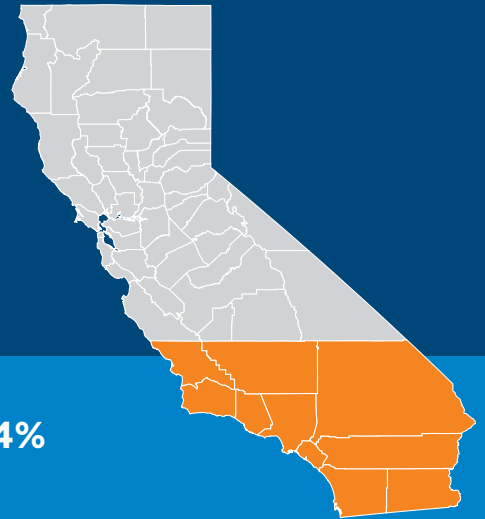


THE RIGHT BENEFITS. AT THE RIGHT PRICE.



Cigna LocalPlus® in Southern California – Potential 14% savings on total medical costs¹

Save on your health plan – with LocalPlus

LocalPlus – Southern California 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 it works

We create a local network – limited to doctors, specialists and hospitals right where your employees live. Then we customize a plan design for you and your needs. A suite of included wellness services and programs helps employees get on the right path to health. And, clear, ready-to-use communications help employees get more from their plan.

Network ins and outs

LocalPlus is a cost-efficient plan that's designed 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).

LOCALPLUS – SOUTHERN CALIFORNIA AT-A-GLANCE

Service Area

Los Angeles, Orange, Riverside, San Bernardino, San Diego, Imperial, Ventura, Santa Barbara, San Luis Obispo and Kern counties

Network includes:²

MAJOR PHYSICIAN GROUPS

HealthCare Partners*
Scripps Clinic*
Scripps Coastal Medical Centers*
Scripps Mercy Physician Partners
Bakersfield Family Medical Center
Lakeside Medical Group
St. Joseph Heritage Medical Group

MAJOR HOSPITAL SYSTEMS

All hospital facilities in Cigna OAP Network**

*Cigna Collaborative Care® program

**With the exception of Ronald Reagan UCLA Medical Center, Santa Monica UCLA Medical Center and Orthopaedic Hospital, and UC Irvine (UCI) Medical Center

98% of the OAP Hospitals are in LocalPlus³

76% of the OAP Pediatricians are in LocalPlus³

72% of the OAP PCPs are in LocalPlus³

29,300+ physicians and 160+ hospitals³

Together, all the way.®



Offered by: Cigna Health and Life Insurance Company.

Save even more with LocalPlus IN

For even more savings, we offer LocalPlus IN. With this plan option, employees are only covered when they receive care from an in-network LocalPlus doctor or facility (when in a LocalPlus service area), or from a doctor or hospital in the Away From Home Care feature (when outside a LocalPlus service area), except in emergencies.⁴

Convenience. Savings. Value.

Cigna LocalPlus – Southern California comes with features employees value:

- Primary care physician (PCP) selection is encouraged, but not required
- No referral needed to see a specialist
- Access to Cigna's large national network of labs, x-ray and radiology offices and dialysis centers
- Coverage when away from home⁴
- In-network coverage for emergency care⁵
- Helpful decision support tools on **myCigna.com** and the myCigna® mobile app



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 lower their medical costs.⁶

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



Save money with the right mix of benefits – at the right price.

Contact your broker or your Cigna representative to learn more about LocalPlus – Southern California.



1. Percentage of savings is estimated based on 2019 unit cost differentials, projected utilization, and claims experience. Savings are not guaranteed and will vary depending on plan design, geographic distribution and utilization patterns.

2. This listing is not all-inclusive. For a listing of doctors and facilities that participate in the LocalPlus network, contact your Cigna representative.

3. Cigna Provider Demographics Report. February 2019. LocalPlus network from Cigna's Provider Book of Record, limited to LocalPlus counties. Subject to change.

4. 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.

5. In general, emergency services must be medically necessary to be covered. Plan terms and conditions apply.

6. 2015 Cigna Pricing/Underwriting National study. Percentage of savings based on increased employee deductible, coinsurance, and out of pocket maximum amounts. 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.

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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