

CIGNA LOCALPLUS® – SOUTHERN CALIFORNIA

LOCAL NETWORK FOR BETTER SAVINGS.¹

Lowers medical costs by up to 12.5%¹

Looking for a health plan solution that can deliver better savings? Then it's time you looked at Cigna LocalPlus or Cigna LocalPlus IN.

LocalPlus – Southern California is designed to help improve the effectiveness of your health plan and save money – by guiding participating employees to use local quality physicians and facilities. When compared to companies with similarly designed Open Access Plus/Open Access Plus In-Network plans, companies with LocalPlus – Southern California can save up to **12.5%** in medical costs.¹

How do we do it?

We create a local network – selecting a subset of contracted doctors, specialists and hospitals in the area to give your employees easy access to care where they live and work. Many have separately earned the Cigna Care Designation – recognition for achieving top results on Cigna quality and cost-efficiency measures. Some are also in our Collaborative Care program, which means they are incentivized to continually improve quality, cost and patient satisfaction with the care they provide.

Then we use customized plan designs and robust communications to motivate and guide employees to use the doctors and hospitals in the LocalPlus Network:

- Employees can access the LocalPlus Network in any area in the country where one exists.
- In service areas where the LocalPlus Network is not available, they can access doctors and hospitals in our national Away From Home (Open Access Plus) Network and receive coverage at the in-network benefit level.
- If employees 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 – they will likely pay more (with LocalPlus IN, they would pay the full cost of their care).

If you are looking to maximize your savings, we offer **LocalPlus IN**. With this plan option, participating employees are only covered when they receive care from an in-network LocalPlus doctor or facility when in a LocalPlus service area, or they receive Away From Home Care from an Open Access Plus participating doctor or hospital.

SOUTHERN
CALIFORNIA

LOCALPLUS – SOUTHERN CALIFORNIA AT A GLANCE

Service Area²

Los Angeles, Orange, Riverside,
San Bernardino, and San Diego Counties

Network includes:³

MAJOR PHYSICIAN GROUPS

Beaver Medical Group
Bright Health Physicians
Facey Medical Foundation
HealthCare Partners*
Riverside Medical Clinic
Scripps Healthcare Professionals
St Joseph's Heritage Medical Group

MAJOR HOSPITAL SYSTEMS

All hospital facilities in Cigna OAP Network

*Cigna Collaborative Care



Offered by: Cigna Health and Life Insurance Company.

Convenience. Savings. Value.

Cigna LocalPlus – Southern California comes with features employees can value:

- Primary care physician (PCP) selection is encouraged, but not required
- No referral required 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 care
- Helpful decision support tools on **myCigna.com** and via the **myCigna Mobile App**
- 24/7/365 live customer service and health information line

Our ready-to-use communications help drive employee understanding of the plan – and the value of staying in-network.

Not just a Network.

Our flexible plan designs can help you customize the plan to your organization – and help you control costs. To maximize savings, we encourage you to pair LocalPlus with other solutions that deliver and maximize value. Organizations who do can increase their savings – lowering medical costs an additional **14%**.⁵ That's a total medical cost savings of up to **26.5%**.^{1,5}

- Fully insured and self-funded funding options
- Wide array of cost-sharing options that includes deductibles, copays, coinsurance and out-of-pocket maximums
- Robust medical and disease management to help reduce the use of 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



Pair the LocalPlus – Southern California Network with our recommended plan design options and you could lower total medical costs by up to 26.5%^{1,5}

If you are looking to cut medical costs and provide access to quality doctors and hospitals, it's time to consider LocalPlus – Southern California.



Contact your broker or your Cigna representative to learn more.



1. Percentage of savings is estimated based on an internal Cigna study conducted in 2014 comparing Cigna's Southern California Open Access Plus and Open Access Plus IN plans with the same benefit structure, deductibles, copay and out-of-pocket maximum limits. Savings will vary depending on plan design, geographic distribution and utilization patterns. Medical cost savings do not directly translate to rate or premium rates.

2. Includes counties and partial counties.

3. This listing is not all-inclusive. For a complete listing of LocalPlus doctors and facilities, contact your Cigna representative.

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 Open Access Plus Network.

5. Percentage of savings represents average savings based on national 2013 Cigna Pricing/Underwriting study of network medical management and benefit design changes. Savings 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 benefit plans contain exclusions and limitations. For costs and complete details, contact your Cigna representative.

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