

KNOW BEFORE YOU GO

Three steps to being prepared

Cigna wants to help you be a smarter health care consumer. By simply following these three easy steps, you can begin to use your plan to the fullest, which can help you save money.

Step One: Use the myCigna App

Our **myCigna® App** uses 1 touch fingerprint technology, so you can quickly and easily:*

- › Find an in-network health care professional, convenience care clinic, urgent care facility and more
- › Review your coverage
- › Track your claims, account balances and deductibles
- › View ID card information

Step Two: Know where to go

You should always start with your primary care provider, but when yours isn't available, consider using a convenience care clinic or urgent care center for things like minor cuts, burns and sprains, fever and flu symptoms, joint or low back pain. These facilities provide quality care like an ER, but can save you hundreds of dollars. And, you can avoid spending hours in the waiting room. Remember, in an emergency, always dial 911 or go to the nearest emergency room.

Don't pay more than you need to! Use the **myCigna App** to find an in-network convenience care clinic or urgent care center near you.

| | |
|---------------------------------|-----------|
| Average urgent care center cost | \$176** |
| Average hospital ER cost | \$2,259** |

*myCigna.com and myCigna app are available upon plan effective date. Fingerprint authentication available on compatible devices only. Actual myCigna features may vary depending on your specific medical plan and individual security profile. **Costs are based on Cigna internal analysis of national 2016 averages of participating facilities; actual cost may vary by location, facility, and the type or level of services received.

Together, all the way.®



Step Three: Use Cigna One Guide

The **Cigna One Guide®** service is our highest level of support available. It combines the ease of a powerful app with the personal touch of live service. One Guide personal support, tools and reminders can help you stay healthy and save money.

A live personal guide will offer proactive, personalized guidance to help you:

- › **Understand your plan** – They'll help answer any question you may have about how your plan works
- › **Get care** – Find an in-network doctor, lab or urgent care center
- › **Save and earn** – Get cost estimates and service comparisons to avoid surprises

Call, click or chat with a Cigna One Guide representative today!



800.Cigna24



myCigna.com



myCigna App

Still not sure where to go? Call the Cigna 24-hour Health Information Line at **888.992.4462** or call the number on the back of your ID card.

The information provided here is for informational purposes only. It is not medical advice. You should consider all relevant factors and consult with your doctor when selecting a provider for care. In an emergency, always dial 911 or visit the nearest emergency room. 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 details of coverage, review your plan documents or contact a Cigna representative.

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company (CHLIC), Cigna Behavioral Health, Inc., Cigna Health Management, Inc., and HMO or service company subsidiaries of Cigna Health Corporation, including Cigna HealthCare of Arizona, Inc., Cigna HealthCare of California, Inc., Cigna HealthCare of Colorado, Inc., Cigna HealthCare of Connecticut, Inc., Cigna HealthCare of Florida, Inc., Cigna HealthCare of Georgia, Inc., Cigna HealthCare of Illinois, Inc., Cigna HealthCare of Indiana, Inc., Cigna HealthCare of St. Louis, Inc., Cigna HealthCare of North Carolina, Inc., Cigna HealthCare of New Jersey, Inc., Cigna HealthCare of South Carolina, Inc., Cigna HealthCare of Tennessee, Inc., and Cigna HealthCare of Texas, Inc. Policy forms: OK - HP-APP-1 et al., OR - HP-POL38 02-13, TN - HP-POL43/HC-CER1V1 et al. (CHLIC); GSA-COVER, et al. (CHC-TN). The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc.

920005 08/18 © 2018 Cigna. Some content provided under license.