

# Your Guide to High Deductible Health Plan for the State Health Benefit Plan

## Customer Services

Just call the toll-free number on your CIGNA HealthCare ID card.

- We stand ready to answer your questions, resolve problems, and make sure you're satisfied with your CIGNA HealthCare plan.
- Our interactive voice response system helps you find what you need faster over the phone. Use the speech recognition feature to order an ID card, order a directory of doctors and hospitals, update insurance information, and check claims status.
- Se habla Español – and more than 150 other languages. We provide bilingual representatives in Spanish-speaking areas; for other non-English speaking individuals, we offer Language Line Services that can translate virtually any language.

## The CIGNA HealthCare 24-Hour Health Information Line<sup>SM</sup>

Helpful health information. Anywhere, anytime. Just call the toll-free number on your CIGNA HealthCare ID card.

Speak with a nurse for detailed answers to your health care questions, directions to the nearest medical facility or pharmacy, and helpful home care suggestions. Listen to recorded programs on topics ranging from injuries and illnesses to wellness and fitness.

**CIGNA Healthy Rewards<sup>®</sup>** includes special offers on programs and services\* designed to help you enhance your health and wellness, including Jenny Craig<sup>®</sup>, Weight Watchers<sup>®</sup>, eyewear, laser vision correction, acupuncture, massage therapy, chiropractic care, and more. For a list of programs, visit [cigna.com](http://cigna.com).

\*Healthy Rewards<sup>®</sup> is a discount program. Some Healthy Rewards programs are not available in all states. Healthy Rewards programs are separate from your Medical benefits.

**A discount program is NOT insurance, and the member must pay the entire discounted charge.**

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## Fast Facts

**You have the option of selecting a Primary Care Physician (PCP) as your personal doctor.**

A PCP can be a valuable resource for advice, guidance and coordinating care.

**When you use in-network doctors, hospitals and other health care professionals, your out-of-pocket costs are lower.**

That's because they have agreed to charge lower fees, and your plan's in-network services cover a larger share of the charges.

**You also have the freedom to see any licensed doctor for covered services.**

However, if you choose a doctor who doesn't participate in our network, your out-of-pocket costs will be higher, and you may need to file claim forms.

**Quality care is close by.**

You can access our national network even if you're on vacation, traveling on business or attending school out-of-state. Visit [cigna.com](http://cigna.com) or [myCIGNA.com](http://myCIGNA.com) or call the toll-free number on your CIGNA HealthCare ID card to locate participating doctors, hospitals and other health care professionals.

## Questions and Answers

### Do I have to choose a PCP?

No. However, a PCP gives you and your covered family members a valuable resource and a personal health advocate.

### What if my doctor isn't on your list?

That means your doctor does not participate in the CIGNA HealthCare network. To receive your maximum coverage, you should select a doctor from the CIGNA HealthCare list of participating doctors and other health care professionals. You can continue seeing your current doctor, even if he or she is not in CIGNA's network. However, in that case, you will pay higher out-of-pocket costs, and your care will be covered at the out-of-network benefits level.

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

Though you may want your personal doctor's advice and assistance in arranging care with a specialist in the network, you do not need a referral to see a participating specialist. If you choose an out-of-network specialist, your care will be covered at the out-of-network benefits level.

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

Each time you seek medical care, you can choose your doctor – either in- or out-of-network. When you visit a CIGNA HealthCare participating doctor, you will have lower out-of-pocket costs. In addition, participating doctors, hospitals and other health care professionals have met CIGNA HealthCare standards for education and training, patient satisfaction, and other key measures.

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

In an emergency, your care is covered. Requests for non-emergency hospital stays, other than maternity stays, must be approved in advance or "precertified." This enables CIGNA HealthCare to determine if the services are covered. Precertification is not required for maternity stays of 48 hours for vaginal deliveries or 96 hours for caesarean sections. Any hospital stay beyond the initial 48 or 96 hours must be approved. For details, please call the toll-free number on your CIGNA HealthCare ID card.

### Who is responsible for obtaining precertification?

Your doctor will help you decide which procedures require hospital care and which can be handled on an outpatient basis. If your doctor participates in CIGNA's network, he or she will arrange for precertification. If you use an out-of-network doctor, you are responsible for making the arrangements.

## Resources

### myCIGNA.com

This convenient, secure website helps you take control of your health and make the most of your plan.

- Find participating doctors, hospitals and other health care professionals, download and print claim forms whenever you need them, view claims history and account transactions, and learn more about your plan and the coverage and programs available to you.
- Chart your progress on key health indicators, store your information where you can find it quickly and easily, and explore a range of health and wellness topics.
- Use interactive tools that help you learn about conditions, treatments and medications, take steps to stay healthy, and make informed health care decisions.

### Cost Comparison Tools

- Learn the facts to help you decide where to get care. Comparing costs and doctors, hospitals and other health care professionals can make a difference in the type and quality of services you receive – and what you ultimately pay.
- Get average price ranges for certain inpatient and outpatient procedures and radiology services such as MRIs and CT scans.
- Find estimated costs in your region for common medical services and conditions.

**We are committed to providing you with quick and easy access to information and resources – when it's convenient for you.**

### Tools to Compare Hospitals

- Learn how hospitals rank by number of procedures performed, patients' average length of stay, and cost.
- Get estimated average cost ranges for a procedure, including total charges and your out-of-pocket expense, based on a CIGNA HealthCare coverage plan.
- Find hospitals that earn the "Centers of Excellence" designation based on effectiveness in treating selected procedures/conditions and cost.

### my health assessment

- Complete a confidential questionnaire that covers your current health conditions, family health history and lifestyle factors, and basic information such as weight, cholesterol level and blood pressure.
- Use *my health assessment* as an important tool to help you reach your health goals. Review the results with your doctor to assess your overall health; talk about preventable and common conditions that may affect you; and develop steps for improvement.

### Health Record

- Keep track of your personal health information, including medical conditions, medications, allergies, surgeries, immunizations, and emergency contacts.

