CIGNA OPEN ACCESS **PLUS NETWORK**



2016 Network Information

Cigna medical plans in Connecticut, Maryland, North Carolina, South Carolina and the Cigna Access plans sold in Arizona, offer the freedom to use a health care professional or hospital in the Open Access Plus® (OAP) Network.

How it works:

The OAP Network provides access to health care professionals nationwide. Some of the health care professionals in the network have separately earned the Cigna Care Designation — recognition for achieving top results on Cigna quality and cost-efficiency measures. Look for the designation under the Quality and Recognitions column of the directory on Cigna.com/ifp-providers.

When you receive care from health care professionals or hospitals in the OAP Network, services are considered in-network which helps you incur less out-of-pocket expenses. You also have the freedom to see any health care professional not in the OAP Network, and coverage for that service will be paid at the out-of-network benefit. You will be responsible for the out-of-network benefit cost plus any difference in the amount that Cigna reimburses for such services and the amount charged by the health care professional, except for emergency services.¹

Contact a licensed Cigna broker or agent or or visit Cigna.com

1. Emergency medical condition as defined in your plan. 2. The downloading and use of the App is subject to the terms and conditions of the App and the online store from which it is downloaded. Standard mobile phone carrier and data usage charges apply. 3. Restrictions may apply, see plan summary for details.

Additional features, tools and resources that come with your medical plan are:

- > Access to Cigna's national network of labs, X-ray and radiology offices and dialysis centers
- > 24/7/365 live customer service
- Access to the online provider directory where you can find health care professionals, hospitals and labs in your area
- > Access to myCigna.com and the myCigna Mobile App² that lets you access information about your plan when at home or on the go
- > Access to retail pharmacies in your area and the convenience of door-to-door prescription drug delivery using Cigna Home Delivery Pharmacy^{SM3}

Find doctors in network: Cigna.com/ifp-providers



Together, all the way.

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