

# HELPING YOU GET MORE VALUE FOR YOUR HEALTH CARE DOLLAR

## Save more on quality care.

At Cigna, we care about your health. And your budget. The LocalPlus® plan delivers a cost-effective solution designed to be flexible and help you control health care costs – without sacrificing the quality and convenience you want and expect.

### How the plan works.

We collaborate with health care communities to create local networks<sup>1</sup> of health care providers, specialists and hospitals that deliver value and results right where you live.

#### How you can save:<sup>2</sup>

- › 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 provider in the area or if one isn't available, you can use providers or hospitals in our nationwide 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:<sup>3</sup>

- › Well visits, preventive care screenings and immunizations
- › Sick visits, specialist, in-hospital and outpatient care
- › Nationwide in-network coverage in case of an emergency

Together, all the way.®

### We make it easy.

LocalPlus is designed to deliver cost-effective, quality care and peace of mind for today's busy, on-the-go families. Here are some of the many ways the LocalPlus plan can help you get more value for your health care dollar.

- › More quality providers make it easier to choose and use quality care
- › Primary care provider (PCP) selection is encouraged to help guide your care, but not required
- › Access to Cigna's national network of labs, behavioral providers, convenience care clinics and virtual care services<sup>4</sup>
- › 70% potential savings through in-network national labs<sup>5</sup> (LabCorp or Quest)
- › You don't need a referral to see a specialist

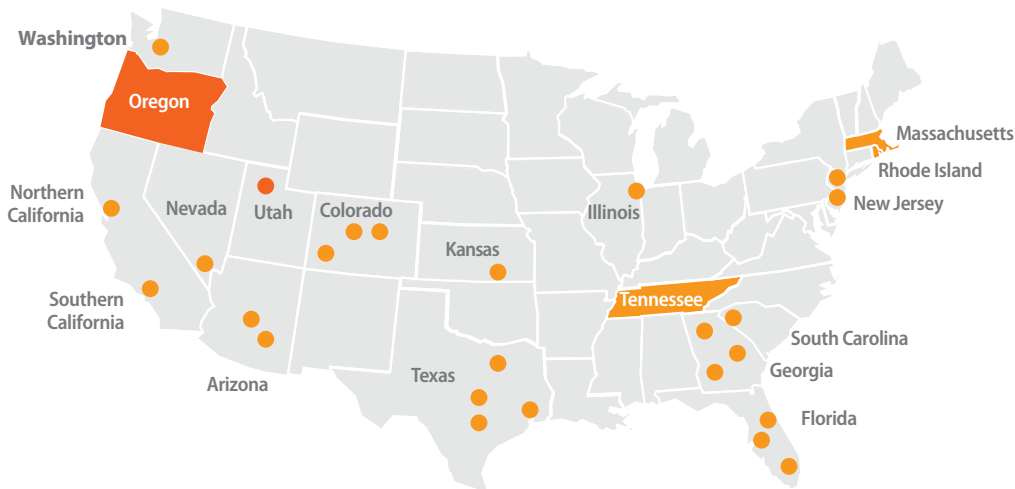
### 24/7/365 service – personalized for you.

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



Offered by: Cigna Health and Life Insurance Company

**Cigna LocalPlus has national reach** ● LocalPlus Markets ● LocalPlus 2021 Markets



**Cigna LocalPlus is available in these areas:<sup>6</sup>**

- Arizona**  
Phoenix  
Tucson
- California**  
Northern  
Southern
- Colorado**  
Front Range,  
Mountain & West
- Florida**  
Orlando, South  
FL & Tampa
- Georgia**  
Athens, Atlanta,  
Augusta,  
Columbus, Macon,  
NW & NE GA,  
Savannah
- Illinois**  
Chicago/  
NW Indiana
- Kansas**  
Wichita
- Massachusetts**  
Statewide  
(Excl. Dukes and  
Nantucket  
counties)
- Nevada**  
Las Vegas
- New Jersey**  
Northern  
Southern
- Oregon**  
Statewide (Excl.  
Malheur county)
- Rhode Island**  
Statewide
- South Carolina**  
Greenville/  
Spartanburg
- Tennessee**  
Statewide
- Texas**  
Austin, Dallas/  
Ft. Worth,  
Houston, San  
Antonio
- Utah**  
Salt Lake City
- Washington**  
Seattle/Tacoma

**Is your provider 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 "How Are You Covered" click on "Employer or School."
4. Enter your location in the search box. Then select the type of search you'd like to perform, and follow the prompts to search for a provider.
5. Confirm your location under "I Live in" and click "Continue."
6. Choose "Cigna LocalPlus" from the list of medical plans to see providers in the LocalPlus network.



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. Cigna provides access to virtual care through national telehealth providers as part of your plan. Providers are solely responsible for any treatment provided to their patients. Video chat may not be available in all areas or with all providers. This service is separate from your health plan's network and may not be available in all areas or under all plan types. A primary care provider referral is not required for this service.
5. Savings based on average in-network national lab costs compared to out-of-network labs using internal Cigna national claims data: DOS January - December 2018. Savings will vary.
6. This listing is not all inclusive and is as of August 2020; 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.