

Understand your medical plan options

NETWORK POINT OF SERVICE



How it works

Cigna's Network Point of Service plan is designed to help you stay healthy. You choose a Primary Care Physician (PCP) to serve as your personal doctor. He or she can treat you for a wide variety of conditions, provide preventive care, refer you to specialists and coordinate hospital care when needed.

Enroll in the Network Point of Service plan and you'll get:

Options for accessing quality health care

- **Primary Care Physician (PCP)** – You are required to choose a PCP as your personal doctor. Each family member covered through your plan can choose his or her own PCP and can change them at any time.
- **In-network** – For your care to be covered by the plan at in-network levels, you must choose a PCP who is part of the Cigna network and receive all of your care through that PCP.
- **Referrals for specialist care** – Your PCP will provide you with a referral if you need to see a specialist. The only exception will be OB/GYN services where you do not need a referral to receive care. Pre-certification may be necessary for hospitalizations and some types of outpatient care, but there is no paperwork for you when using in-network health care professionals.
- **Out-of-network** – You also have the freedom to visit doctors or use facilities that are not part of the Cigna network, but your costs will be higher and you may need to file a claim.
- **Emergency and urgent care** – When you need care, you're covered, 24 hours a day, worldwide.

Predictable out-of-pocket costs – You may 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 a participating doctor or facility, and the plan pays the rest.

24/7 service – Whenever you need us, customer service representatives are available to take your calls. You can also speak with a health care professional over the phone, any time, day or night.

Health and wellness discounts – Enjoy discounts on a variety of health-related products and services.

Access to myCigna.com – Use a personalized website to:

- **Learn** more about your plan and the coverage and programs available to you.
- **View** claim history and account transactions; print claim forms when you need them.
- **Find** information and estimate costs for medical procedures and treatments.
- **Learn** how hospitals rank by number of procedures performed, patients' average length of stay and cost.

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Q&A

Do I have to choose a Primary Care Physician (PCP)?

Yes. Care coordinated by a PCP is an effective way to help maintain better health. You must receive all of your care through your PCP for it to be covered by the plan at the in-network level.

What is the difference between in-network coverage and out-of-network coverage?

When you receive care through your PCP, a doctor who participates in the Cigna network, you receive in-network coverage and will have lower out-of-pocket costs. That's because our participating health care professionals have agreed to charge lower fees, and your plan covers a larger share of the charges. If you choose to visit a doctor outside of the network, your out-of-pocket costs will be higher.

What if my doctor is on the list, but his or her office is shown as "accepting current patients only?" Can I still choose my doctor as my PCP?

If you are an existing patient of a doctor who participates in the Cigna network, you may select him or her as your PCP.

What if my doctor isn't on your list?

That means your PCP does not participate in our network. To ensure your care is covered at the in-network level, you should select a new PCP.

What if I am in the middle of treatment and my doctor isn't in the network?

You should select a participating PCP who will review your medical history and work with you to complete your treatment. You also have the option of receiving care from your doctor using out-of-network coverage. In addition, you can ask for a review by a medical director. If Cigna finds that it is in your best interest to continue seeing your current doctor to complete your treatment, your health care services will be covered.

What if I need to see my doctor and he or she is not available?

You should contact the doctor your PCP has asked to be "on call" in his or her absence. If you see the doctor who is on call, the health care services you receive will be covered according to the terms of your plan.

Do I need a referral to see a specialist? How do I get a referral?

Your PCP must provide you with a referral if you need to see a specialist in order for your care to be covered at the in-network level. You can see a participating OB/GYN for covered obstetrical and gynecological services without a referral from your PCP. This includes your annual preventive care exam and treatment of routine obstetrical and gynecological conditions. If you need care beyond what your OB/GYN provides, your PCP will arrange a referral.

What if I see a specialist regularly for ongoing treatments? Do I need a referral for each visit?

You must have a referral from your PCP before any in-network specialist visit. When you see a specialist, you're authorized to receive only the specific services approved by the referral. You should contact Cigna prior to receiving additional care to make sure that the services are still covered at the in-network level.

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

It's quick and easy to search for participating doctors, specialists, pharmacies, hospitals and facilities closest to home and work.

Go to Cigna.com and click on "Find a Doctor."

You will be able to: Review the doctor's education, languages spoken and hospital affiliations, and get a detailed map with directions.



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Cigna insured Network POS product is not available in all states.

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