

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® IN plan delivers a cost-effective solution designed to be flexible and help you control health care costs – without sacrificing the quality and convenience you want and expect.

How the plan works.

We collaborate with health care communities to create local networks¹ of health care providers, specialists and hospitals that deliver value and results 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 health care professional or facility in this network to receive in-network coverage.
- › If you're temporarily away from your local area or another LocalPlus Network area, you have extra peace of mind knowing you can access in-network providers or hospitals through our nationwide 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), your care will not be covered by the plan (except in an emergency). You'll be responsible for the total cost of the services.

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 and specialist, in-hospital and outpatient care
- › Nationwide in-network coverage in case of an emergency

We make it easy.

LocalPlus is designed to deliver cost-effective, quality care and peace of mind for today's busy, on-the-go families. Here are some of the many ways the LocalPlus plan can help you get more value for your health care dollar.

- › More quality providers makes it easier to choose and use quality care.
- › Primary care provider (PCP) selection is encouraged to help guide your care, but it is not required.
- › Access to Cigna's national network of labs, behavioral providers, convenience care clinics and virtual care services.⁴
- › 70% potential savings by using in-network national labs (Labcorp or Quest).⁵
- › You don't need a referral to see a specialist.

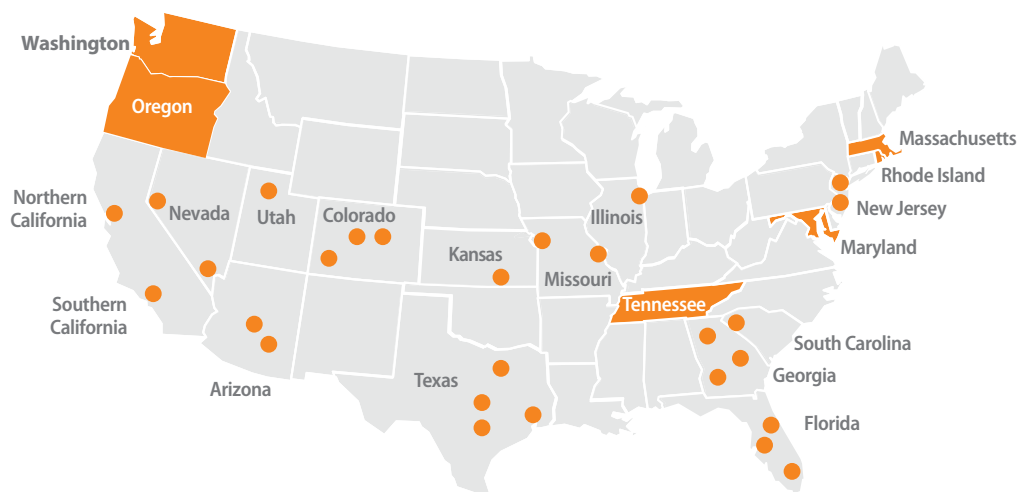
24/7/365 service – personalized for you.

- › Live customer service, including translation services available in over 150 languages
- › Cigna 24-hour Health Information Line, which lets you speak with a nurse⁶
- › Helpful decision-support tools, available on **myCigna.com** and the **myCigna® App**



Cigna LocalPlus has national reach

● LocalPlus Markets



Is your provider 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 password. (If you're not already registered for **myCigna.com**, click on "Register Now" to sign up.)
2. Click on the "Find Care & Costs" tab.
3. Select the type of search you'd like to perform. (You can search for Doctor by Name, Doctor by Type, locations, etc.).
4. Follow the on-screen prompts to see providers in the LocalPlus Network.

If you're not yet a Cigna LocalPlus customer

1. Go to **Cigna.com**
2. Click on "Find a Doctor."
3. Under "How are you Covered," click on "Employer or School."
4. Enter your location in the search box. Then select the type of search you'd like to perform and follow the prompts to search for a provider.
5. Confirm your location under "I Live in" and click "Continue."
6. Choose "Cigna LocalPlus" from the list of medical plans to see providers in the LocalPlus Network.

Cigna LocalPlus is available in these areas:⁸

Arizona

Phoenix
Tucson

California

Northern
Southern

Colorado

Front Range,
Mountain & West

Florida

Orlando, South
FL & Tampa

Georgia

Athens, Atlanta,
Augusta,
Columbus, Macon,
NW & NE GA,
Savannah

Illinois

Chicago/
NW Indiana

Kansas

Wichita

Maryland

Statewide

Massachusetts

Statewide
(excl. Dukes
and Nantucket
Counties)

Missouri

Kansas City
St. Louis

Nevada

Las Vegas, Reno

New Jersey

Northern
Southern

Oregon

Statewide (excl.
Malheur County)

Rhode Island

Statewide

South Carolina

Greenville/
Spartanburg

Tennessee

Statewide

Texas

Austin, Dallas/
Ft. Worth,
Houston,
San Antonio

Utah

Salt Lake City

Washington

Statewide



1. **Massachusetts Residents: LocalPlus® Plan Participants:** The LocalPlus Network is smaller than Cigna's national Open Access Plus (OAP) network. In this plan, you have access to in-network benefits only from the health care professionals and facilities in the LocalPlus Network when in a LocalPlus Network service area. Please consult the limited network directory or visit the online directory at Cigna.com to determine which doctors and hospitals are included in the LocalPlus Network. 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 U.S. 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. Cigna provides access to virtual care through national telehealth providers as part of your plan. This service is separate from your health plan's network and may not be available in all areas or under all plans. Referrals are not required. Video may not be available in all areas or with all providers. Refer to plan documents for complete description of virtual care services and costs.
5. Savings based on average Quest/Labcorp costs compared to labs done at other ancillary, outpatient hospital and non-par labs. Dates of service: January–June 2021.
6. These health advocates are trained nurses. They have a current nursing license in at least one state. When working as a health advocate, they are not practicing nursing or giving medical advice.
7. Customers under age 13 (and/or their parent/guardian) will not be able to register at myCigna.com.
8. This listing is not all-inclusive and is as of October 2022; subject to change.

Product availability may vary by location and plan type and is subject to change. 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 health care professionals 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. All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company. In Texas, LocalPlus IN plans are considered exclusive provider plans with certain managed care features. TN policy form: HP-POL43/HC-CER1V1 et al. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc.