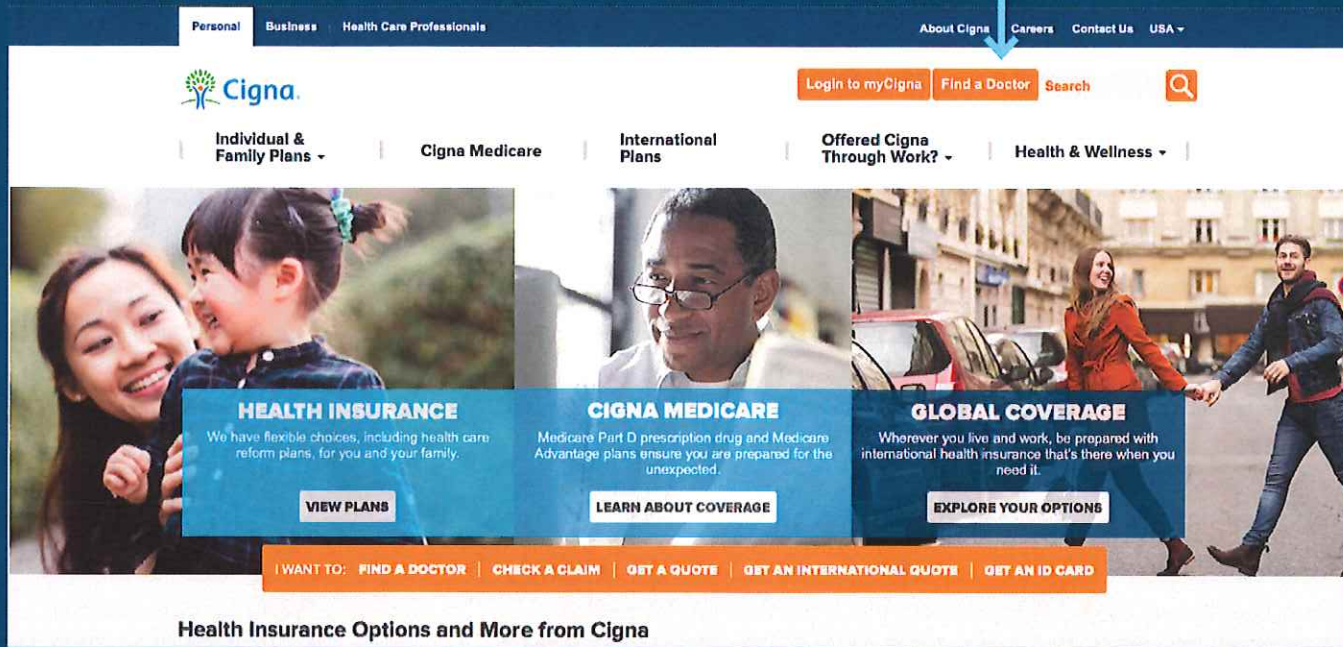
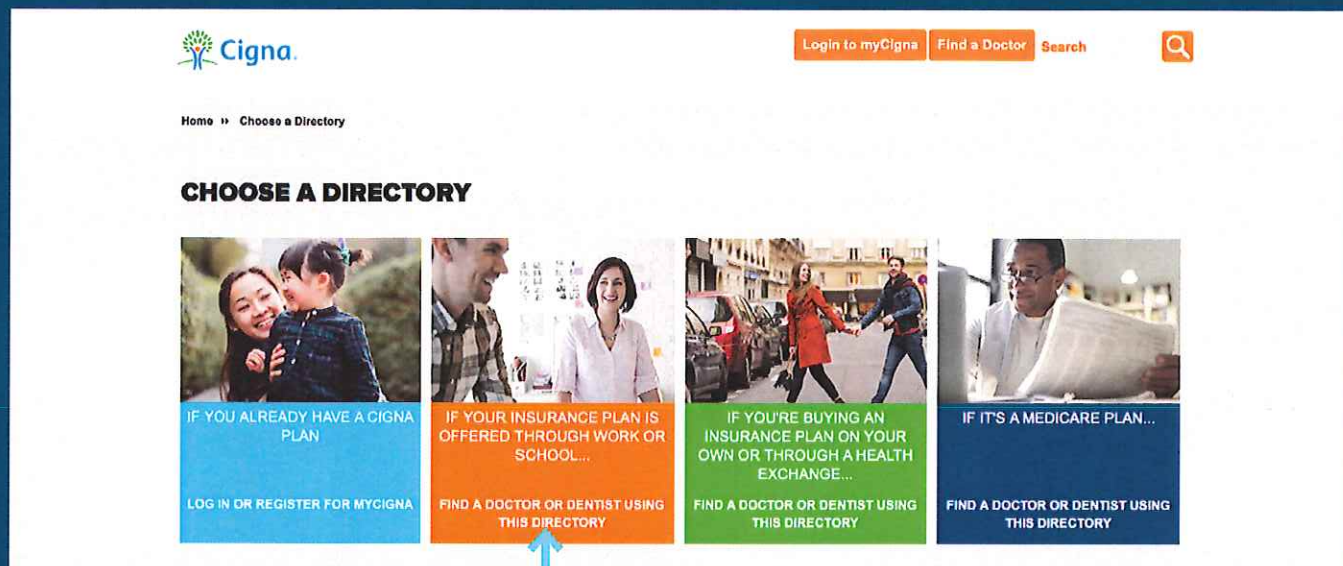


How to find a doctor or facility in the Cigna LocalPlus network

1. Go to www.cigna.com



2. Click on "Find a Doctor" in top right



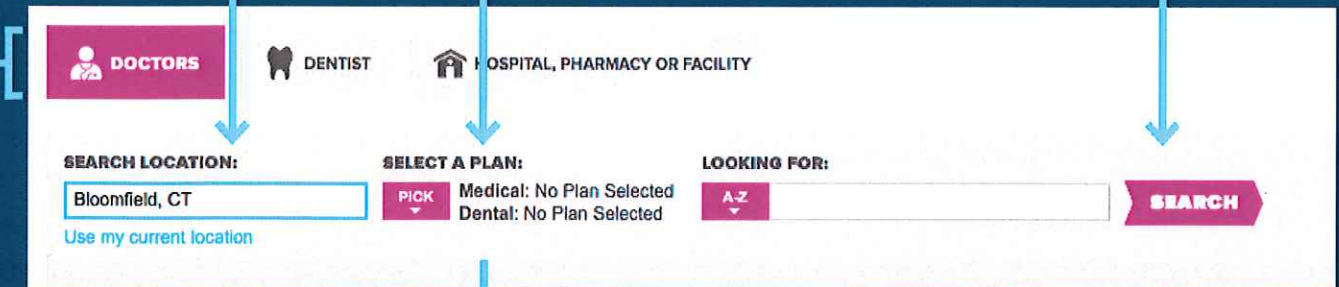
3. Click on "If your insurance plan is offered through work or school."

4. Click on what you are looking for

5. Type in the location you want to search

6. Click on "Pick"

9. Click "Search"



7. Click "LocalPlus" to make sure you are searching for LocalPlus physicians and hospitals



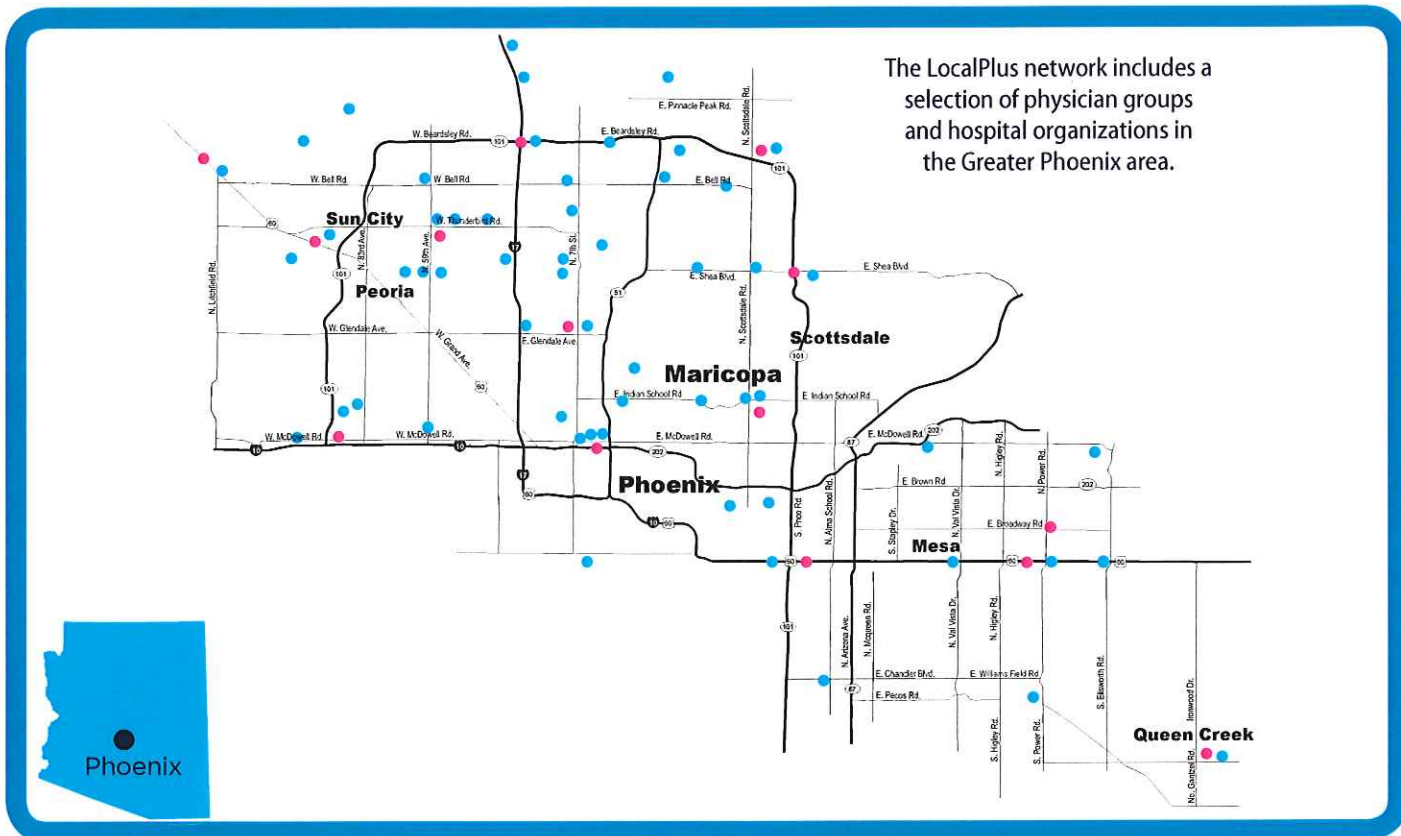
8. Click "Choose"

For additional information please call the 24/7 customer service number on the back of your ID card.

The physician groups and hospital organizations included in the LocalPlus network in the Greater Phoenix area include:²



- › **Cigna Medical Group** - over 200 physicians across Maricopa County.³ 23 locations have been awarded the NCQA Patient-Centered Medical Home 2011™ Program Recognition from the National Committee for Quality Assurance (NCQA).⁴
- › **Banner Health Network** - with over 3,000 physicians and 11 hospital campuses, Banner Health was ranked one of the top five large health systems in the US in 2013 by Truven Health Analytics.⁵
- › **Scottsdale Health Partners** - with over 400 physicians at 7 locations.
- › **Scottsdale Lincoln Health Network** - with over 200 physicians and 5 hospital campuses, is a joint affiliation between Scottsdale Healthcare and John C. Lincoln Health Network.



1. MA Residents: This plan provides access to a network that is smaller than Cigna's national Open Access Plus (OAP) Network. In this plan customers 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 copy, ask your employer.

2. For a complete listing of LocalPlus doctors and facilities, visit myCigna.com or call the number on your ID card.

3. Cigna Medical Group is the medical group practice division of Cigna HealthCare of Arizona, Inc.

4. The NCQA Patient-Centered Medical Home 2011 standards emphasize the use of systematic, patient-centered, coordinated care that supports access, communication and patient improvement. Patient-Centered Medical Home™ (PCMH™) is a trademark of the National Committee for Quality Assurance (NCQA).

5. Truven Health Analytics, 15 Top Health Systems Study, April 2013. The Truven Health 15 Top Health Systems study identifies the 15 best health systems in the nation. This annual, quantitative study uses objective, independent research and public data sources. Health systems do not apply, and winners do not pay to market their award.



All group health plans and insurance policies contain exclusions and limitations. For costs and complete details of coverage, see your enrollment materials or contact your employer.

"Cigna," the "Tree of Life" logo, and "LocalPlus" 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, including Cigna Health and Life Insurance Company, and not by Cigna Corporation. In Texas, LocalPlus plans are considered Preferred Provider plans with certain managed care features.

WELCOME TO CIGNA LOCALPLUS

Quality doctors and hospitals located in your area.

Your health care network is called **Cigna LocalPlus®**.

Cigna has contracted with a limited network of quality doctors and hospitals in your community! We call this network Cigna LocalPlus. Your share of the cost for covered services may be lower from Cigna LocalPlus network doctors and hospitals because these health care professionals and facilities have agreed to provide discounts to customers enrolled in LocalPlus.

To minimize your out-of-pocket expenses, choose doctors and hospitals in the LocalPlus network. When you are in a LocalPlus network area, such as when you are at home, you must receive care from a health care professional or facility in this network to receive in-network coverage under your plan (except for emergencies). If you're away from home and need care, look for a LocalPlus participating doctor in the area.

If the LocalPlus network isn't available, you can see any doctor or hospital that participates in the Cigna Open Access Plus ("Away From Home") network and still receive in-network coverage under your plan.

If you choose to go outside the LocalPlus network when one is available - or outside the Away From Home network when LocalPlus isn't available - you will receive out-of-network coverage. The difference in the amount that Cigna pays and the amount charged by the doctor or facility except for emergency services, will also increase your out-of-network costs.

Please see the next page for instructions on how to find a LocalPlus network doctor or hospital.

Know before you go

You can find a LocalPlus network physician, radiology office, surgical center, laboratory or hospital using:

- › Our live 24/7 customer service representatives. Simply call the number on the back of your ID card. A sample ID card is shown below.
- › **Cigna.com** - Please see the instructions on the next page.
- › **myCigna.com** - Using your User ID and Passcode if you are already a Cigna LocalPlus customer.



Together, all the way.™



Offered by: Cigna Health and Life Insurance Company