



# PERSONAL. LOCAL. AFFORDABLE.

Get the most out of your Cigna **SureFit** plan.

**Together, all the way.®**



Offered by Cigna Health and Life Insurance Company

# A DIFFERENT KIND OF PLAN WITH VALUE BUILT IN.

## Cigna SureFit

is a plan designed to make quality health care more affordable and more personal. It's built around a local network of doctors and hospitals, who work together for your health and well-being with personalized and coordinated care. Plus, you get Cigna One Guide® service to help you with everything from choosing a plan to getting the most out of it.

### There are some requirements.

- › You must live in the Cigna SureFit service area
- › You must choose a Primary Care Provider (PCP)
- › You must stay in-network (except for urgent or emergency care)
- › You must get a referral from your PCP for specialty care<sup>1</sup>

# WE'RE HERE TO HELP

With Cigna SureFit, you get the Cigna One Guide service, our highly personalized support that makes it easier to stay healthy and save money. Personal guides are available by phone, live chat online and through the myCigna® App.

## During enrollment, we can help you:

- › Understand your coverage options, plans and networks
- › Identify the types of health plans available to you that best meet the needs of you and your family
- › Find in-network doctors and choose a PCP

During enrollment, call 855.244.6216 (Monday through Friday, 8:00 am-midnight EST).

## When your plan starts, we can help you:

- › Understand your plan
- › Find an in-network doctor, lab or urgent care center
- › Change your PCP
- › Connect to health coaches, pharmacies and more
- › Stay on track with appointments and preventive care
- › Get cost estimates to avoid surprises
- › Get answers to questions about your health care bills

## Find it all at myCigna

It's easy to manage your health and health care expenses 24/7/365 at **myCigna.com** or through the myCigna App.

- › Chat live with a personal guide
- › Review your coverage and access ID card information
- › Choose doctors and facilities
- › Estimate costs
- › Manage prescriptions
- › Access health resources
- › Get directions to a doctor or facility (only available with app)

## Use the Cigna One Guide service any way you like



Call the number on the back of your ID card



Go to [myCigna.com](https://mycigna.com)



Download the myCigna App<sup>2</sup>

# IMPORTANT INFO TO KNOW

## It matters where you live

To be eligible for a Cigna SureFit health plan, you and any covered dependents must live in the plan's service area.<sup>3</sup>

