

# THE RIGHT BENEFITS. AT THE RIGHT PRICE.

You could save 20% on total medical costs<sup>1</sup>

## Save on your health plan – with LocalPlus

Cigna LocalPlus® 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?** We collaborate with health care communities to connect with the providers that can deliver value and results.

- ▶ LocalPlus customers are 2.5 times more likely to visit value-based providers.<sup>2</sup>
- ▶ Providers in the LocalPlus Network overall have demonstrated similar or better quality ratings compared with all providers in the Open Access Plus (OAP) network.<sup>3</sup>

This can help drive better outcomes and lower costs for your employees – and a potential savings of 20% for you.<sup>1,2</sup>

**70% potential savings for employees when they use in-network national labs (LabCorp or Quest).<sup>4</sup>**

## How it works

We create a local network limited to doctors, specialists and hospitals right where your employees live – with the convenience of an Away From Home Care feature for in-network coverage when traveling anywhere in the country. Then we customize a plan design for you and your needs. A suite of included wellness services and programs help employees get on the right path to health. And clear, ready-to-use communications help employees get more value from their plan.

**Together, all the way.®**

## Network ins and outs

LocalPlus is designed to deliver cost-effective benefits 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.
- ▶ If employees choose to go outside the LocalPlus Network when one is available (or outside the Away From Home Care feature when LocalPlus isn't available), they will likely pay more (with LocalPlus IN, they would pay the full cost of their care).<sup>5</sup>

## Save even more with LocalPlus IN

For even more savings, we offer LocalPlus IN.<sup>5</sup> With this lock-in plan option, employees are only covered when they receive care from an in-network LocalPlus doctor or facility (when in a LocalPlus service area), except for emergencies.<sup>6</sup> 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.

## 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 that help us deliver and maximize value. Organizations who do could potentially increase their savings.

- ▶ Fully insured and self-funding options
- ▶ Wide array of cost-sharing options – deductibles, copays, coinsurance and out-of-pocket maximums



Offered by Cigna Health and Life Insurance Company.

- Robust medical and disease management to help reduce nonessential procedures
- Maximum Reimbursable Charge (MRC) options to help control costs on out-of-network care
- Optional health and wellness incentive programs to encourage and reward employees
- Cigna One Guide® service buy-up option available for highly personalized, intelligent support that makes getting your employees to better health and savings easier

### Your LocalPlus Welcome Guide

Quick and easy guide shows employees how to get the most value out of their plan

## Features your employees appreciate

Cigna LocalPlus – comes with features employees value.

- Primary care provider (PCP) selection is encouraged, but not required
- No referral needed to see a specialist
- Access to Cigna's large national network of labs, x-rays and radiology offices and dialysis centers
- Coverage when away from home<sup>6</sup>
- In-network coverage in case of emergency – nationwide
- Helpful decision support tools on **myCigna.com** and the myCigna® App
- 24/7 live customer service – right when and where employees need it

## Cigna LocalPlus is available in these areas

### 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, San Diego, Imperial, Ventura, Santa Barbara, San Luis Obispo and Kern 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

Athens  
Atlanta  
Augusta  
Columbus  
Macon  
NE Georgia  
NW Georgia  
Savannah

**Illinois** Chicago/  
NW Indiana

### Kansas

Butler  
Harvey Kingman  
Sedgwick  
Sumner

### Massachusetts

Statewide  
(Excl. Dukes and Nantucket counties)

### Nevada

Las Vegas

### New Jersey

Atlantic  
Bergen  
Burlington  
Camden  
Cape May  
Essex  
Mercer  
Hudson  
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



Save money with the right mix of benefits – at the right price. Contact your broker or your Cigna representative to learn more about LocalPlus.

1. Potential savings estimated, based on an internal national Cigna study conducted in 2019 comparing Cigna's LocalPlus and LocalPlus IN plans with Cigna's Open Access Plus (OAP) and Open Access Plus IN (OAPIN) plans with the same benefit structure, deductibles, copay and out-of-pocket maximum limits. Savings are not guaranteed and will vary depending on plan design, geographic distribution and utilization patterns. Medical cost savings do not directly translate to rate or premium rates.

2. Cigna internal analysis of contracted providers as of October 2017. Subject to change.

3. 2018 Cigna Information Management & Analytics internal analysis of 2016 quality outcomes from evidence-based medicine rules between providers in the LocalPlus Network and providers in the Open Access Plus (OAP) who are not part of the LocalPlus Network. Analysis is a reflective view of the network only, and results are not used to determine network participation nor are they predictive of future results or outcomes.

4. Savings based on average in-network national lab costs compared with out-of-network labs using internal Cigna national claims data: DOS January–December 2018. Savings will vary.

5. In Chicago, Las Vegas and Kansas markets, LocalPlus IN is only available to self-insured employers.

6. "Out-of-network" includes any doctor or facility in a LocalPlus Network service area that is not part of the LocalPlus Network. 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.

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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