In the Houston area, Cigna Individual & Family Plan customers can save money by choosing providers in the Renaissance Physician Organization (RPO). They pay less out of pocket with lower copays for primary care and specialty physician office visits.

A DIFFERENT APPROACH TO CARE

The Renaissance Physician Organization is committed to personal, quality treatment and preventive care. Their patient-centered goals are simple:

› Keep patients healthier through preventive care and taking the time to understand their needs and lifestyles
› Help patients achieve optimal health and well-being
› Help patients get the most value from their health plan
› Respond quickly to patients’ needs

Access the Provider Directory at Cigna.com/ifp-providers for a list of providers in the RPO and LocalPlus Networks.

CUSTOMERS SAVE WHEN VISITING AN RPO HEALTH CARE PROFESSIONAL

<table>
<thead>
<tr>
<th>An office visit to:</th>
<th>Customers pay:</th>
</tr>
</thead>
<tbody>
<tr>
<td>RPO health care professionals/physicians</td>
<td>$25, deductible waived (in-network, RPO health care professional only)</td>
</tr>
<tr>
<td>LocalPlus® health care professionals/physicians</td>
<td>$55, deductible waived (in-network LocalPlus health care professional)</td>
</tr>
<tr>
<td>Health care professionals/physicians within the LocalPlus area but not part of the LocalPlus Network. Any other Cigna Network health care professionals or health care professionals not in Cigna’s networks</td>
<td>50% after deductible (out-of-network)</td>
</tr>
</tbody>
</table>

Illustration from myCigna Health Flex 5000 plan. Patient responsibility varies by plan. Refer to a plan summary document for more details.

1. Available in the Houston metropolitan areas, depending on zip code.
2. Amount saved varies by plan.
3. If a customer choose to visit a provider out-of-network they will pay the out-of-network benefit and the difference in the amount that Cigna reimburses for such services and the amount charged by the provider, except for emergency services.

Note: When away from home and not in a LocalPlus Network area, customers will be considered in-network when they visit a health care professional in the Open Access Network. Visit Cigna.com/ifp-providers to locate RPO, LocalPlus and OAP providers. LocalPlus is a smaller group of the OAP Network of health care professionals.
Neighborhood service areas

The RPO Network has nearly 1,000 primary care physicians and specialists in Houston and the surrounding area, so there’s one in just about every neighborhood. The network has Physician Organized Delivery Systems (PODS) organized by location to provide customers with the most convenient access to their PCP and specialists. PODS also encourage close communication within the entire provider team.

A list of health care professionals in the Renaissance Physician Organization4 and all doctors and facilities in the LocalPlus and Cigna Networks can be found at Cigna.com/ifp-providers.

To find LocalPlus providers:

1. Click on the tab for the type of health care professional you are looking for (doctor, dentist etc.)
2. Enter the zip code where you would like to search
3. Click on “Select a Plan” to view and choose from the plans with the LocalPlus Network available in your area
4. Type the name of the group (such as Renaissance Physician Organization), doctor or specialty in the “Looking For” box
5. Click on “Search.”

The health care professionals in your area, matching your search criteria will be displayed on the search results page.

To further refine results and only include RPO:

1. In Refine Results under Group Practice on the left, select Renaissance Physician Organization

For more information contact your licensed Cigna insurance agent or broker or call 800.Cigna24.

Medical insurance policies have exclusions, limitations, reduction of benefits and terms under which the policies may be continued in force or discontinued. Medical applications are accepted during the annual open enrollment period, or within 60 calendar days of a qualifying life event. Benefits are provided only for those services that are medically necessary as defined in the policy and for which the insured person has benefits. For costs, and additional details about coverage, contact Cigna Health and Life Insurance Company at 900 Cottage Grove Rd, Hartford, CT 06152 or call 866-GET-Cigna. (866-438-2446).

In Texas, LocalPlus Network plans are considered Preferred Provider plans with certain managed care features and LocalPlus Health Savings Network plans are considered Preferred Provider plans with certain managed care features that are compatible with a health savings account.

4. Not all RPO providers are contracted by Cigna. Check Cigna.com/ifp-providers for a complete list.

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