

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.

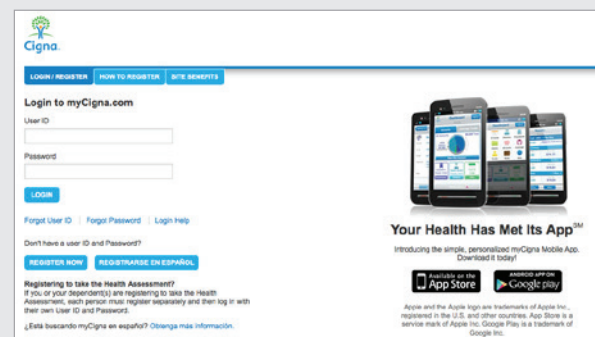
Features on **myCigna.com** allow you to:

- 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.

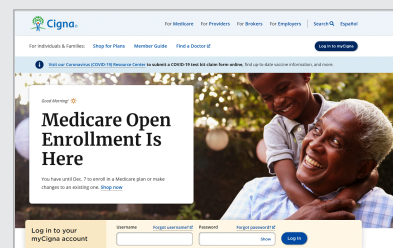
Option 1

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.**



Together, all the way.®



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

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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