

Your Guide to
**Open Access Plus
In-Network Plan**
for the State Health Benefit Plan



it's time to feel better



Fast Facts

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

A Primary Care Physician can be a valuable resource for advice, guidance and coordinating care.

You don't need a referral to see a participating specialist.

However, you may want your personal doctor's advice and assistance in arranging specialist care. If you visit a doctor who does not participate with CIGNA HealthCare, your care will not be covered, except in emergencies.

Your CIGNA HealthCare plan focuses on helping to keep you well, rather than just providing coverage for covered illness or injury.

Your plan includes coverage for wellness services for women, men and children.

Quality care is close by.

Our national network includes many of the doctors, hospitals and other facilities in your area. You can find participating doctors, hospitals and other health care professionals even if you're on vacation, traveling on business or attending school out-of-state. Visit cigna.com or myCIGNA.com, or call the toll-free number on your CIGNA HealthCare ID card to locate participating doctors, hospitals or other health care professionals.

Questions and Answers

Do I have to choose a Primary Care Physician?

No. However, a Primary Care Physician 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. For services to be covered, you must select a doctor from the CIGNA HealthCare list of participating doctors and other health care professionals, except in emergencies. Participating doctors must meet standards to become a part of our network.

Can my current doctor be added to your network?

Doctors who meet our credentialing standards can call our Provider Relations Department to get more information.

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 "pre-certified." This enables CIGNA HealthCare to determine if the services are covered. Pre-certification 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 pre-certification?

Your doctor will help you decide which procedures require hospital care and which can be handled on an outpatient basis. Your doctor will also work with CIGNA HealthCare to arrange for pre-certification.

Do I need pre-certification if my doctor recommends outpatient surgery instead of a hospital stay?

Some medical procedures are handled best in an outpatient setting. In most cases, you'll be home the same day, returning to your normal lifestyle as soon as possible. Certain outpatient surgical and diagnostic testing procedures must be pre-certified. Your coverage materials will provide you with the information if this applies to you.

Am I covered for emergency care?

Whenever there is an emergency, seek medical help immediately. An emergency is an accident or sudden illness that a person with average knowledge of medical science believes needs to be treated right away or it could result in serious medical complications or permanent disability. Emergency care is covered even if you use a non-participating doctor, hospital or other health care professional.

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.

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.

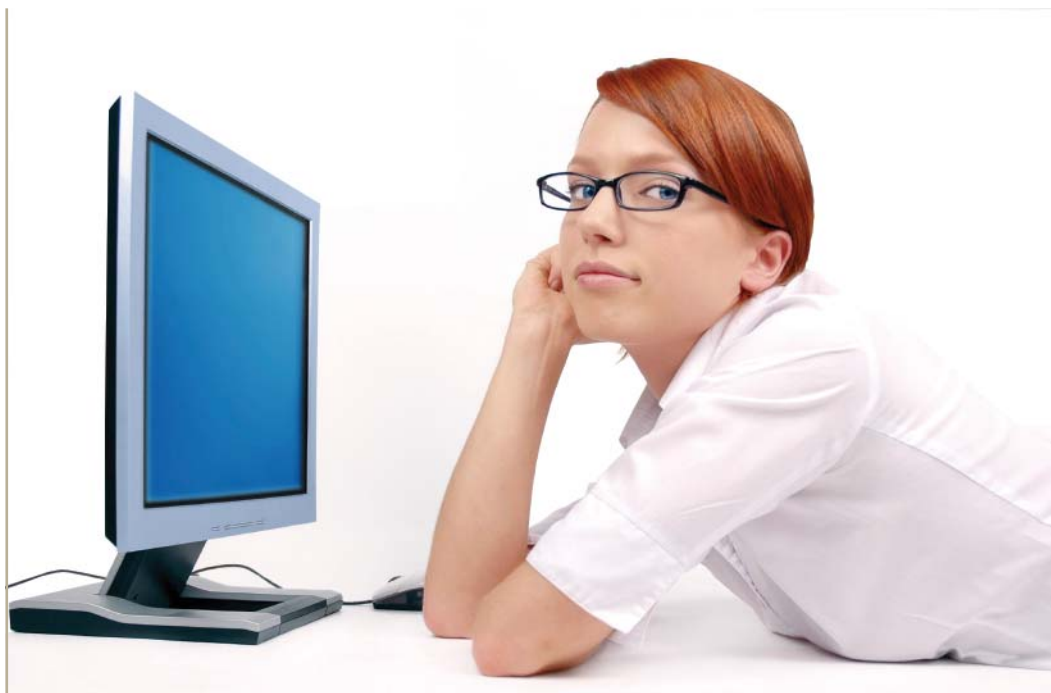
my health assessment

- 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 it 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.

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



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 automated phone 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 LineSM

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[®] includes special offers on programs and services* designed to help you enhance your health and wellness, including Jenny Craig[®], Weight Watchers[®], eyewear, laser vision correction, acupuncture, massage therapy, chiropractic care, and more. For a list of programs, visit www.cigna.com.

*Healthy Rewards[®] 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 you must pay the entire discounted charge.**

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