

# PREFERRED PROVIDER ORGANIZATION

## How it works for you

With the Preferred Provider Organization (PPO) plan, you choose the network doctor or facility that works best for you.

### Options for care

- › **Primary care physician (PCP)** – You don't need to choose a PCP. Cigna will work closely with you and your doctors to help coordinate care.
- › **In-network** – Choose to see doctors or other health professionals who are in the Cigna network to keep your costs lower and eliminate paperwork.
- › **No-referral specialist care** – If you need to see a specialist, you don't need a referral.  
  
You may need precertification for hospital stays and some types of outpatient care. Use in-network health care professionals, and there's no paperwork for you to fill out.
- › **Out-of-network** – You have the freedom to see doctors or use facilities that are not part of the Cigna network, but your costs will be higher and you may need to file a claim.
- › **Emergency and urgent care** – When you need care, you have coverage.
- › **24/7 service** – Whenever you need us, customer service representatives are available to take your call.

**Partner with a health advocate** – Even when you're not sure where to begin, you'll get confidential assistance from reliable, caring professionals to help you take an active role in your health.

### Access to myCigna.com

- › **Learn** more about your plan, and the coverage and programs that come with it.
- › **View** claim history and account transactions, and print claim forms.
- › **Find** information and estimate costs for medical procedures and treatments.
- › **Compare** hospitals by numbers of procedures performed, patients' average length of stay, and cost.

Together, all the way.<sup>SM</sup>



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

## Do I have to choose a primary care physician (PCP)?

No, but it is recommended. A PCP gives you and your covered family members a valuable resource and can be a personal health advocate.

## Do I need a referral to see a specialist?

You do not need a referral to see an in-network specialist. If you choose an out-of-network specialist your cost will be higher and you may need to file a claim.

## What is the difference between in-network and out-of-network coverage?

Each time you seek medical care, you can choose your doctor – either a doctor who is in the Cigna network or one who is not. When you visit an in-network doctor, you receive “in-network coverage” with lower out-of-pocket costs. That’s because in-network health care professionals have agreed to charge lower fees, and most plans pay a larger share of the charges. If you choose to visit a doctor outside of the network, your out-of-pocket costs will be higher.

## What if I need to be admitted into the hospital?

In an emergency, you have coverage. Requests for non emergency hospital stays, other than maternity stays must be approved in advance or “precertified.” This lets Cigna determine if the services are covered by your plan. Precertification is not required for maternity stays of 48 hours for vaginal deliveries or 96 hours for cesarean sections.

## Who must get precertification?

Your doctor will help you decide which procedures require you to be admitted to the hospital and which can be handled on an outpatient basis. If your doctor is in the Cigna network, he or she will arrange for precertification. If you use an out-of-network doctor, you must make the arrangements. Look at your plan documents to see which procedures need precertification.

## How do I find out if my doctor is in the Cigna network before I enroll?

It’s quick and easy to search for in-network doctors, specialists, pharmacies and hospitals close to home and work. Go to **Cigna.com** and click on “Find a Doctor.” You can review a doctor’s background, languages spoken and hospital affiliations, and get directions.



All group health insurance policies and health benefit plans contain exclusions and limitations. For costs and complete details of coverage, see your employer’s insurance certificate, group service agreement or summary plan description. Health care professionals and facilities who participate in Cigna’s network are independent practitioners solely responsible for the treatment provided to their patients. They are not agents of Cigna.

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