

# OPEN ACCESS PLUS IN-NETWORK



See how your health plan works for you.

With the Open Access Plus In-network plan, you get access to a large network of health care professionals and facilities. So, each time you need care, you choose the in-network doctor or facility that works best for you.

## Enroll in the Open Access Plus In-network plan and get these options for care:

- › **Primary care physician (PCP)** – You can decide to choose a PCP as your personal doctor to help coordinate care and act as a personal health advocate. It's recommended but not required.
- › **In-network** – For your health care to be covered by the plan, you must choose a health care professional who is in the Cigna Open Access Plus network.
- › **No-referral specialist care** – If you need to see a specialist, you don't need a referral to see an in-network doctor.  
  
You may need precertification for hospital stays and some types of outpatient care. Use in-network health care professionals, and there's no paperwork to fill out.
- › **Out-of-network** – If you choose to see a doctor who is not in the network, you will not have coverage except in emergencies.
- › **Emergency and urgent care** – When you need care, you have coverage.

**Predictable out-of-pocket costs** – Depending on your plan, you may have to 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 most services from an in-network doctor or facility. Then, the plan pays the rest. Once you reach an annual limit on your payments (out-of-pocket maximum), the health plan pays your covered health care costs at 100%.

**24/7 service** – Whenever you need us, customer service representatives will take your calls.

**Partner with a health advocate** – Even when you're not sure where to begin, you'll get confidential assistance from reliable, caring professionals who want to help you take an active role in your health.

### Access to myCigna.com

- › **Learn** more about your plan, and the coverage and programs that come with it.
- › **View** claim history and account transactions; print claim forms.
- › **Find** information and estimate costs for medical procedures and treatments.
- › **Compare** hospitals by number of procedures performed, patients' average length of stay and cost.

Together, all the way.<sup>SM</sup>



Offered by: Cigna Health and Life Insurance Company, Connecticut General Life Insurance Company or their affiliates.

## Do I have to choose a primary care Physician?

No, but it is recommended. A PCP gives you and your covered family members a valuable resource and can be a personal health advocate.

## Do I need a referral to see a specialist?

You do not need a referral to see a specialist. If you choose an out-of-network specialist, your care will not be covered by your plan.

## How does my plan cover my care?

When you visit a doctor who is in the Cigna network, you receive in-network coverage and will have lower out-of-pocket costs. That's because our in-network health care professionals have agreed to charge lower fees, and your plan will pay for covered services. If you choose to visit a doctor outside of the network, your care will not be covered by your plan.

## What if I need to be admitted into the hospital?

In an emergency, you have coverage. Requests for non-emergency hospital stays other than maternity stays must be approved in advance or "precertified." This lets Cigna determine if the services are covered. Precertification is not required for maternity stays of 48 hours for vaginal deliveries or 96 hours for cesarean sections. Depending on your plan, you may be eligible for additional coverage. Any hospital stay beyond the first 48 or 96 hours must be approved.

## Who must get precertification?

Your doctor will help you decide which procedures require you to be admitted to the hospital and which can be handled on an outpatient basis. If your doctor is in the Cigna network, he or she will arrange for precertification. If you use an out-of-network doctor, you must make the arrangements. Remember, your care will not be covered. Look at your plan documents to see which procedures need precertification.

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

It's quick and easy to search for in-network doctors, specialists, pharmacies, and hospitals close to home and work. Go to **Cigna.com** and click on "Find a Doctor." You can review the doctor's background, languages spoken and hospital affiliations, and get directions.



All group health insurance policies and health benefit plans contain exclusions and limitations. For costs and complete details of coverage, see your employer's insurance certificate, group service agreement or summary plan description. Health care professionals and facilities who participate in Cigna's network are independent practitioners solely responsible for the treatment provided to their patients. They are not agents of Cigna.

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