

LOCALPLUS®

HOW IT WORKS FOR YOU



With a Cigna LocalPlus plan, you have a select network of local, quality doctors and hospitals to help provide you with access to discounted, cost-effective care where you live and work.

When in a LocalPlus Network area, you must receive care from a health care professional or facility in this Network to receive in-network coverage under your plan (except for emergencies).

And if you're away from home and need care, you don't have to worry. Just look for a LocalPlus participating doctor in the area. Or if the LocalPlus Network isn't available, you can see any doctor or hospital that participates in the Cigna Away From Home (Open Access Plus) Network and still receive coverage under your plan. If you choose to go outside the LocalPlus Network when one is available – or outside the Away From Home (Open Access Plus) Network when LocalPlus isn't available – you will receive out-of-network coverage.

We've got what you need.

With Cigna LocalPlus, you get access to services to help you get well – and stay well:

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

And we make it easy.

- The option to choose a primary care physician to help guide your care (it's recommended but not required)
- No referrals necessary to see a specialist, although precertification may be required
- No paperwork for you to complete for in-network hospital and outpatient care
- Access to Cigna's national network of labs, x-ray and radiology offices, and dialysis centers

The Cigna LocalPlus Network of doctors and hospitals is available in these areas:

Arizona

Phoenix

California

Northern/Bay Area
(Alameda, Contra Costa, San Francisco, San Mateo and Santa Clara counties)
Southern (Los Angeles, Orange, San Bernardino, Riverside and San Diego counties)

Colorado

Denver

Florida

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

Georgia

Atlanta
Augusta
Columbus
Macon
Rome
Savannah

Illinois

Chicago

Massachusetts

Statewide

Missouri

St. Louis

Rhode Island

Statewide

Tennessee

Statewide

Texas

Austin
Dallas/Ft. Worth
Houston

To find out if a doctor or hospital is in the LocalPlus Network, visit the directory on Cigna.com

24/7/365 service - personalized to you.

- Live customer service – available in multiple languages
- Health information hotline
- Helpful decision support tools on myCigna.com – online and via the myCigna Mobile App

*The downloading and use of the App is subject to the terms and conditions of the App and the online stores from which it is downloaded. Standard mobile phone carrier and data usage charges apply.

GO YOU®



Home or away, it pays to stay in-network

To get the most from your plan – and keep more money in your pocket – choose a doctor or hospital in the LocalPlus Network whenever you need care. When a LocalPlus Network isn't available, you have access to our Away From Home (Open Access Plus) Network. Of course, you can choose to see someone else, but you'll pay more (the out-of-network rate).

At home

Choose LocalPlus doctor/hospital.
SAVE \$ (in-network rates)

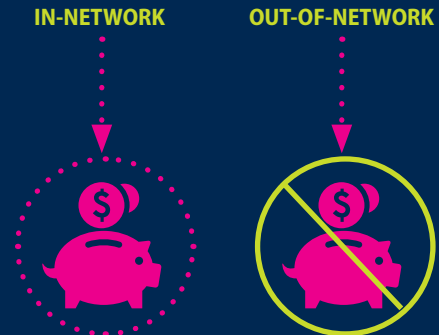
Choose non-LocalPlus doctor/hospital. Pay more
(out-of-network rates)

Away from home

Choose LocalPlus doctor/hospital.
SAVE \$ (in-network rates)

If no LocalPlus Network available,
choose a participating Open Access
Plus doctor/hospital. **SAVE \$**
(in-network rates)

Choose non-Cigna participating
doctor/hospital. Pay more (out-of-
network rates)



Want to see if your doctor is in the LocalPlus Network? It's easy:

Already a Cigna LocalPlus customer?

1. Go to **myCigna.com** and sign in with your User ID and Passcode. If you are not already registered for myCigna.com, click on "Register Now".
2. Click on the "Find A Doctor or Service" tab.
3. Enter the requested details for your search.
4. Click on "Search". All of the doctors/hospitals in the LocalPlus Network for your search will be displayed. (Note: If there is no LocalPlus Network in the search area, a link to the Away From Home (Open Access Plus) Network will be available.)

Not yet a Cigna LocalPlus customer?

1. Go to **Cigna.com**.
2. Click on "Find a Doctor".
3. Click on "Select a plan for your search".
4. Select "LocalPlus" and click "Select".
5. Enter the requested details for your search.
6. Click on "Search". All of the doctors/hospitals in the LocalPlus Network in your search area will be displayed. You will see a listing of all of the Cigna plans accepted by the doctor/facility and LocalPlus will be highlighted.

If a doctor or hospital doesn't participate in the LocalPlus Network, or doesn't participate in the Away From Home (Open Access Plus) Network where the LocalPlus Network isn't available, you can still continue to see them. Just be aware, you'll be charged the out-of-network rate – and your costs will likely be much higher.

**Don't pay more than you have to for quality health care.
Choose LocalPlus and start saving today.**



Exclusions and limitations: All health plans and health insurance policies have exclusions and limitations. This brochure outlines the highlights of your plan. For a complete list of covered and non-covered services, including benefits that may be required by your state, see your employer's insurance certificate, group service agreement, or summary plan description.

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