QUICK GUIDE TO CIGNA ID CARDS

2015–2016
We pack a lot of important information on our ID cards.

This brochure can help define and clarify information that appears on Cigna’s most common customer ID cards. It can also help you understand the requirements associated with our various plans, allowing you to quickly and efficiently serve your patients.

We may occasionally update this brochure during the year. Download the most current version at Cigna.com > Health Care Professionals > Resources > Doing Business with Cigna.

Please note

There are various standard Cigna ID cards shown in this brochure. The actual ID card content may vary in order to conform to legislative and regulatory requirements. The ID cards shown are samples and may vary from the actual cards.
PCP selection encouraged
No referrals required
GWH-Cigna and “G” ID cards represent all products

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Patients in these Cigna-administered plans use Cigna PPO or Cigna OAP networks in the U.S., as indicated on the back of the card
Network Savings Program logo on back of card indicates out-of-network discounts may apply
AWAY FROM HOME CARE

> Shared Administration PPO

- Legal entity name: John Smith
- Coverage effective date: MM/DD/YYYY
- Group: 1234567
- Issue: 100000
- ID: G2345678901
- Provider network: Cigna Care Network
- Fund name: SAR
- Rx Bin: XXXXXX
- RxPCN: XXXXXXXX

Cigna HealthCare PPO
- Doctor visit: $10
- Specialist: $20
- Coinsurance: In-network: 90% / 10%
- Out-of-network: 70% / 30%
- Rx: 30% / 40% / 50%
- Deductible applies

Cigna Choice Fund OA Plus
- No referral required
- PCP Visit: $15
- Specialist: $20
- Hospital ER: 20%
- Vision: Yes
- Rx: 30% / 40% / 50%
- Network coinsurance: In: 90% / 10%
- Out: 70% / 30%
- Med/Rx deductible applies

In-network services will be covered up to the plan's maximum out-of-pocket (OOP) limit.

PLANS AVAILABLE

- Choice Fund OA Plus
- Open Access Plus

You may be asked to present this card when you receive care. The card does not guarantee coverage.

You must comply with all terms and conditions of the plan. Willful misuse of the card is considered fraud.

APARTMENT ADMISSION:

Your provider must call the toll-free number listed below to pre-certify the above services. Refer to your plan documents for your pre-certification requirements. Failure to do so may affect benefits. In an emergency, seek care immediately, then call your primary care doctor as soon as possible for further assistance and directions on follow-up care within 48 hours.

Network coinsurance is paid directly to the doctor/facility by Cigna using individual's available health funds.

For Pharmacy, call ABC Company 1-800-123-4567 (Not a Cigna Company)
For Vision, call ABC Company 1-800-123-4567 (Not a Cigna Company)

Submit/mail claims to: SAR, PO Box XXXX, Anytown, USA 12345-6789
All Others: PO Box XXXX, Anytown, USA 12345-6789

Coverage effective date: MM/DD/YYYY

If you have any questions, please contact our customer service department.

Eligibility, Benefits and Claims questions please call: 1.800.244.6224
Pre-certification: 1.800.123.4567

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Cigna Choice Fund® is available

- PCP selection encouraged
- Cigna Choice Fund® and medical plan type indicated
- Most coinsurance information shown
- Coinsurance/deductible is paid directly to the doctor/facility by Cigna using patient's available health funds. EOP will show any remaining amount due from patient

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In-network coverage only, except emergency care
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No referral required
LocalPlus: In-network and out-of-network coverage
LocalPlus IN: In-network coverage only, except emergency care

PCP selection required
Referrals required
HMO: In-network coverage only, except emergency care
POS: Offered as a HMO or network plan; in-network and out-of-network coverage

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Referrals required
In-network coverage only, except emergency care
**Key**

Refer to this key for explanations of the information found on the sample Cigna ID cards featured in this brochure.

1. Use this ID number for all claims and inquiries.
2. Indicates a seamless network where a patient can receive in-network care on a regional or statewide basis.
3. For patients with coinsurance, submit claims to Cigna or its designee, and receive an Explanation of Payment (EOP), which will show any remaining amount due from the patient.
4. Collect any copayment at the time of service.
6. ID cards with the Cigna Care Network® logo indicate the patient’s liability varies based on the health care professional’s Cigna Care Designation status. Refer to the online health care professional directory to determine a physician’s Cigna Care Designation status.
7. Effective date of coverage.
8. Name of patient’s primary care physician (PCP).
9. Network Savings Program (NSP) logo indicates that out-of-network discounts may be available to the customer.
10. Employer name.
11. If a third party administers services in conjunction with Cigna, the ID card may include multiple logos and show a different claim address or telephone number on the back of the card.
12. Precertification requirements may be shown as either “Inpatient Admission” or “Inpatient Admission and Outpatient Procedures.”
13. Submit claims to the claim submission address shown on the card.
14. Call the customer service number(s) indicated on the card. Some plans have dedicated numbers for accessing information – be sure to check the card for the correct number.
15. “Away From Home Care” indicates the patient has access to the Cigna national OAP network.
16. Indicates Shared Administration.
17. Union identifier.
18. Client-specific network (CSN) logo.
- **From Home Care**

**PPO OR EPO PLANS**

- No PCP selection required
- No referrals required
- PPO: In-network and out-of-network coverage
- EPO: In-network coverage only, except emergency care

**INDEMNITY PLANS**

- No PCP selection required
- No referrals required
- Patient files claims

**www.cigna.com**

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You must comply with all terms and conditions of the plan. Willful misuse of this card is considered fraud.

