular purpose. Due to the nature of the Internet, Cigna does not warrant that access to the Service will be uninterrupted or error free. Cigna does not warrant or make any representations regarding the usefulness of or the expected results of the material contained on the Service. Note that some jurisdictions may not allow the exclusion of implied warranties so some of the above exclusions may not apply to you. Please check your local laws for any such restrictions.[Back to top](#)

#### **Viruses, Worms, Use of Files**

Cigna cannot and does not guarantee or warrant that files available for downloading from the Service are free of viruses, worms, Trojan horses or other code that has contaminating or destructive properties. Cigna does not make any express or implied warranties, representations or endorsements whatsoever (including without limitation warranties of title, noninfringement or fitness for a particular purpose) with respect to the files available for downloading from the Service. In no event will Cigna be liable to you or to anyone else for any decision made or action taken by you or anyone else in reliance on results obtained from use of files downloaded from the Service. These files may be downloaded and/or reprinted for personal use only. Permission to reprint or electronically reproduce any document or graphic in whole or in part for any reason except for personal use is expressly prohibited, unless prior written consent is obtained from the appropriate Cigna copyright holder.[Back to top](#)

#### **Health Information**

The health information on the Service is provided by Cigna solely for informational purposes as a public service to promote consumer health. It is not meant to provide medical advice tailored to you in any way. It does not constitute medical advice and is not a substitute for proper medical care provided by a physician. Cigna assumes no responsibility for any circumstances arising out of the use, misuse, interpretation or application of any information supplied on the Service. Always consult with your doctor for appropriate examinations, treatment, testing, and care recommendations. Do not rely on information on this site as a tool for self-diagnosis. Cigna does not advertise, market or promote products or services to individuals who participate in its wellness, health promotion and chronic condition management programs. If you have a medical emergency, call 911.

#### **Forward-Looking Statements**

The Service may from time to time contain forward-looking statements that include information about financial prospects, plans and objectives of management for future operations, economic conditions, trends and known uncertainties. Cigna cautions the reader that actual results could differ materially from those that Cigna expects, depending on the outcome of certain factors. In some cases, Cigna describes uncertainties when offering forward-looking statements. Some factors that could cause Cigna's actual results to differ materially from forward-looking statements ("Risk Factors") are listed in the most recent Form 10-K or Form 10-Q Cigna filed with the Securities and Exchange Commission.

Cigna does not undertake any obligation to correct or update any forward-looking statements on the Service. Cigna also cautions the reader that the list of Risk Factors that appears in the most recent Form 10-K or Form 10-Q Cigna filed with the SEC may be modified by any subsequent SEC filings, such as Form 8-K, proxy statements, and other SEC filings. Cigna will not update the Risk Factors listed in any of Cigna's SEC filings prior to the next required SEC filing. The list of Risk Factors provided in any of Cigna's SEC filing may not be complete, and speaks only as of the date filed with the SEC.[Back to top](#)

#### **Trademarks**

There are references throughout the Service to various trademarks or service marks and these, whether registered or not, are the property of their respective owners. [Back to top](#) The registered marks "Cigna," the "Tree of Life" logo and other Cigna marks are owned by Cigna Intellectual Property, Inc.

#### **Social Networking Media**

Your use of social networking media, including but not limited to participation in or use of blogs, threaded discussions, message boards and wikis ("Social Media"), is conditioned upon your compliance with the following:

1. Do not post or transmit any unlawful, threatening, abusive, libelous, defamatory, racist, obscene, vulgar, pornographic, profane or indecent information. This includes, without limitation, any transmissions that are or that encourage illegal conduct. This ban includes anything that would constitute a criminal offense, give rise to civil liability or otherwise violate any local, state, national or international law.
2. Never post or transmit comments containing harassing or offensive language, using sexual references, sexual nicknames, racial slurs or rude or deliberately offensive comments.
3. Do not engage in disruptive activity online, including excessive use of scripts, sound waves or scrolling (repeating the same message over and over).
4. Do not post or transmit any information, software or other material that violates or infringes the rights of others. This prohibition includes material that constitutes an invasion of privacy or publicity rights permission from the owner.
5. Never post or transmit any information, software or other material that contains a virus, worm, Trojan horse or other code that has contaminating or destructive properties.
6. Do not post any information, software or other material for commercial purposes.
7. Do not solicit other users to join or contribute money to any online service or other organization, or advocate or attempt to persuade users to join in legal or illegal schemes.
8. Never pretend to be any other person or entity. Site users also may not falsely represent their professional or other affiliation with any person or entity.
9. Do not use the Service to collect personally identifiable information in violation of the policies contained in the Cigna Privacy Information.

