

BENEFITS HIGHLIGHTS





Live Healthy Programs and Initiatives

The Live Healthy Program focuses on the well-being of you and your family, because taking good care of your health is important to our Company. Macy's, Inc. encourages you and your family to take an active role in your health and participate in the available Live Healthy programs and initiatives.

You can find additional information on Live Healthy programs throughout the year. Just visit My Benefits on My IN-SITE then click Live Healthy. Also, remember to reference your 2017 Live Healthy Program Guide that you'll receive after enrolling in a Macy's, Inc. Cigna medical option (which will also be available on My IN-SITE) for information about Live Healthy Programs.

PROGRAMS TO EARN YOU MONEY OR PROTECT YOUR HEALTH

PREVENTIVE INCENTIVE

Preventive screenings are a key factor to early detection of any cancer or illness. When visiting your doctor to receive your preventive screenings, you are taking steps that could lead to prevention and early detection of health issues.

If you and your spouse enrolled in a *My Choice Plan* medical option you can each qualify for and earn a \$50 preventive incentive that will be deposited into your Cigna Choice Fund Health Savings Account (HSA) (or in your Health Reimbursement Account (HRA) if you're not eligible for an HSA) two months after successful completion. To earn the incentive, the screening must be completed during the benefit Plan year (July 1, 2017-June 30, 2018), and must be one of the five approved screenings. Please note, you and your spouse are limited to one preventive incentive per person per Plan year.

Five approved preventive screenings:

- routine physical examination
- annual well-woman preventive exam
- mammogram

- cervical cancer screening
- colon cancer screening

Additionally, these annual preventive screenings are covered at 100% if you are enrolled in a Company-sponsored medical option and visit an in-network doctor. For more information on preventive care and available screenings, visit the Helpful Tools page of My Benefits on My IN-SITE.

KNOW YOUR NUMBERS

When you *know your numbers* – such as height, weight, blood pressure, cholesterol, body mass index, waist circumference and glucose (blood sugar) levels, you are taking a big step toward understanding and improving your overall health. Plus, you may identify health issues, such as metabolic syndrome, early. You and your covered spouse are eligible to participate if you are enrolled in a Company-sponsored Cigna medical option. Participation is easy!

Step 1: Complete Your Wellness Screening: Jan. 1 – Aug. 31, 2017

Visit a Macy's, Inc. On-Site Screening Event, Quest Diagnostics Patient Service Center (PSC) or your physician. Step 2: Complete and Submit Your Online Health Assessment: July 1 – Aug. 31, 2017 Beginning (no earlier than) July 1, visit www.myCigna.com to complete by Aug. 31, 2017.

Complete both steps and you will earn a \$300 incentive deposited into your Cigna Choice Fund HSA (or HRA) in December 2017*. If you and your spouse complete both steps in the Know Your Numbers program, a \$600 incentive will be deposited.

For more information, visit the Know Your Numbers page under the Live Healthy page of My Benefits on My IN-SITE.

*The payout form and schedule may vary for collective bargained associates or other special groups electing a Cigna medical option other than a My Choice Plan.

OMADA

Omada is an innovative, 16-week program based on clinically-proven science and designed to help individuals lose weight. The program focuses on guiding participants toward reaching modest weight loss and activity goals through nutrition and behavioral changes, which has been shown to help reduce behavioral risk factors for developing Type 2 diabetes and cardiovascular disease. Program eligibility requires a self-reported BMI over 24 and one of the following cardiovascular risk factors:

- Elevated blood glucose
- Blood pressure
- Abdominal obesity

- Triglycerides
- HDL
- Tobacco use

For successfully completing the Omada program, you and your spouse can each earn a \$300 incentive that will be deposited into your Cigna Choice Fund HSA (or HRA) if enrolled in a *My Choice Plan* medical option.

DISEASE MANAGEMENT PROGRAM

Managing chronic conditions is crucially important to your quality of life. If you or your spouse suffer from a chronic condition outlined below, or if any other health risks are identified through the Know Your Numbers program or your medical visits, a member of the Cigna Nurse Advisor Team may contact you to help you better manage your condition.