- **INPATIENT ADMISSION AND OUTPATIENT PROCEDURES**
  - Your network provider must call the toll-free number listed below to pre-certify the above services. Refer to your plan documents for your pre-certification requirements. Failure to do so may affect benefits. In an emergency, seek care immediately, then call your primary care doctor as soon as possible for further assistance and directions on follow-up care within 48 hours.
  - For pharmacy: call ABC Company 1.800.XXX.XXXX (Not a Cigna Company)
  - Send claims to: PO Box XXXX, Anytown, USA 12345-6789
  - All others: PO Box XXXX, Anytown, USA 12345-6789
  - Customer service: 1.800.XXX.XXXX
  - MA: 1.800.XXX.XXXX

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- **Open Access Plus**
  - No referral required
  - PCP visit $15
  - Specialist $30
  - Hospital ER $50
  - Urgent care $25
  - Vision Rx $110/20%/$90
  - Rx indv deductible $50
  - Network coinsurance: In 90%/10%

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  - Consequence/penalty is paid directly to the doctor/facility by Cigna using individual’s available health funds.
  - For pharmacy: call ABC Company 1.800.XXX.XXXX (Not a Cigna Company)
  - Send claims to: PO Box XXXX, Anytown, USA 12345-6789
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We encourage you to use a PCP as a valuable resource and personal health advocate.
The myCigna Mobile App: 
App-solutely convenient

The myCigna Mobile App gives Cigna customers a simple way to personalize, organize, and access their important health and coverage information – on the go. Your patients may present their Cigna ID card information, claims information, and coverage eligibility to you via the app on their cell phone or tablet.

Sample ID cards you might see on your patients’ myCigna Mobile App:

ID card features

› Quickly view ID card information (front and back) for the entire family
› Easily print, email or scan right from the cell phone or tablet

Additional app features:

The myCigna Mobile App includes features that help your patients – and you – have an easier health care experience.

Health care professional directory

› Locate doctors and health care facilities
› Access maps for instant driving directions

Health wallet

› Store and organize all contact information for doctors, hospitals and pharmacies
› Add health care professionals to contact list right from a claim or directory search

Claims

› View and search recent and past medical, dental, and pharmacy claims
› Bookmark and group claims for easy reference

Trackers

› View in-network and out-of-network medical and dental year-to-date deductibles, as well as out-of-pocket and annual maximums

Coverage

› See plan coverage and benefit information for medical, dental, pharmacy, behavioral health, substance abuse, and disability
› Access and view health fund balances
› Review plan deductibles and coinsurance
**Additional app features (cont.)**

**Drug search**
- View medication costs based on their plan and see lower-cost alternatives*
- Find closest pharmacy location using GPS
- Research medicine and dosages
- Speed dial Cigna Home Delivery Pharmacy

Customers can download the free myCigna Mobile App**

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.

**More ways to access patient information when you need it**

**Use our electronic tools**
- Log in to the Cigna for Health Care Professionals website: (CignaforHCP.com)
- Connect to us through electronic data interchange (EDI): Visit Cigna.com/EDIVendors to learn more
- Call our automated phone system: 1.800.88Cigna (882.4462)

**Conduct administrative transactions electronically**
Cigna’s convenient eServices tools help you manage the administrative details of health care.
- Access patient eligibility and benefits
- Estimate patient out-of-pocket costs
- View and submit precertification requests
- Check claim status
- Enroll online for electronic funds transfer (EFT), then view, print, and share online remittance reports the same day you receive electronic payments
- Receive electronic remittance advice and automatically load it to your accounts receivable system
- Submit questions about fee schedules and specific patient benefits

**Learn more**
To access our educational resources, log in to CignaforHCP.com > Resources > eCourses. Select courses about EDI, eligibility and benefits, estimating patient out-of-pocket costs, precertification, electronic claim submission, claim status inquiry, enrolling in and managing EFT, online remittance reports, and more.

*Prices are not guaranteed, nor is the display of a price a guarantee of coverage. Medication costs and coverage may vary at the time prescriptions are filled at the pharmacy and pricing at individual pharmacies may vary. Coverage and pricing terms are subject to change.

**The myCigna Mobile App is only available to Cigna health plan customers. Actual features may vary depending on their plan.

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