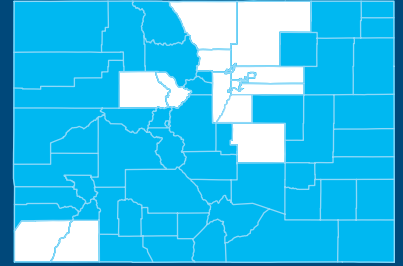


# THE RIGHT BENEFITS. AT THE RIGHT PRICE.



## Cigna LocalPlus in Colorado

### Save on your health plan - with LocalPlus

LocalPlus® - Colorado is designed to offer the right mix of health care benefits at the right price. It's built to help manage rising health care costs - without sacrificing the quality your employees want and expect.

### How it works

We have configured our Colorado LocalPlus network around those physicians in Cigna Collaborative Care. These primary care providers (PCP) are focused on collaborating with Cigna to achieve increased quality, improved customer satisfaction and reduced costs. A suite of included wellness services and programs also helps employees get on the right path to health. And, clear, ready-to-use communications help employees get more from their plan.

### Network ins and outs

LocalPlus is a cost-efficient plan that's designed for today's busy, mobile families.

- › Employees can access the LocalPlus Network in any area in the country where one exists.
- › In areas where the LocalPlus Network is not available, they can use doctors in our national Away From Home Care feature for coverage at the in-network cost.

### LOCALPLUS - COLORADO AT-A-GLANCE

#### Service Area

Adams, Arapahoe, Boulder, Broomfield, Denver, Douglas, El Paso, Eagle, Jefferson, La Plata, Larimer, Montezuma, Summit, and Weld counties

#### Network includes:<sup>1</sup>

##### HOSPITAL SYSTEMS

**Front Range:** Boulder Community Health, Centura Health,\* Children's Hospital Colorado, Craig Hospital, Denver Health Medical Center, HealthONE, National Jewish Health, SCL Health System, UCHealth Greeley Hospital,\*\* University of Colorado Hospital in Denver

**Mountain (Eagle and Summit counties):** Centura Health St. Anthony Summit Medical Center, Vail Valley Medical Center

**Southwest (La Plata and Montezuma counties):** Centura Health Mercy Regional Medical Center, Southwest Memorial Hospital, Animas Surgical Hospital

##### PARTICIPATING CIGNA COLLABORATIVE CARE PHYSICIAN GROUPS<sup>1</sup>

These groups are incentivized to continually improve quality, cost and patient satisfaction with the care they provide.

Boulder Medical Center, Colorado Health Neighborhoods,\*\*\*\* Davita Medical Group (CSHP), Community Medical Associates, New West Physicians, PHP Prime, Colorado Care Partners, UCHealth Integrated Network. \*\*\*

\* Excludes Longmont United Hospital, Penrose Hospital and St. Francis Medical Center.

\*\* Includes UCHealth Integrated Network practices in El Paso County only.

\*\*\* Opening Summer of 2019

\*\*\*\* Colorado Health Neighborhood practices in Denver Metro and Boulder Counties only.

Together, all the way.®



Offered by Cigna Health and Life Insurance Company.

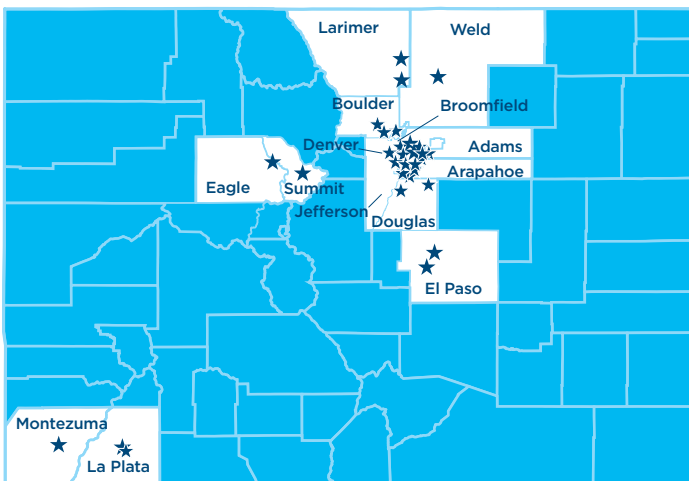
## Save even more with LocalPlus IN

For even more savings, we offer LocalPlus IN. With this plan option, employees are only covered when they receive care from an in-network LocalPlus doctor or facility (when in a LocalPlus service area), or from a doctor or hospital in the Away From Home Care feature (when outside a LocalPlus service area), except in emergencies. Excluding out-of-network coverage significantly reduces the claim costs associated with non-contracted providers who impact the overall savings, which LocalPlus is intended to generate.

## Convenience. Savings. Value.

Cigna LocalPlus – Colorado comes with features employees value:

- Provider selection is strongly encouraged, but not required. A PCP can help your employees navigate the health care system and provide or arrange for medical care, which helps the Cigna Collaborative Care physicians improve the quality and cost efficiency for employees
- No referral needed to see a specialist



★ Hospital systems

- Access to Cigna’s large national network of labs, x-ray and radiology offices and dialysis centers
- Coverage when away from home<sup>2</sup>
- In-network coverage for emergency care<sup>3</sup>
- Helpful decision support tools on **myCigna.com** and the myCigna® App

## It’s not just a network

Our flexible plan designs can be customized for your organization to help control costs. To maximize savings, we encourage you to pair LocalPlus with other solutions, including pharmacy, that help us deliver and maximize value. Organizations who do could potentially lower their medical costs.

- Fully insured and self-funding options
- Wide array of cost-sharing options – deductibles, copays, coinsurance and out-of-pocket maximums
- Robust medical and disease management to help reduce nonessential procedures
- Out-of-network reimbursement options to better control costs on out-of-network care (Maximum Reimbursable Charge – MRC)
- Optional health and wellness incentive programs to encourage and reward employees



**Save money with the right mix of benefits – at the right price.**

**Contact your broker or your Cigna representative to learn more about LocalPlus – Colorado.**



1. This listing is not all-inclusive. For a listing of doctors and facilities that participate in the LocalPlus network, contact your Cigna representative.

2. When receiving care in any LocalPlus Network service area, covered employees must use a doctor or facility in the LocalPlus Network to receive coverage at the in-network level – except in the case of emergencies. Outside of any LocalPlus Network service area, employees have in-network access through the Away From Home Care feature.

3. For emergency care as defined by the plan documents.

Product availability may vary by location and plan type and is subject to change. All group health insurance policies and health benefit plans contain exclusions and limitations. For costs and complete details of coverage, contact your Cigna representative.

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