

NETWORK OPEN ACCESS HOW IT WORKS FOR YOU.

With the Network Open Access plan, you have flexible coverage, tools and resources. So, you choose what works for you to keep you healthier.

Options for care

› **Primary care physician (PCP)** – You may choose a PCP as your personal doctor to help coordinate care and act as a personal health advocate. It's recommended, but not required.

› **In-network** – To receive coverage under your plan, you must see doctors or other health care professionals who are in the Cigna network.

› **No-referral specialist care** – If you need to see a specialist, you don't need a referral to see a network doctor.

You may need precertification for hospital stays and some types of outpatient care, but there's no paperwork to fill out.

› **Out-of-network** – If you see a doctor who is not in the network, you will not receive coverage under your plan except in emergencies.

› **Emergency and urgent care** – When you need care, you have coverage.

Predictable out-of-pocket costs – You may pay an annual amount (deductible) before the plan begins to pay for covered health care costs. Once you meet your deductible, you pay a copay or coinsurance (a portion of the charges) for covered services from an in-network doctor or facility. Then, the plan pays the rest.

24/7 service – Whenever you need us, customer service representatives are available to take your calls.

Partner with a health advocate – 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.

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.

Together, all the way.SM



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

Do I have to choose a primary care physician (PCP)?

No, but it is recommended. A PCP gives you a valuable resource and can be a personal health advocate.

Do I need a referral to see a specialist?

You do not need a referral to see an in-network specialist. If you choose an out-of-network specialist, you will not receive coverage under your plan.

How does my plan cover my care?

When you receive care through your PCP, or other doctor who is in the Cigna network, you receive in-network coverage and will have lower out-of-pocket costs. If you see a doctor who is not in the network, your care will not be covered by your plan.

What if I need to be admitted to the hospital?

In an emergency, you have coverage under your plan. Requests for nonemergency hospital stays other than maternity stays must be approved in advance or “precertified.” This lets Cigna determine if the services are covered. Precertification is not required for maternity stays of 48 hours for vaginal deliveries or 96 hours for cesarean sections.

Who must get precertification?

Your doctor will help you decide which procedures require you to be admitted to the hospital and which can be handled on an outpatient basis. If your doctor is in the Cigna network, he or she will arrange for precertification.

If you use an out-of-network doctor, you must make the arrangements. Remember, out-of-network care will not be covered. Look at your plan documents to see which procedures need precertification.

How do I find out if my doctor is in the Cigna network before I enroll?

It’s quick and easy to search for in-network doctors, specialists, pharmacies and hospitals close to home and work.

Go to Cigna.com and click on “Find a Doctor.”

You can review the doctor’s background, languages spoken and hospital affiliations, and get directions.



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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