

## Understand your medical plan options

# HMO



### How it works

Cigna's HMO plan is designed to help you stay healthy. You choose a Primary Care Physician (PCP) to serve as your personal doctor. He or she can treat you for a wide variety of conditions, provide preventive care, refer you to specialists and coordinate hospital care when needed.

### Enroll in the HMO plan and you'll get:

#### Options for accessing quality health care

- **Primary Care Physician (PCP)** – You are required to choose a PCP as your personal doctor. Each family member covered through your plan can choose his or her own PCP and can change them at any time.
- **In-network** – For your care to be covered by the plan, you must choose a PCP who is part of the Cigna network and receive all of your care through your PCP.
- **Referrals for specialist care** – Your PCP will provide you with a referral if you need to see a specialist. The only exception will be OB/GYN services where you do not need a referral to receive care. Pre-certification may be necessary for hospitalizations and some types of outpatient care, but there is no paperwork for you.
- **Out-of-network** – If you choose to see a doctor who is not in the network, your care will not be covered except in emergencies.
- **Emergency and urgent care** – When you need care, you're covered, 24 hours a day, worldwide.

**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 and the health plan pays the rest.

**24/7 service** – Whenever you need us, customer service representatives are available to take your calls. You can also call the Cigna HealthCare 24-Hour Health Information Line and speak with a health care professional over the phone, any time, day or night.

**Health and wellness discounts** – Enjoy discounts on a variety of health-related products and services.

**Access to myCigna.com** – Use a personalized website to:

- **Learn** more about your plan and the coverage and programs available to you.
- **View** claim history and account transactions; print claim forms when you need them.
- **Find** information and estimate costs for medical procedures and treatments.
- **Learn** how hospitals rank by number of procedures performed, patients' average length of stay and cost.

**Customer assistance** – You also have access to the Customer Assistance Program, providing helpful work/life information. Topics include legal services, financial guidance, child care, adoption and more. You can access the program through the Cigna HealthCare 24-Hour Health Information Line.



# Q&A

## **Do I have to choose a Primary Care Physician (PCP)?**

Yes. Care coordinated by a PCP is an effective way to help maintain better health. You must receive all of your care through your PCP for your plan to cover the services. If you choose to see a doctor who is not in the network, your care will not be covered except in emergencies.

## **How does my plan cover my care?**

When you receive care through your PCP, a doctor who participates in the Cigna network, you receive in-network coverage and will have lower out-of-pocket costs. If you choose to visit a doctor outside of the network, your care will not be covered by your plan.

## **What if my doctor is on the list, but his or her office is shown as “accepting current patients only?” Can I still choose my doctor as my PCP?**

If you are an existing patient of a doctor who participates in the Cigna network, you may select him or her as your PCP.

## **What if my doctor isn’t on your list?**

That means your PCP does not participate in our network. To ensure your care is covered, you should select a new PCP.

## **What if I am in the middle of treatment and my doctor isn’t in the Cigna network?**

You should select a PCP who will review your medical history and work with you to complete your treatment. You can also ask for a review by a medical director. If Cigna finds that it is in your best interest to continue seeing your current doctor to complete your treatment, your health care services will be covered.

## **What if I need to see my doctor and he or she is not available?**

You should contact the doctor your PCP has asked to be “on call” in his or her absence. If you see the doctor who is on call, the health care services you receive will be covered according to the terms of your plan.

## **Do I need a referral to see a specialist? How do I get a referral?**

Your PCP will provide you with a referral to an in-network doctor if you need to see a specialist. Your PCP works closely with many participating specialists and will recommend a doctor who can help you. You can see a participating OB/GYN for covered obstetrical and gynecological services without a referral from your PCP. This includes your annual preventive care exam and treatment of routine obstetrical and gynecological conditions. If you need care beyond what your OB/GYN provides, your PCP will arrange a referral.

## **What if I see a specialist regularly for ongoing treatments? Do I need a referral for each visit?**

You must have a referral from your PCP before any specialist visit. When you see a specialist, you’re authorized to receive only the specific services approved by the referral. You should contact Cigna prior to receiving additional care to make sure that the services are still covered.

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

It’s quick and easy to search for participating doctors, specialists, pharmacies, hospitals and facilities closest to home and work.

**Go to [Cigna.com](http://Cigna.com) and click on “Find a Doctor.”**

**You will be able to:** Review the doctor’s education, languages spoken and hospital affiliations, and get a detailed map with directions.



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Cigna’s HMO products are not available in all states.