

HELPING YOU GET MORE VALUE FOR YOUR HEALTH CARE DOLLAR

The right mix of health benefits – at the right price.

At Cigna, we care about your health. And your budget. The LocalPlus® plan gives you cost-efficient access to quality doctors, specialists and hospitals – right where you live.

How the plan works.

At the heart of the LocalPlus plan is a local network,¹ limited to doctors, specialists and hospitals right where you live.

How you can save:²

- In your local area, or when in any LocalPlus Network area, you must receive care from a health care professional or facility in this network to receive in-network coverage.
- If you're away from home and need care, just look for a participating LocalPlus doctor in the area or if LocalPlus isn't available, you can use doctors or hospitals in our Away From Home Care feature.
- If you choose to go outside the LocalPlus Network when one is available (or outside the Away From Home Care feature when LocalPlus isn't available), you will receive out-of-network coverage. Your share of the costs may be higher than what you would pay for in-network care.

Get healthy. Stay healthy.

You'll also have access to wellness services and programs to help you stay on the path to good health, including:³

- Well visits, preventive care screenings and immunizations
- Sick visits, specialist, in-hospital and outpatient care
- 24-hour emergency care

We make it easy.

LocalPlus is a cost-efficient plan that's designed for when you're busy and on the go. Here are some of the many ways the LocalPlus plan can help you get more value for your health care dollar.

- The option to choose a primary care physician to help guide your care (it's recommended but not required)
- Access to Cigna's national network of labs, x-ray and radiology offices, and dialysis centers
- 75% potential savings through in-network national labs⁴ (LabCorp or Quest)
- You don't need a referral to see a specialist
- Nationwide in-network coverage in case of an emergency

24/7/365 service – personalized for you.

- Live customer service – with translation services available in over 150 languages
- Cigna 24-hour health Information line – speak with a nurse
- Decision support tools on **myCigna.com** and myCigna® App

Together, all the way.®



Offered by: Cigna Health and Life Insurance Company

Is your doctor in the LocalPlus Network?

If you're already a Cigna LocalPlus customer

1. Go to **myCigna.com** and sign in with your user ID and passcode. (If you're not already registered for **myCigna.com**, click on "Register Now" to sign up)
2. Click on the "Find Care & Costs" tab
3. Select the type of search you'd like to perform (you can search for Doctor by Name, Doctor by Type, locations, etc.)
4. Follow the on-screen prompts to see providers in the LocalPlus Network

If you're not yet a Cigna LocalPlus customer

1. Go to **Cigna.com**
2. Click on "Find a Doctor, Dentist or Facility."
3. Under "Not a Cigna Customer Yet?" click on "Plans through your employer or school."
4. Under "Find Providers," type in your location in the "Search Location" box. Under "Select a Plan," click "Pick."
5. Select "Medical Plans."
6. From the drop-down list, select "LocalPlus" and then click "Choose."
7. If you want to search for a specific provider, enter the name in the "Search" box. Or click "Browse the A-to-Z glossary."

Cigna LocalPlus is available in these areas⁵

Arizona

Phoenix
Tucson

California

Northern
(Alameda, Contra Costa, Marin, Napa, San Francisco, San Mateo, Santa Clara, Santa Cruz, Sonoma, Solano, Yolo, Sutter, Sacramento, Placer, El Dorado, San Joaquin and Stanislaus counties)
Southern
(Los Angeles, Orange, San Bernardino, Riverside and San Diego counties)

Colorado

Front Range (Adams, Arapahoe, Boulder, Broomfield, Denver, Douglas, El Paso, Jefferson, Larimer, and Weld counties)
Mountain
(Eagle and Summit counties)
Southwest
(La Plata and Montezuma counties)

Florida

Orlando
South
(Broward, Martin, Miami-Dade, Monroe, Palm Beach and St. Lucie counties)
Tampa

Georgia

Atlanta
Augusta
Columbus
Macon
Rome
Savannah

Illinois

Chicago

Kansas

Butler
Harvey
Kingman
Sedgwick
Sumner

Massachusetts

Statewide
(Excl. Dukes and Nantucket counties)

Missouri

St. Louis
(Away From Home Care only)

Nevada

Las Vegas

New Jersey

Bergen
Essex
Mercer
Middlesex
Monmouth
Morris
Passaic
Somerset
Sussex
Union
Warren

Rhode Island

Statewide

South Carolina

Greenville/
Spartanburg
(Upstate)

Tennessee

Statewide

Texas

Austin
Brazos Valley
Dallas/Ft. Worth
Houston
San Antonio

Washington

King
Pierce



1. The LocalPlus Network is smaller than Cigna's national Open Access Plus (OAP) network. In this plan, you have access to in-network benefits only from the health care professionals and facilities in the LocalPlus Network when in a LocalPlus Network service area. For a list of participating health care professionals and facilities, visit Cigna.com. For a paper directory, ask your employer.
2. You will be responsible to pay a deductible, any applicable copays, and/or a percentage of your covered in-network or out-of-network costs until you reach the out-of-pocket maximum.
3. Not all services are covered. For example, immunizations for travel are generally not covered. Other non-covered services/supplies may include any service or device that is not medically necessary or services/supplies that are unproven (experimental or investigational). Routine medical care received outside of the U.S. is generally not covered. You may need precertification for hospital stays and some types of outpatient care. Coverage is subject to your plan's deductible, copay or coinsurance requirements. For the specific coverage terms of your plan, refer to your plan documents.
4. Savings based on average in-network national lab costs compared to out-of-network labs using internal Cigna national claims data: DOS July 2013–June 2014. Savings will vary.
5. This listing is not all inclusive and is as of April 2019; subject to change.

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, see your plan documents.

The health care professionals and facilities that participate in the Cigna network are independent contractors solely responsible for the treatment provided to their patients. They are not agents of Cigna.

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company, Cigna Behavioral Health, Inc. and Cigna Health Management, Inc. In Texas, LocalPlus plans are considered Preferred Provider plans with certain managed care features. TN policy form: HP-POL43/HC-CER1V1 et al. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc.