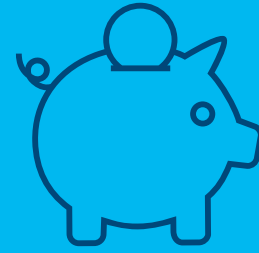


ASK AND SAVE



Tips to save more when you get medical care

Many health plans give you the choice of using any doctor or facility— either “in” or “out” of the plan’s network. But when it comes to getting the most out of your health care dollars, it pays to stay in-network.

Ask your doctor these questions to make sure you receive in-network care:

At your annual checkup

- › Do I need any lab work or other screenings?
- › Can I use a lab in my network?
- › Will I need to see a specialist for follow-up care?
- › Can you refer me in-network?

Why you need to know

Your primary care doctor may be in your plan’s network, but other providers they refer you to might be out-of-network. If so, you won’t get Cigna’s negotiated discounted rate. And that means you may pay more. However, you should consider all relevant factors and talk with your current doctor when choosing a facility or specialist for your care.

Before seeing a specialist

- › Are you in Cigna’s network?
- › What hospitals are you affiliated with/do you refer to? Are they in Cigna’s network?

Why you need to know

Just because a doctor’s office says they “take” Cigna insurance doesn’t mean the doctor is in your network. To get your plan’s discounted rate, confirm that the doctor is in your plan’s network before you make your appointment. If they are not, you may pay more for services.

Before a scheduled procedure

- › Are all of the health care professionals involved in the procedure in my plan’s network?
- › Is the facility where the procedure will be performed in my plan’s network?
- › If lab work is needed, are you sending it to an in-network lab?
- › What tests will I need? Are there less expensive tests that are just as effective?

Together, all the way.SM



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

Why you need to know

With a complex procedure like a surgery, multiple health care professionals will be involved in your care. To maximize your savings, insist that all providers be in your health plan's network. And don't be afraid to ask about tests being ordered. If a less expensive test can provide the same information, then request it. For example, in some cases a less expensive ultrasound test might be just as effective as a more costly CT scan.

Don't get surprised by a big bill. Remember, you are your own best advocate. The more you know before you go, the more ways you can save.

Visit myCigna.com to find in-network doctors, hospitals, and compare treatment costs. On the road? Download the myCigna mobile app from the App StoreSM or Google PlayTM.



The Apple logo is a trademark of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc. | Android and Google Play are trademarks of Google Inc.

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. 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. Customers are encouraged to consider all relevant factors and to consult with their treating doctor when selecting a health care professional or facility for care. Health care professionals and facilities that participate in the Cigna network are independent contractors solely responsible for the care they deliver to their patients. They are not agents of Cigna.

"Cigna" and the "Tree of Life" logo are registered service marks, and "Together, all the way." is a service mark, of Cigna Intellectual Property, Inc., licensed for use by Cigna Corporation and its operating subsidiaries. All products and services are provided by or through such operating subsidiaries and not by Cigna Corporation. Such operating subsidiaries include Cigna Health and Life Insurance Company, Connecticut General Life Insurance Company, 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. (IL & IN), Cigna HealthCare of Indiana, Inc., Cigna HealthCare of St. Louis, Inc. (MO, KS & IL), Cigna HealthCare of North Carolina, Inc., Cigna HealthCare of New Jersey, Inc., Cigna HealthCare of South Carolina, Inc., Cigna HealthCare of Tennessee, Inc. (TN & MS), and Cigna HealthCare of Texas, Inc.