

Cigna PPO NETWORK

Significant cost savings and large, national access

The Cigna PPO* is a national network of more than one million providers and 6,300 facilities.

The Cigna Advantage:

A National Network Solution.

A single network for your employer clients and customers. The Cigna PPO network is a single, comprehensive, multidisciplinary network built through innovative contracting. The result is value not only in cost and quality of care, but also by helping to eliminate administrative burdens and customer confusion.

Broad Access.

With more than one million providers in our PPO network, your customers should be able to find in-network care near where they live or work, and can use myCigna.com to speed their search. They can also rest assured that when they travel, they will continue to receive access to in-network benefits via a national seamless network.

Service.

A dedicated team with skilled account managers and specialized service representatives is focused on supporting you, your clients and their employees and dependents.

Competitive Discounts.

Cigna's local contracting offices understand the competitive dynamics and intricacies of the local market and are dedicated to ensuring Cigna customers receive competitive discounts. We focus on negotiating fixed fees for in-network claims (Fee Schedules, Case Rates,

Per Diem Rates, etc.), instead of a percentage of billed charges, helping to control costs. Additionally, we leverage the strength of our more than 12.8 million customers to negotiate competitive national contracts for lab, radiology and dialysis services.

Dedication to the Health Care Professional Experience.

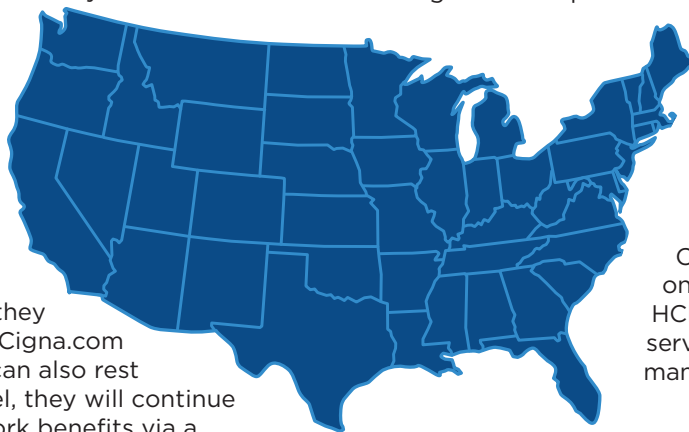
Cigna values our strong relationships with our Health Care Professional community. Cigna offers a combination of online self service support for our HCPs, combined with local provider service representatives and contract managers across the country.

Flexibility.

Cigna's PPO allows you the greatest flexibility in designing a benefit plan to meet the unique needs of each employer, while also providing your customers with the greatest choice in using in- and out-of-network providers. Please refer to the PPO At A Glance document for availability of plan designs.

The Power of the Brand.

The nationally known, highly regarded Cigna brand will be recognized and valued by your clients and their individual customers.



Together, all the way.®



* Cigna's PPO network refers to the health care providers (doctors, hospitals, specialists) contracted as part of the Cigna PPO for Shared Administration.

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FIND A HEALTH CARE PROVIDER

Better value. Better together.

With a growing nationwide PPO network* of more than one million health care providers and more than 6,300 facilities, Cigna offers you a range of quality choices to help you stay healthy.

Three ways to find what you need

There are three ways to find a network provider:

- If you're already enrolled, visit **myCigna.com** and log in using your user ID and password.
- Visit **Cigna.com** and click "Find a Doctor, Dentist or Facility." Be sure to select PPO.**
- Call your Third-Party Administrator during business hours.

Features on **myCigna.com** allow you to:

- Narrow your results by distance, specialty and more.
- Email a copy of your search results.
- Find doctors in 22 different medical specialties who meet certain quality and cost-efficiency measures and have been awarded the Cigna Care Designation.
- Estimate procedure costs based on Cigna's historical data.

If you're looking for a mental health or substance abuse professional, please refer to the "Find a Behavioral Provider/Facility" flyer for detailed instructions. You may request this flyer from your Third-Party Administrator.

Option 1

Log in to myCigna.com

Option 2

1. Visit **Cigna.com** and click on "Find a Doctor."
2. Choose "Employer or School."
3. Enter the geographic location you want to search and select the search type.
4. Log In or Register for **myCigna.com**, or "Continue as guest."
5. Fill in the "I Live in" field and choose "Continue."
6. Select the PPO option that appears on your screen.**



A good way to avoid unexpected medical bills is to know how your plan works. Certain choices you make can affect what you'll pay out of pocket.

In-network vs. out: what's the difference?

To help you save money, your health plan provides access to a network of providers. These include:

- › Doctors
- › Hospitals
- › Labs
- › Radiology centers
- › Surgical centers

To be a part of the plan's network, these doctors and facilities must meet certain credential requirements and agree to accept a discounted rate for covered services under the health plan. These health care providers are considered "in-network."

If a doctor or facility has no contract with Cigna, they are considered "out-of-network" and can charge you full price. It's usually much higher than the in-network discounted rate.

Why out-of-network care often costs more

You're probably being charged full price. We don't have a contracted relationship with out-of-network doctors and facilities. So we can't control what they charge for their services. And their rates may be higher than the discounted "in-network" rate.

You may be billed for the difference between the doctor's bill and what your plan will pay. Many health plans list an amount that is the most they'll pay for a certain service received out-of-network. If the doctor or facility charges more than your plan is willing to pay, you pay the difference. In-network doctors and facilities have agreed not to do that.

Your share of costs is different – and usually higher.

When you use a doctor or facility that is out-of-network, your deductible and other out-of-pocket costs may be much higher than the in-network cost. Review your plan materials for details on your specific medical plan.



Cigna's extensive PPO Network gives you access to qualified health care providers. Your good health is important, and we're here to help.



* "Cigna PPO Network" refers to the health care providers (doctors, hospitals, specialists) contracted as part of the Cigna PPO Network for Shared Administration.

** The network name may appear differently in different geographical areas. For example, CA will display as "PPO, PPO Tiered"; CT will display as "PPO, PPO Choice Fund"; and TX will display as "PPO."

Quality designations, cost-efficiency and other ratings reflect a partial assessment of quality and cost-efficiency and should not be the sole basis for decision-making. They are not a guarantee of the quality of care that will be provided to individual patients. You are encouraged to consider all relevant factors and consult with your physician when selecting a health care professional or facility. Health care professionals and facilities that participate in the Cigna network are independent contractors solely responsible for the care and services provided to their patients. They are not agents of Cigna.

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