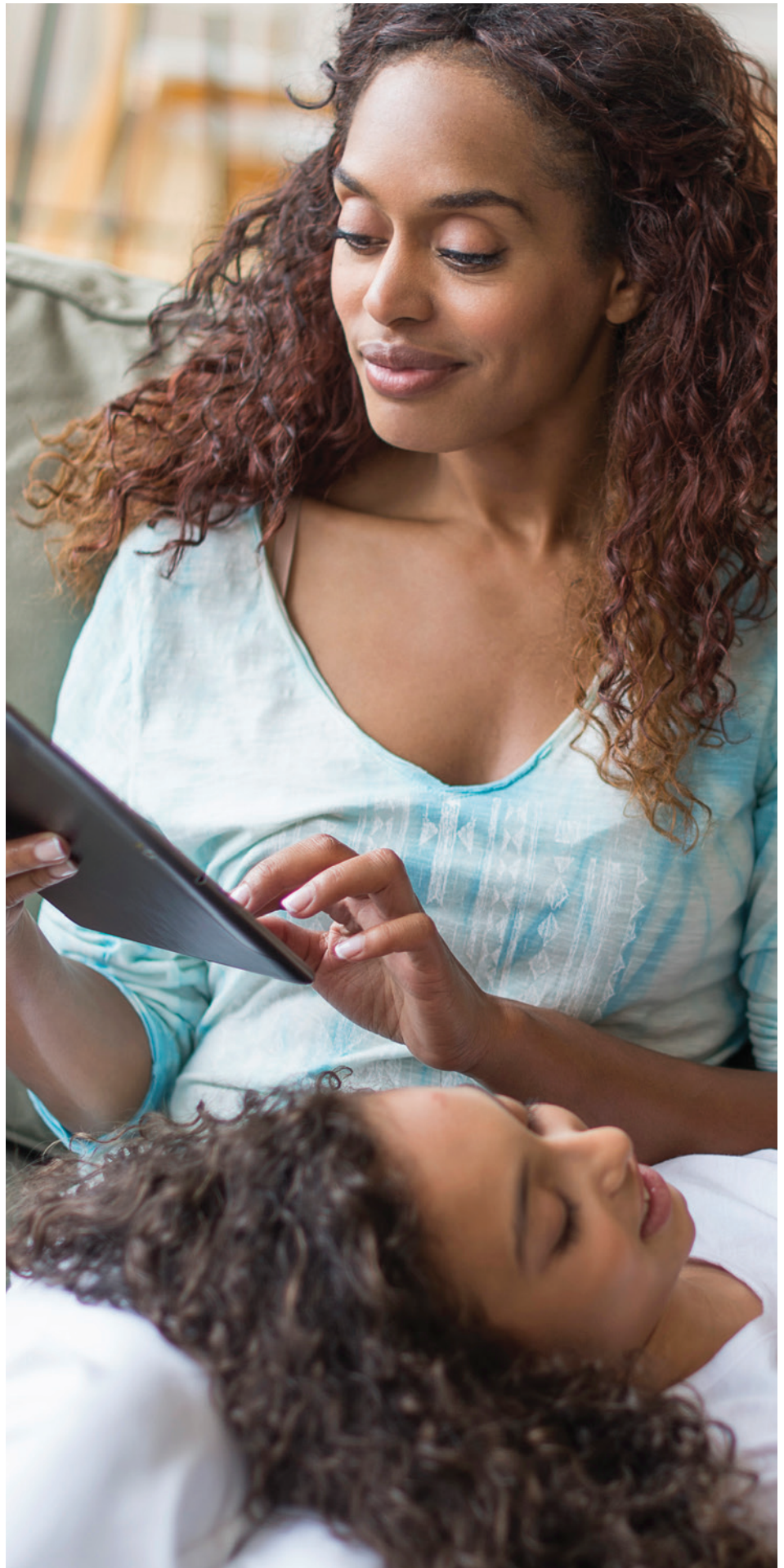
If any of your dependents live temporarily outside of the service area (a student away at college), you can enroll them in Cigna SureFit, but they will need to schedule their appointments with an in-network provider when they're home. Otherwise, their care may not be covered (except for urgent or emergency care).<sup>4</sup>

## Choosing a PCP is required

You and each covered family member need to choose a PCP when you enroll. Your PCP will direct you to the right specialists and help ensure all of your doctors are communicating and coordinating your care to help reduce costs and eliminate billing surprises. If you don't choose a PCP when you enroll, we will assign one to you. You can change your PCP at any time.

### HOW TO FIND A PCP:

Go to [myCigna.com](https://myCigna.com) > Find a Doctor or call your Cigna One Guide team.



## It's important to get care within your local Cigna SureFit network

The Cigna SureFit network is built around high-performing doctors, hospitals and other facilities in your community, committed to working together to provide quality care at a lower cost.

To be covered, you must get your care from an “**in-network**” provider (except for urgent or emergency care).<sup>4</sup> If a doctor or facility is not contracted with Cigna for your Cigna SureFit plan, they're considered “**out-of-network**” and you will be responsible for the full cost of their services.

If you are receiving treatment with a doctor who isn't in your Cigna SureFit network, call your One Guide team **before you enroll** to see if you qualify for Transition of Care benefits.

### IT'S EASY TO FIND IN-NETWORK PROVIDERS:

- › Go to [myCigna.com](https://mycigna.com)
- › Use the [myCigna App](#)
- › Call your **One Guide** team at **855.244.6216** (Monday through Friday, 8:00 am–midnight EST) or call the number on the back of your ID card after you enroll. Additionally, customer service representatives are **available 24/7/365**.

