

HELPING YOU GET MORE VALUE FOR YOUR HEALTH CARE DOLLAR

The right mix of health benefits – at the right price.

At Cigna, we care about your health. And your budget. The LocalPlus® plan gives you cost-efficient access to quality doctors, specialists and hospitals – right where you live.

How the plan works.

At the heart of the LocalPlus plan is a local network,¹ limited to doctors, specialists and hospitals right where you live.

How you can save:²

- In your local area, or when in any LocalPlus Network area, you must receive care from a provider or facility in this network to receive in-network coverage.
- If you're away from home and need care, just look for a participating LocalPlus doctor in the area or if one isn't available, you can use doctors or hospitals in our Away From Home Care feature.
- If you choose to go outside the LocalPlus Network when one is available (or outside the Away From Home Care feature when LocalPlus isn't available), you will receive out-of-network coverage. Your share of the costs may be higher than what you would pay for in-network care.

Get healthy. Stay healthy.

You'll also have access to wellness services and programs to help you stay on the path to good health, including:³

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

We make it easy.

LocalPlus is a cost-efficient plan that's designed for when you're busy and on the go. Here are some of the many ways the LocalPlus plan can help you get more value for your health care dollar.

- The option to choose a primary care physician to help guide your care (it's recommended but not required)
- Access to Cigna's national network of labs, X-ray and radiology offices, and dialysis centers
- 75% potential savings through in-network national labs⁴ (LabCorp or Quest)
- You don't need a referral to see a specialist
- Nationwide in-network coverage in case of an emergency

24/7/365 service – personalized for you.

- Live customer service – with translation services available in more than 150 languages
- Cigna 24-hour Health Information LineSM – speak with a health coach
- Decision support tools on **myCigna.com** and the myCignaSM App⁵

Together, all the way.®



Offered by: Cigna Health and Life Insurance Company

Is your doctor in the LocalPlus Network?

If you're already a Cigna LocalPlus customer

1. Go to **myCigna.com** and sign in with your user ID and passcode. (If you're not already registered for **myCigna.com**, click on "Register Now" to sign up)
2. Click on the "Find a Doctor" tab
3. Enter the requested details for your search
4. Click on "Search" to see all the doctors and hospitals in the LocalPlus Network. (If there is no LocalPlus Network in your search area, you'll see a link to our Away From Home Care feature)

If you're not yet a Cigna LocalPlus customer

1. Go to **Cigna.com**
2. Click on "Find a Doctor"
3. Click on "For plans offered through work or school"
4. Enter the requested details for your search
5. Select "LocalPlus" and click on "Select"
6. Click on "Search" to see a list of network doctors near you

1. The LocalPlus Network is smaller than Cigna's national Open Access Plus (OAP) feature. In this plan, you have access to in-network benefits only from the providers and facilities in the LocalPlus Network when in a LocalPlus Network service area. For a list of participating providers and facilities, visit Cigna.com. For a paper directory, ask your employer.
2. You will be responsible to pay a deductible, any applicable copays, and/or a percentage of your covered in-network or out-of-network costs until you reach the out-of-pocket maximum.
3. Not all services are covered. For example, immunizations for travel are generally not covered. Other non-covered services/supplies may include any service or device that is not medically necessary or services/supplies that are unproven (experimental or investigational). Routine medical care received outside of the United States is generally not covered. You may need precertification for hospital stays and some types of outpatient care. Coverage is subject to your plan's deductible, copay or coinsurance requirements. For the specific coverage terms of your plan, refer to your plan documents.
4. Savings based on average in-network national lab costs compared to out-of-network labs using internal Cigna national claims data: DOS July 2013–June 2014. Savings will vary.
5. The downloading and use of the myCigna Mobile 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.
6. This listing is not all inclusive. For a listing of doctors and facilities that participate in the LocalPlus Network, visit Cigna.com.

LocalPlus is available in these areas:⁶

Arizona

Phoenix
Tucson

California

Northern/Bay Area (*Alameda, Contra Costa, San Francisco, San Mateo and Santa Clara counties*)
Southern (*Los Angeles, Orange, San Bernardino, Riverside and San Diego counties*)

Colorado

Front Range (*Adams, Arapahoe, Boulder, Broomfield, Denver, Douglas, El Paso, Jefferson, Larimer and Weld counties*)
Mountain (*Eagle and Summit counties*)
Southwest (*La Plata and Montezuma counties*)

Florida

Orlando
South (*Broward, Martin, Miami-Dade, Monroe, Palm Beach and St. Lucie counties*)
Tampa

Georgia

Atlanta
Augusta
Columbus
Macon
Rome
Savannah

Illinois

Chicago

Kansas

Butler
Harvey
Kingman
Sedgwick
Sumner

Massachusetts

Statewide
(*Excl. Dukes and Nantucket counties*)

Missouri

St. Louis (*Away From Home Care only*)

Nevada

Las Vegas

Rhode Island

Statewide

South Carolina

Greenville/Spartanburg
(*Upstate*)

Tennessee

Statewide

Texas

Austin
Brazos Valley
Dallas/Ft. Worth
Houston
San Antonio



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

The providers and facilities that participate in the Cigna network are independent contractors solely responsible for the treatment provided to their patients. They are not agents of Cigna.

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