You agree that Cigna, at our sole and absolute discretion, determines whether any information transmitted or received violates this provision.

You also agree to indemnify and hold Cigna and our employees, officers, directors and agents harmless from any claim or demand, including reasonable attorneys' fees, made by a third party arising from any information or material you contribute to the Social Media you access via the Service.

Cigna has no obligation to monitor Social Media. But we reserve the right to monitor any and all information transmitted or received through the Service. Cigna may examine, record, copy and use any information on the Service in accordance with the [Cigna Privacy Information](#). We reserve the right, in our sole and absolute discretion to remove any information or materials, in whole or in part, from Social Media.

When using the Service or Social Media, please be certain that anything you disclose does not compromise your personal safety. Please don't provide your name, phone number, social security number or any other personally identifying information to people you do not know. Don't continue any conversation online that makes you feel uncomfortable. Protect your safety and privacy. [Back to top](#)

#### **Web-Enabled Mobile or Handheld Devices**

Certain web and smartphone applications of the Service have been designed to run on a personal computer, standard laptop or web-enabled mobile device. If you view or use the Service on a mobile or handheld device you may experience some display and functionality limitations. You may experience varying wireless network coverage and speed, depending on your geographic location and telecommunications provider. The Service should not be used while operating any motor vehicle, or in any other manner that might endanger yourself or others.

If your mobile device uses Global Positioning System (GPS) technology, trackers, or other location tracking tools, your location information may be used for purposes of determining your location when using a function on the Service that uses such information. While using the Service, if you allow your location information to be obtained, we will use this information solely to return your estimated location and to provide you with more personalized results and/or services. Cigna does not monitor your GPS tracking or location information, and does not save this information. We will not use this information to identify you or disclose this information to any third parties.

By using the Service you expressly agree and acknowledge that Cigna shall not be responsible for any of the following: (a)

performance limitations and/or failures experienced in connection with any wireless or Wi-Fi service used to access the Service; (b) data transmitted through wireless access that may be intercepted by unauthorized persons; or (3) your failure to physically secure and/or monitor your personal computer, laptop or wireless device or to protect your passwords, resulting in unauthorized access to the Service and/or your Cigna account or plan information.

While using any web-enabled mobile or handheld device to use the Service, standard mobile phone carrier and data usage charges will apply. You expressly agree and acknowledge that the use of any mobile or handheld device is at your sole risk and shall be in accordance with all applicable local, state and federal laws.[Back to top](#)

#### **Updates and Reverse Engineering**

By using the Service, you agree to receive any applicable software updates that may be issued from time to time by Cigna. You agree to accept and install such updates as part of your use of the Service. You also agree not to reverse engineer, modify, decompile, adapt, translate, disassemble, or otherwise attempt to discover the source code of the Service and/or any Cigna application.[Back to top](#)

#### **Limitation of Liability**

You agree by accessing the Service that under no circumstances or any theories of liability under international or civil, common or statutory law including but not limited to strict liability, negligence or other tort theories or contract, patent or copyright laws, will Cigna be liable for damages of any kind occurring from the use of the Service or any information, goods or services obtained on the Service including direct, indirect, consequential, incidental, or punitive damages (even if Cigna has been advised of the possibility of such damages), to the fullest extent permitted by law. Some jurisdictions do not allow the exclusion or limitation of certain damages so some of these limitations may not apply to you.[Back to top](#)

#### **Calculations and Investment Decisions**

Financial calculators/calculations are provided for illustrative purposes only. You are responsible for verifying the accuracy and suitability of all assumptions and calculations. Please seek the advice of licensed and/or competent individuals before making any investment or financial planning decisions. Do not rely solely on financial calculators/calculations or financial or retirement information found on the Service.[Back to top](#)

#### **Minors and the Children's Online Privacy Protection Act**

Except as expressly stated upon initial access to a specific Cigna application or website, or section of such application or site, the Service does not direct content to Minors and do not intend to collect personal information from Minors and therefore are not subject to the Children's Online Privacy Protection Act.

If you allow your minor child, or a child for whom you are legal guardian (a "Minor"), to access and use the Service, you agree that you will be solely responsible for: (i) the online conduct of such Minor; (ii) monitoring such Minor's access to and use of the Service; and (iii) the consequences of any use.[Back to top](#)

#### **The Digital Millennium Copyright Act**

Cigna reserves the right, but not the obligation, to terminate your access to the Service if it determines in its sole and absolute discretion that you are involved in infringing activity, including alleged acts of first-time or repeat infringement, regardless of whether the material or activity is ultimately determined to be infringing. Cigna and its service providers accommodate and do not interfere with standard technical measures used by copyright owners to protect materials. Cigna has implemented procedures for receiving written notification of claimed infringements and for processing such claims in accordance with the Act. Our designated agent to receive notification of claimed infringement is:

Troy Larson, Esq.

The Cigna Companies, including Cigna and Cigna Intellectual Property, Inc. (CIPi)

Two Liberty Place

1601 Chestnut Street

Philadelphia, PA 19192

Phone: 215.761.1000

Email: [IntellectualProperty@Cigna.com](mailto:IntellectualProperty@Cigna.com)

Any notice regarding any infringement of copyright or of other proprietary rights must include the following information:

1. A signature of a person authorized to act on behalf of (i) the owner of an exclusive right that is allegedly infringed or (ii) the person defamed.
2. Identification of the copyrighted work claimed to have been infringed, or, if multiple copyrighted works at a single online site are covered by a single notification, a representative list of such works at that site.
3. Identification of the material that is claimed to be infringing, or to be the subject of infringing activity, including information reasonably sufficient to permit us to locate the material.
4. Information reasonably sufficient to permit us to contact you, such as your address, telephone number, and/or electronic mail address.
5. A statement that you have a good faith belief that use of the material in the manner complained of is not authorized by the copyright or other proprietary right owner, its agent, or the law.

If you choose to access the Service from outside the United States you do so on your own initiative and are responsible for compliance with U.S. and local laws, if and to the extent that local laws are applicable. Software is subject to United States export controls. No software may be downloaded or otherwise exported or re-exported (i) into (or to a national resident of) Cuba, Iraq, Libya, North Korea, Iran, Syria, or any other country to which the U.S. has embargoed goods, or (ii) to anyone on the U.S. Treasury Department list of Specially Designated Nationals or the U.S. Commerce Department's Table of Deny Orders. You represent and warrant that you are not located in, under the control of, or a national resident of any such country or on any such list. You agree to comply with U.S. export control laws and that you will not transfer any software or other content from the Service to a foreign national or foreign country in violation of those laws.[Back to top](#)

#### **Disclosure Required of Retail Sellers Under California Civil Code Sec. 1714.43**

Cigna Home Delivery Pharmacy does not make efforts to identify or eradicate human trafficking from its direct supply chains for tangible goods that it offers for sale.[Back to top](#)

#### **Changes and Applicable Law**

We reserve the right to make changes to the Service and our Legal Disclaimer. We encourage you to review the Service and these terms periodically for any updates or changes. Your continued access or use of the Service shall be deemed your acceptance of these Legal Disclaimers and any changes and the reasonableness of these standards for notice of changes. Use of the Service and purchases of products from the Service will be governed by and construed in accordance with the laws of the Commonwealth of Pennsylvania, without giving effect to its conflict of law provisions. You agree that any legal action or proceeding between you and Cigna will be brought exclusively in a federal or state court of competent jurisdiction sitting in Philadelphia, Pennsylvania. If any provision of this agreement shall be unlawful, void, or for any reason unenforceable, then that provision shall be deemed severable from this agreement and shall not affect the validity and enforceability of any remaining provisions.[Back to top](#)

#### **Discrimination is Against the Law**

Cigna complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Cigna does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Cigna:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

If you need these services, contact Customer Service at the toll-free number shown on your ID card, and ask a Customer Service Associate for assistance.

If you believe that Cigna has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance by sending an email to [ACAGrievance@cigna.com](mailto:ACAGrievance@cigna.com) or by writing to the following address:

Cigna  
Nondiscrimination Complaint Coordinator  
P.O. Box 188016  
Chattanooga, TN 37422

If you need assistance filing a written grievance, please call the number on the back of your ID card or send an email to [ACAGrievance@cigna.com](mailto:ACAGrievance@cigna.com). You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services  
200 Independence Avenue, SW  
Room 509F, HHH Building  
Washington, D.C. 20201  
1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at [www.hhs.gov/ocr/office/file/index.html](http://www.hhs.gov/ocr/office/file/index.html).