## Getting emergency or urgent care in-network could save you money

With Cigna SureFit, out-of-network care is not covered, except for urgent or emergency care.<sup>4</sup> When possible, get urgent and emergency care from in-network facilities to help you save money, because out-of-network facilities may “balance bill” you. That's when an out-of-network provider or facility charges you the difference between their regular fee and your plan's allowable amount for the service. In addition to applicable deductible, copay and coinsurance amounts, you are responsible for any charges above the allowable amount.

If you have a question about a bill you received or want help estimating the cost of a procedure ahead of time, contact your Cigna One Guide team.





## Extended access to care

### › Cigna Telehealth Connection

If you're traveling or need a doctor when your PCP isn't available, you can get the care you need by phone or video through Cigna Telehealth Connection. Quality care, including most prescriptions, (when appropriate), is available for a wide range of minor conditions. You can connect with a board-certified doctor without leaving your home or office. It couldn't be easier! Register for Amwell or MDLIVE through myCigna or get help from a personal guide.<sup>5</sup>

### › Urgent and emergency care

You have access to thousands of urgent care facilities and worldwide coverage for emergency care. Use in-network facilities whenever possible to help you save money.

## Referrals are required for specialty care

You must receive a referral from your PCP to see a specialist. This helps to ensure your doctors are connected and working together for your care. It also helps to make sure your visit is covered and the specialist is part of your Cigna SureFit network.

## REFERRALS ARE NOT REQUIRED FOR:<sup>6</sup>

- › Emergency care
- › Urgent care
- › In-network OB/GYN care
- › In-network lab or x-ray services
- › Behavioral health services

# YOUR OPTIONS FOR CARE

You can keep costs down by knowing where to go. Explore your options, find providers and review average costs at myCigna or speak with a personal guide on your One Guide team.

## PRIMARY CARE PROVIDER

Schedule a visit with your PCP for routine or preventive care. Your PCP will help coordinate your care and refer you to a specialist if needed.



## CIGNA TELEHEALTH CONNECTION

For minor conditions from allergies to ear infections, talk to a doctor by phone or video. **Visit myCigna to register.**



## CONVENIENCE CARE CLINIC

Get routine medical care without needing an appointment. Conveniently located in grocery stores, pharmacies and other retail locations. **To find an in-network convenience care clinic, visit myCigna or talk with a personal guide.**



## URGENT CARE CENTER

Walk-in service that's ideal for nonemergency conditions. Staffed by nurses and doctors, they're usually open nights and weekends. **To find an in-network urgent care center, go to myCigna or talk with a personal guide.**



## EMERGENCY ROOM

24/7 care for life-threatening emergencies such as chest pain, poisoning or seizures. **To find an in-network emergency room, go to myCigna or talk with a personal guide. In an emergency, always dial 911 or visit the nearest emergency room.**



## NOT SURE WHERE TO GO?

A clinician can help you decide if you should see your doctor, go to an urgent care center or use another option. **Call 800.244.6224.**



1. Except to see an in-network OBGYN or for behavioral health services.
2. 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 charges apply.
3. This plan does not offer a multi-state or national network. To receive in-network coverage under this plan, your care must be received through the community of care network (except for urgent care or emergency care as defined by your plan documents). See your plan materials for more information.
4. For Urgent Care and Emergency Care as defined by your plan documents. See your plan materials for more information.
5. AmWell and MDLIVE are independent companies/entities and are not affiliated with Cigna. Telehealth services are provided exclusively by AmWell and MDLIVE and not by Cigna. Providers are solely responsible for any treatment provided. Video chat may not be available with all providers or in all areas. AmWell/MDLIVE services are separate from your health plan's provider network. A Primary Care Provider referral is not required for AmWell/MDLIVE services. In general, to be covered by your plan, services must be medically necessary and used for the diagnosis or treatment of a covered condition. Not all prescription drugs are covered and a prescription is not guaranteed to be written. See your plan materials for costs and details of coverage, including other telehealth/telemedicine benefits that may be available under your specific health plan.
6. Certain services may require prior approval by the health plan to be covered, including but not limited to most inpatient hospital services and outpatient facility services. See your plan materials for details.

Product availability may vary by location and plan type and is subject to change. All group health insurance policies and health benefit plans contain exclusions and limitations. For costs and details of coverage, review your plan documents.

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