Disease Management/Chronic Conditions Eligible for Incentive Includes:

- CAD (angina, acute myocardial infarction)
- Heart disease
- Heart failure
- Diabetes mellitus Type 1 and Type 2
- Depression (anxiety, bi-polar disorder)
- Asthma

- Metabolic syndrome/weight complications
 - Low back pain
- Osteoarthritis
- COPD (emphysema, chronic bronchitis)
- Peripheral arterial disease

By actively engaging in coaching sessions and setting and accomplishing your health goals, you and/or your spouse can each earn a Live Healthy incentive of \$100* deposited into your Cigna Choice Fund HSA (or HRA).

* Only one incentive per enrolled participant, per Plan year to those who qualify and successfully complete the program. The payout form and schedule may vary for collective bargained associates or other special groups electing a Cigna medical option other than a My Choice Plan.

FLU VACCINATIONS

Don't go unprotected this flu season - get your flu vaccination! Vaccinations are available at many places including your doctor's office, clinics and pharmacies, and are covered at 100% if you are enrolled in a Company-sponsored medical option.

KNOW WHERE TO GO FOR COST AND CONVENIENCE

ONE GUIDE

When you enroll in a Cigna medical option, you can receive personal health care services from Cigna One Guide – a highly personalized support system designed to make it easy to get the most out of your health care benefits. The goal is to provide a simpler health care journey for you and your family by guiding you through the complexities and unclear language of the health care system.

Available 24/7/365, One Guide will provide you a single point of contact and a one-call resolution for your questions and concerns, when appropriate. One Guide can help you:

- resolve health care issues;
- find hospitals and other health care providers in your plan's network;
- save time and money;
- get cost estimates;
- understand your bills; and
- navigate the health care system

Call 1-800-558-8361 to talk to a One Guide representative today. You can also access Cigna One Guide by downloading the myCigna app from your smartphone or tablet's app store or by using the Click to Chat feature on www.myCigna.com.

TELEHEALTH

Cigna provides access to telehealth services provided by MDLIVE for you and your dependents (age two and up) who are enrolled in a Company-sponsored Cigna medical option. Both services provide 24/7/365 access to a board-certified doctor 24/7/365 via video chat or phone. With this quick and convenient service, you can receive an immediate, on-demand consultation and prescription for routine medical conditions through:

- Streaming video consultation;
- Phone consultation; and
- Follow-up questions and advice via email.

For up to \$40 per consultation, you may be able to avoid a doctor visit or trip to urgent care and still have a doctor diagnose, treat, and write a prescription for routine medical conditions like the flu, rashes, or ear infections.

When to use a Telehealth service

sore throat

headache

stomachache

cold and flu

fever

allergies

rash

acne

UTIs and more

All doctors are licensed and board certified U.S.-based doctors and pediatricians. Register today so you'll be ready to use MDLIVE when and where you need it.

MDLIVE: www.MDLIVEforCigna.com; 1-888-726-3171

CIGNA BEHAVIORAL TELEHEALTH

New for 2017, Cigna has expanded their behavioral health services from the traditional approaches of in-office visits. Now, associates and family members in a Cigna medical option can enjoy the expanded benefit of Cigna Behavior services Through video consultation.

- For a video telehealth specialist, go to www.CignaBehavioral.com
- For behavioral services, call your selected provider to make an appointment

Telehealth visits with Cigna Behavioral Health network providers cost the same as an in-office visits and are available as part of the health plan.

CIGNA EMPLOYEE ASSISTANCE PROGRAM (EAP)

The Cigna Employee Assistance Program (EAP) provides confidential, 24/7 support for those everyday challenges, more serious problems and everything in between at no-cost to you. This program is completely confidential and is available to associates (and their household family members) who average a 20-hour work week. And, you don't have to be enrolled in a Cigna medical option. Resources available for everything from childcare, eldercare, financial or legal consultation – whatever your issue, EAP can help.

New for 2017, Cigna has expanded their EAP services from the traditional approaches of in-office visits. Now, associates and family members can enjoy the expanded benefit of services through video consultation. Regardless of which option you choose, you, your dependents or household members have up to five (5) sessions free of charge.

