

IMPORTANT PLAN INFORMATION

2017 Plan and Network Overview

Why Choose Cigna?

A health care plan and partner.

When you choose Cigna, you get more than a health care plan. You also get a trusted partner who can help you choose the right plan and show you how to use it once you do. So, you get a good choice and a good value. That's how we help you live well and stay well – all at an affordable price.

With Cigna's Individual and Family insurance plans, you'll get:

- **Help explaining your plan options.** Online, you will find detailed coverage information and tools that can help you choose a plan. You can also talk to a licensed representative who will walk you through the shopping process, provide coverage details and help you get the most out of your plan.
- **Help finding quality doctors near you.** Use our online provider directory or speak to a customer service representative 24 hours a day, 7 days a week, 365 days a year.
- **Preventive care, at no additional cost to you.** This includes annual check-ups, flu shots, cholesterol and blood pressure screenings, when you see an in-network doctor.¹
- **Easy access to doctors.** Talk with a doctor by phone or secure video chat with the Cigna Telehealth Connection program. Get help for minor conditions from ear infections to allergies, day or night, in your home or when traveling. Your out-of-pocket cost is the same or less than a primary care doctor visit.²
- **Health advice and wellness coaching from WebMD®.** We've partnered with one of the most trusted online sources to provide health coaching through *My Health Assistant*. Reach your health and wellness goals with a customized online program.

Plans Offered

Cigna Connect plans are available to residents living in the St. Louis, Missouri area, the counties of Franklin, Jefferson, counties of Lincoln, Saint Charles, Saint Francois, Sainte Genevieve, Saint Louis, Warren, Washington and Saint Louis City.

1. Includes eligible in-network preventive care services. Some preventive care services may not be covered, including most immunizations for travel. Reference your plan documents for a list of covered and non-covered preventive care services.

2. Telehealth providers participating in the Cigna Telehealth Connection program are independent contractors and separate from Plan network providers. Not all providers have video chat capabilities. Video chat is not available in all areas. PCP referral is not required. Refer to plan documents for a complete description of covered services, including other telehealth/telemedicine benefits.

Our Networks: it's about quality and savings

Cigna Connect plans.

Cigna's Connect health insurance plans are designed to provide you with quality care. You have access to personalized care and attention from providers in the Connect Network in your local area. Some of the health care professionals in our network have separately earned the Cigna Care Designation (CCD), recognized for achieving top results on Cigna quality and cost-efficiency measures. Find providers with this designation at **Cigna.com/ifp-providers**.

How it works

Simply choose your in-network primary care physician (PCP) who will get to know your needs, direct you to specialists when needed, and ensure that your providers are communicating and coordinating your care.

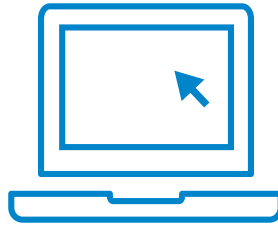
For more network information

Contact your local broker or a licensed Cigna agent at **866.Get.Cigna**. If you are an existing Cigna medical plan customer, call **800.Cigna.30**. Visit **Cigna.com/ifp-providers** to find providers in-network.

Details at a glance.

	IMPORTANT INFORMATION ABOUT CIGNA CONNECT PLANS
Network name	Connect Network
Plan type	Exclusive Provider Organization (EPO)
To remain in-network:	
Primary care physician (PCP)	Visit an in-network PCP. PCP selection is encouraged.
Specialist physician	Visit specialists in the Connect Network. Referral is encouraged.
Out-of-network coverage	Out-of-network services are <i>not</i> covered under this plan.
In the case of an emergency	Emergency care is covered, in- and out-of-network. ³
When traveling	Covered for emergency medical services as defined by the plan. Telehealth benefits are available for minor acute care on the phone or via secure video chat anywhere, anytime. ²
To find providers in-network visit	Cigna.com/ifp-providers

3. Eligible out-of-network emergency services are covered at the in-network benefit level as defined in plan documents.



**Find doctors, dentists and facilities in network at
[Cigna.com/ifp-providers](https://www.cigna.com/ifp-providers).**

Medical plan rates vary based on plan design, age, family size, geographic location (residential zip code) and tobacco use, except in California and Maryland. Rates are subject to change upon notice in accordance with applicable state law.

Major medical insurance policies/service agreements 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/service agreement and for which the insured person has benefits.

Cigna does not intentionally discriminate on the basis of race, color, national origin, disability, age, sex, gender identity, sexual orientation, or health status in the administration of the plan, including enrollment and benefit determinations.

For costs, and additional details about coverage, contact Cigna at 900 Cottage Grove Rd, Hartford, CT 06152 or call 1-866-GET-Cigna. (1-866-438-2446).

No Cost Language Services. You can get an interpreter. You can get documents read to you and some sent to you in your language. For help, call us at **866.494.2111**.

Servicios de idiomas sin costo. Puede obtener un intérprete. Le pueden leer documentos y que le envíen algunos en español. Para obtener ayuda, llámenos al **866.494.2111**.



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