

LOCALPLUS® IN

HOW IT WORKS FOR YOU



When it comes to the health of you and your family, you're not about to cut corners to save. With Cigna LocalPlus IN, you don't have to.

With a Cigna LocalPlus IN plan, you have a select network of local, quality doctors and hospitals to help provide you with access to discounted, cost-effective care where you live and work.

When in a LocalPlus Network area, you must receive care from a health care professional or facility in this Network to receive in-network coverage under your plan (except for emergencies).

And if you're away from home and need care, you don't have to worry. Just look for a LocalPlus participating doctor in the area. Or if the LocalPlus Network isn't available, you can see any doctor or hospital that participates in the Cigna Open Access Plus (OAP) Network and still receive coverage under your plan.

We've got what you need.

With Cigna LocalPlus IN, you get access to services to help you get well – and stay well:

- Well visits, preventive care screenings and immunizations
- Sick visits, specialist, in-hospital and outpatient care
- 24-hour emergency care

And we make it easy.

- No requirement to choose a primary care physician (although we do recommend it.)
- No referrals necessary to see a specialist, although precertification may be required
- No paperwork for you to complete for in-network hospital and outpatient care
- Access to Cigna's national network of labs, x-ray and radiology offices, and dialysis centers

The Cigna LocalPlus Network of doctors and hospitals is available in these areas:

- Austin, Texas
- Bay Area California (Alameda, Contra Costa, San Francisco, San Mateo and Santa Clara counties)
- Chicago, Illinois
- Dallas/Ft. Worth, Texas
- Denver, Colorado
- Houston, Texas
- Orlando, Florida
- Phoenix, Arizona
- Southern California (Los Angeles, Orange, Riverside, San Bernardino and San Diego counties)
- South Florida (Broward, Martin, Miami-Dade, Monroe, Palm Beach, and St. Lucie counties)
- Tampa, Florida
- Tennessee (statewide)

For a complete area listing, visit Cigna.com.

24/7/365 service - personalized to you.

- Live customer service – available in multiple languages
- Health information hotline
- Helpful decision support tools on myCigna.com – online and via the myCigna Mobile App

*The downloading and use of the App is subject to the terms and conditions of the App and the online stores from which it is downloaded. Standard mobile phone carrier and data usage charges apply.

GO YOU®



Home or away, it pays to stay in-network.

To get the most from your plan – and keep more money in your pocket – choose a doctor or hospital in the LocalPlus Network whenever you need care. When a LocalPlus Network isn't available, you have access to our Open Access (OAP) Network. Of course, you can choose to see someone else, but you'll pay more because your care will not be covered by the plan.

At home

Choose LocalPlus Doctor/Hospital.
SAVE \$ (in-network charges)

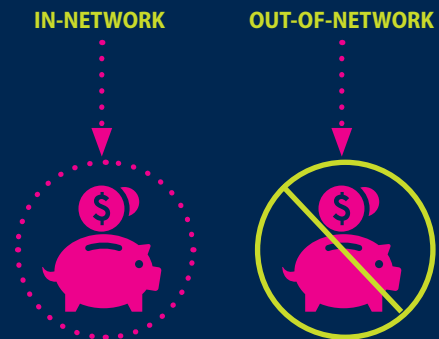
Choose non-LocalPlus
Doctor/Hospital.
Pay More (not covered)

Away from home

Choose LocalPlus Doctor/Hospital.
SAVE \$ (in-network charges)

If no LocalPlus Network available,
choose OAP Doctor/Hospital.
SAVE \$ (in-network charges)

Choose non-Cigna participating
doctor/hospital. Pay More
(not covered)



Want to see if your doctor is in the LocalPlus Network? It's easy:

Already a Cigna LocalPlus IN customer?

1. Go to **myCigna.com** and sign in with your User ID and Passcode. If you are not already registered for **myCigna.com**, click on "Register Now"
2. Click on the "Find A Doctor or Service" tab.
3. Enter the requested details for your search.
4. Click on "Search". All of the doctors/facilities in your plan's network for your search area will be displayed. (Note: If there is no LocalPlus Network in the search area, a link to the Cigna OAP Network will be available.)

Not yet a Cigna LocalPlus IN customer?

1. Go to **Cigna.com**
2. Click on "Find a Doctor."
3. Click on "Select a plan for your search"
4. Select "LocalPlus" and click "Select"
5. Enter the requested details for your search.
6. Click on "Search". All of the doctors/facilities in your search area will be displayed. You will see a listing of all of the Cigna plans accepted by the doctor/facility.

If a doctor or hospital does not participate in the LocalPlus Network, or does not participate in the Open Access Plus Network where LocalPlus isn't available, you can still see them. Just be aware, your care will not be covered by the plan.

Don't pay more than you have to for quality health care. Choose LocalPlus IN and start saving today.



Exclusions and limitations: All health plans and health insurance policies have exclusions and limitations. This brochure outlines the highlights of your plan. For a complete list of covered and non-covered services, including benefits that may be required by your state, see your employer's insurance certificate, group service agreement, or summary plan description.

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