- To learn more about EAP go to www.CignaBehavioral.com (enter Employer ID code: macys)
- For a video telehealth specialist, go to www.CignaBehavioral.com (enter Employer ID code: macys)
- For a referral, call 1-800-558-8631

CLEVELAND CLINIC- 2ND OPINION PROGRAM

Cigna provides 100% coverage for the MyConsult Online Medical Second Opinion Program as a benefit to members in a Company-sponsored Cigna medical option. Seeking a second opinion allows you to gain additional education about your diagnosis. The MyConsult program gives you and your covered family members secure, online access to Cleveland Clinic's physician specialists for over 1,200 diagnoses. For more information, visit the Helpful Tools page of My Benefits on My IN-SITE.

24-HOUR HEALTH INFORMATION LINE

The 24-Hour Health Information Line is a resource designed to give you immediate solutions and advice on medical treatment and access to resources to help you stay informed about health and wellness. The 24-Hour Health Information Line is no-cost to you and provides a confidential way to speak to a caring health care professional who can help you understand your health care options. High fever, bad cough, unexpected allergic reaction – whatever your situation – the 24-Hour Health Information Line will provide guidance and help you decide if urgent care is necessary.

Call 1-800-244-6224 to speak with a registered nurse.

PROGRAMMING TO BE THE BEST YOU

HEALTHY LIFESTYLE COACHING PROGRAM

The Healthy Lifestyle Coaching program offers Cigna medical participants the opportunity to work one-on-one with a highly-trained wellness coach. The program allows you and enrolled dependents to choose a goal to achieve, whether it's to stop using tobacco, lose weight, exercise more, or manage stress and depression – you make the call. When you enroll, your wellness coach will stay in touch with you throughout the program and celebrate your successes. Contacting your coach is easy and convenient – by telephone, chat or email.

You can also access online programs 24/7 to enhance your coaching sessions. It's easy to get started, just contact Cigna at 1-800-558-8361 or visit www.myCigna.com to enroll!

HEALTHY BABIES PROGRAM

The Healthy Babies program is a collection of Cigna benefits and an educational mailing/workbook available to all members enrolled in a Company-sponsored Cigna medical option. The mailing includes topics for soon-to-be moms like prenatal care, exercise, stress and depression. It also includes a list of web resources, a list of pregnancy related topics in the 24-Hour Health Information Line audio library and a journal for the expectant mom to track her pregnancy.

Other Cigna benefits that are part of Healthy Babies, in addition to the educational mailing, are as follows:

- 24 Health Information Line
- High-Risk Maternity Case Management
- Neonatal Intensive Care Unit (NICU) Case Management.
- Information about pregnancy on myCigna.com

Call Cigna at 1-800-558-8361 to receive your educational package noted above. Should you call in with complications, you will be referred to a Case Manager and eligible to enroll in the no-cost high risk maternity specialty case management program.

TOBACCO CESSATION

Quitting the use of tobacco products is a great way to start living healthy, but it can be a daunting task. The Cigna Quit Today program can provide you the support and inspiration to help you get and stay tobacco free. You have access to personalized coaching and 24/7 health line support. When you participate in the Quit Today program, you also have access to free over-the-counter nicotine replacement therapy.

- For all other plan participants: contact Cigna at 1-866-417-7848 or visit www.cignabehavioral.com (password: macys)

Remember, by becoming smoke free, you can change your tobacco designation to remove your tobacco surcharge. For more information on the available Tobacco Cessation programs, visit the Plan Documents & Information section of My Benefits on My IN-SITE.

QUESTIONS?

Call HR Services at 1-800-234-MACY (6229), and a representative will be available to assist you.

HR Services • 1-800-234-MACY (6229)

July 2017-June 2018

This summary is an overview only. The terms and conditions are subject to change at any time. As in the past, the Company reserves to itself, pursuant to its sole and exclusive discretion, the right to change, amend or terminate these Programs without regard to satisfaction of prior eligibility concerns. Benefits described herein may not automatically apply to associates at all locations or associates covered under a labor agreement or employed by a leased or licensed department.