

# KNOW BEFORE YOU GO



Your guide for where to go when you need medical care.

**Emergency room (ER): For immediate treatment of critical injuries or illness. Open 24/7. If a situation seems life-threatening, call 911 or go to the nearest emergency room.**

"Freestanding" emergency room (ER) locations are becoming more common in many areas. Because these ERs are not inside hospitals, they may look like urgent care centers. When you receive care at an ER, you're billed at a much higher cost than at other health care facilities.

**Conditions treated<sup>1</sup>**

- › Sudden numbness, weakness
- › Uncontrolled bleeding
- › Seizure or loss of consciousness
- › Shortness of breath
- › Chest pain
- › Head injury/major trauma
- › Blurry or loss of vision
- › Severe cuts or burns
- › Overdose

**Your cost and time<sup>2</sup>**

- › Highest cost
- › No appointment needed
- › Wait times may be long

**Urgent care center: For conditions that aren't life threatening. Staffed by nurses and doctors and usually have extended hours.**

**Conditions treated<sup>1</sup>**

- › Minor cuts, sprains, burns, rashes
- › Fever and flu symptoms
- › Headaches
- › Chronic lower back pain
- › Joint pain
- › Minor respiratory symptoms
- › Urinary tract infections

**Your cost and time<sup>2</sup>**

- › Costs lower than ER
- › No appointment needed
- › Wait times vary

Greater

cost and time

Together, all the way.®



Offered by: Cigna Health and Life Insurance Company, Connecticut General Life Insurance Company or their affiliates.

850416 f 04/17

**Doctor's office: The best place to go for routine or preventive care, to keep track of medications, or for a referral to see a specialist.**

**Conditions treated<sup>1</sup>**

- › General health issues
- › Preventive care
- › Routine checkups
- › Immunizations and screening

**Your cost and time<sup>2</sup>**

- › May charge copay/coinsurance and/or deductible
- › Usually need appointment
- › Short wait times

**Convenience care clinic: Treats minor medical concerns. Staffed by nurse practitioners and physician assistants. Located in retail stores and pharmacies. Often open nights and weekends.**

**Conditions treated<sup>1</sup>**

- › Common cold/flu
- › Rashes or skin conditions
- › Sore throat, earache, sinus pain
- › Minor cuts or burns
- › Pregnancy testing
- › Vaccines

**Your cost and time<sup>2</sup>**

- › Same or lower than doctor's office
- › No appointment needed
- › Wait times about 15 minutes or less

cost and time

Lower



**Cigna Health Information Line**

A telephone service staffed by nurses that helps you understand and make informed decisions about health issues you are experiencing, at no extra cost. It can help you choose the right care in the right setting at the right time, whether it's reviewing home treatment options, following up on a doctor's appointment, or finding the nearest urgent care center. Just call the number on your Cigna ID card. Open 24/7.

**To find a specific health care facility or doctor, go to [myCigna.com](http://myCigna.com) or use the myCigna Mobile App.**



1. This list is not all inclusive and is for informational purposes only. This list is NOT a description of coverage or a guarantee that these or any other services provided by the health care professional or facility are covered under your employer's specific group health plan or insurance policy. Check your employer's official plan documents for information about the services covered under your plan benefits.

2. Check your employer's official plan documents for information about the costs you are responsible for under your employer's specific medical plan, including any deductible, copayment and/or coinsurance or other requirements.

The information provided here is intended to be general information on how you can get the most out of your plan and your health care dollars. It is not intended as medical advice. You should consider all relevant factors and to consult with your treating doctor when selecting a provider for care. During a medical emergency, go to the nearest hospital or call 911. Providers that participate in the Cigna network are independent contractors solely responsible for the care and services delivered to their patients. They are not agents of Cigna.

**Exclusions and limitations:** All group health insurance policies and health benefit plans contain exclusions and limitations. For costs and complete details of coverage, see your plan documents.

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company (CHLIC), Connecticut General Life Insurance Company (CGLIC), Cigna Behavioral Health, Inc., and HMO or service company subsidiaries of Cigna Health Corporation, including Cigna HealthCare of Arizona, Inc., Cigna HealthCare of California, Inc., Cigna HealthCare of Colorado, Inc., Cigna HealthCare of Connecticut, Inc., Cigna HealthCare of Florida, Inc., Cigna HealthCare of Georgia, Inc., Cigna HealthCare of Illinois, Inc., Cigna HealthCare of Indiana, Inc., Cigna HealthCare of St. Louis, Inc., Cigna HealthCare of North Carolina, Inc., Cigna HealthCare of New Jersey, Inc., Cigna HealthCare of South Carolina, Inc., Cigna HealthCare of Tennessee, Inc. (CHC-TN), and Cigna HealthCare of Texas, Inc. Policy forms: OK - HP-APP-1 et al. (CHLIC), GM6000 C1 et al. (CGLIC); TN - HP-POL43/HC-CER1V1 et al. (CHLIC), GSA-COVER, et al. (CHC-TN). The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc.