

PROVIDING NATIONAL BENEFITS AND ACCESS AT A REDUCED PRICE

Open Access Plus Network

The Open Access Plus (OAP) network from Cigna was designed for plan administrators who want to minimize cost increases while maintaining benefits and access. Our OAP network provides national benefits at a potential cost savings by encouraging a primary care physician (PCP) relationship.

Potential cost savings

Employers continue to wrestle with yearly health care cost increases – premium cost averages \$4,802 for single coverage and \$12,937 for family coverage per year.* They are forced to stretch dollars earmarked for salaries, pensions and other areas to provide benefits for their employees. Facing these challenges has made selecting the right network and plan design essential in keeping costs under control. Building from this knowledge, Cigna offers Open Access Plus – a network that helps minimize cost increases without sacrificing benefits or provider access.



Open Access Plus offers a national network at a reduced price.

Open Access Plus overview

OAP also helps curb medical expenses by enacting several aggressive cost-containment measures:

- ▶ In most markets, Cigna has negotiated network-specific provider discounts and fee schedules that offer employers the opportunity to deliver best-in-class benefits at a cost reduction over our traditional Preferred Provider Organization (PPO).
- ▶ Network benefit structure designed to support the PCPs' ability to effectively guide member care.
- ▶ Rigorous medical management and a list of services requiring pretreatment authorization are embedded in all our products, helping to reduce utilization of nonessential procedures. Individuals are not responsible for obtaining authorization and should not incur financial penalties, as long as they use network providers.

Together, all the way.SM



Network features

OAP has several key features that make it beneficial for both employers and employees.

- › Access to a strong nationwide network of health care professionals.
- › Individuals are encouraged, but not required, to select a PCP.
- › No referral requirements – individuals can self-refer to a specialist, but may have a higher copay for those visits.
- › Coinsurance structure – minimum network coinsurance levels and differentials between network and non-network apply with the option to do network only.

Benefits of the OAP network

- › Potential cost savings in most markets.
- › Comprehensive medical management and the opportunity for cost savings through our health and wellness programs.
- › Combined with our consumer-driven health care plans, OAP offers employers a significant strategy for benefit cost reduction.

Whole-product solution

Cigna's OAP network offers employers a total benefit solution.

- › Extensive national network
- › PCP relationship encouraged to guide treatment, but not required
- › Health and wellness programs
- › Decision-support tools
- › Employee/employer communications
- › Funding arrangements
- › Flexible plan design (Cigna Consumer Advantage®)
- › Pharmacy benefit
- › Additional products – life, dental, vision
- › Flexible spending account (FSA)
- › Customer service
- › Reporting
- › Online tools

Available to employers with 250 or fewer employees. Please contact your Cigna sales representative for more information.**

For more information, please contact your broker or sales representative to discuss how the OAP network can help you effectively lower overall benefit costs.



* Kaiser Family Foundation, average premiums for PPO plan, "Employer Health Benefits 2008 Summary of Findings"

** In most states, Cigna offers administrative services for self-funded plans with as few as 25 full-time employees. Product and service availability may vary by location and plan type and is subject to change. For more information, contact your Cigna sales representative.

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