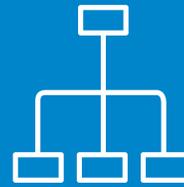




# NETWORK



## How it works for you.

Cigna's Network plan is designed to help you stay healthy. You choose a primary care provider (PCP) to serve as your personal health care provider. He or she can treat you for a wide variety of conditions, provide preventive care, refer you to specialists and coordinate hospital care when needed.

### Options for care

- › **Primary care provider** – You need to choose a PCP as your personal provider. Each family member covered through your plan can choose his or her own PCP and can change them at any time.
- › **In-network** – For your care to be covered by the plan, you must choose a PCP who is in the Cigna network and receive all of your care through that PCP.
- › **Referrals for specialist care** – Your PCP will give you a referral if you need to see a specialist. You do not need a referral for OB/GYN services.  

You may need prior authorization for hospital stays and some types of outpatient care. Use in-network health care professionals and there's no paperwork for you to fill out.
- › **Out-of-network** – If you choose to see a provider who is not in the network, your care will not be covered except in emergencies.
- › **Emergency and urgent care** – When you need care, you have coverage.

With your plan, you will pay a copay for most services from an in-network provider or facility. Then, the plan pays the rest. Once you reach an annual limit on your payments (out-of-pocket maximum), the health plan pays your covered health care costs at 100%.

### 24/7 service

Whenever you need us, customer service representatives are available to take your call.

**Partner with a health coach** – Even when you're not sure where to begin, you'll get confidential assistance from reliable, caring professionals who want to help you take an active role in your health over the phone, anytime, day or night.

### Access to myCigna.com

- › **Learn** more about your plan, and the coverage and programs that come with it.
- › **View** claim history and account transactions; print claim forms.
- › **Find** information and estimate costs for medical procedures and treatments.
- › **Compare** hospitals by number of procedures performed, patients' average length of stay and cost.

#### Find out if a provider is in the Cigna network before you enroll

It's quick and easy to search for in-network providers, specialists, pharmacies, hospitals and facilities close to home and work.

**Go to Cigna.com** and click on "Find a Provider."

**You can review** the provider's education, languages spoken and hospital affiliations, and get directions.

Together, all the way.®



Offered by: Cigna Health and Life Insurance Company, Connecticut General Life Insurance Company or their affiliates.

### **Do I have to choose a PCP?**

Yes. Having your care coordinated by a PCP can help you maintain better health. You must receive all of your care through your PCP for your plan to cover the services, except for OB/GYN services. If you choose to see a provider who is not in the network, your care will not be covered, except in emergencies.

### **How does my plan cover my care?**

When you receive care through your PCP, a provider who is in the Cigna network, you receive in-network coverage with lower out-of-pocket costs. That's because our in-network health care professionals have agreed to charge lower fees, and your plan pays a portion of covered charges. If you choose to visit a provider who is not in the network, your care will not be covered by your plan.

### **What if my provider is on the list, but his or her office is shown as "accepting current patients only"? Can I still choose my provider as my PCP?**

If you are an existing patient of a provider who is in the Cigna network, you may select him or her as your PCP.

### **What if my provider isn't on your list?**

That means your PCP is not in our network. To ensure your care is covered, you should select a new PCP who is in the Cigna network.

### **What if I am in the middle of treatment and my provider isn't in the network?**

You should select an in-network PCP who will review your medical history and work with you to complete your treatment. You can also ask Cigna for a review by a medical director. If Cigna finds that it is in your best interest to continue seeing your current provider to complete your treatment, you can still receive coverage under your plan.

### **What if I need to see my provider and he or she is not available?**

You should contact the provider your PCP has asked to be "on call" in his or her absence. If you see the provider who is on call, the health care services you receive will be covered according to the terms of your plan.

### **Do I need a referral to see a specialist? How do I get a referral?**

Your PCP will give you a referral if you need to see a specialist. You can see an in-network OB/GYN for covered obstetrical and gynecological services without a referral from your PCP. This includes your annual preventive care exam and treatment of routine obstetrical and gynecological conditions. If you need care beyond what your OB/GYN provides, your PCP will arrange a referral.

### **What if I see a specialist regularly for ongoing treatments? Do I need a referral for each visit?**

You must have a referral from your PCP before any specialist visit. When you see a specialist, you're authorized to receive coverage only for the specific services approved by the referral. You should contact Cigna before receiving additional care to make sure that the services are still covered.



All group health insurance policies and health benefit plans contain exclusions and limitations. For costs and complete details of coverage, see your employer's insurance certificate, group service agreement or summary plan description. Health care professionals and facilities who participate in Cigna's network are independent practitioners solely responsible for the treatment provided to their patients. They are not agents of Cigna.

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