

SAVE MORE ON QUALITY CARE.

With Cigna LocalPlus in Colorado, you could save up to 8% on total medical costs.¹

Get quality care at the right price.

Health care costs are rising, but our need for quality care remains. Cigna LocalPlus® and LocalPlus IN delivers a cost effective solution designed to be flexible and help you control health care costs – without sacrificing the quality and convenience your employees want and expect.

How does it work?

We collaborate with health care communities to create local networks of health care providers, specialists and hospitals that deliver value and results right where your employees live. Plus, our Away From Home Care feature gives employees access to in-network care from anywhere in the country.

LocalPlus plans are flexible and customizable. They come with a suite of wellness services and programs for employees, plus a package of ready-to-use communications for you to share. It's all designed to drive better health outcomes and lower cost for your employees – and a potential cost savings for your business.^{1,2}

The savings really add up.

70% potential savings for employees when they use in-network national labs (LabCorp or Quest).³

Affordable and accessible.

LocalPlus is designed to deliver cost-effective, quality care for today's busy, on-the-go families.

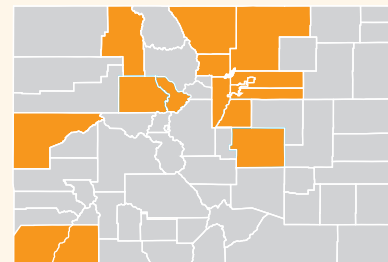
- More providers make it easier to choose and use quality care
- Access to any LocalPlus network across the country
- When away from a LocalPlus network, the Away From Home Care feature provides coverage at in-network cost
- Out-of-network coverage available with LocalPlus⁴
- In-network only coverage option available with LocalPlus IN⁵

Together, all the way.®

LOCALPLUS - COLORADO AT A GLANCE

Service Area:

Adams, Arapahoe, Boulder, Broomfield, Denver, Douglas, El Paso, Eagle, Jefferson, La Plata, Larimer, Mesa, Montezuma, Routt, Summit, Weld



Network includes:⁶

MAJOR PROVIDER GROUPS

Boulder Medical Center★, Boulder Valley Care Network★, Colorado Care Partners★, Colorado Health Neighborhoods★**, New West Physicians★, Optum Medical Group★, PHP Prime★, Primary Care Partners★, UCHealth Integrated Network★

MAJOR HOSPITALS

Front Range: Boulder Community Health, Centura Health***, Children's Hospital Colorado, Craig Hospital, Denver Health Medical Center, HealthONE, National Jewish Health, SCL Health System, UCHealth

Mountain (Eagle, Routt and Summit counties):

Centura Health St. Anthony Summit Medical Center, Vail Valley Medical Center

West (La Plata, Mesa and Montezuma counties):

Animas Surgical Hospital, Centura Health Mercy Regional Medical Center, Southwest Memorial Hospital, St. Mary's Medical Center

★ Cigna Collaborative Care® (CCC) value-based providers.

** Colorado Health Neighborhood practices in Denver Metro and Boulder Counties only.

*** Excludes Penrose Hospital and St. Francis Medical Center.



Just what your business needs.

Our flexible plans can be customized to your business's needs and budget. To maximize savings, we encourage you to pair LocalPlus with other solutions to help you maximize your value and savings.

- › Variety of funding types and cost-sharing options
- › Lock-in plan option for additional savings
- › Health Saving Account (HSA) and Health Reimbursement Account (HRA) compatible
- › Robust medical and disease management, helping reduce nonessential procedures
- › Maximum reimbursable charge (MRC) options to help control costs on out-of-network care
- › Optional health and wellness incentive programs to encourage and reward employees
- › Cigna One Guide® service buy-up option available for highly personalized, intelligent support that makes it easier to get your employees to better health and savings

Exactly what employees want.

Cigna LocalPlus has the features your employees are looking for.

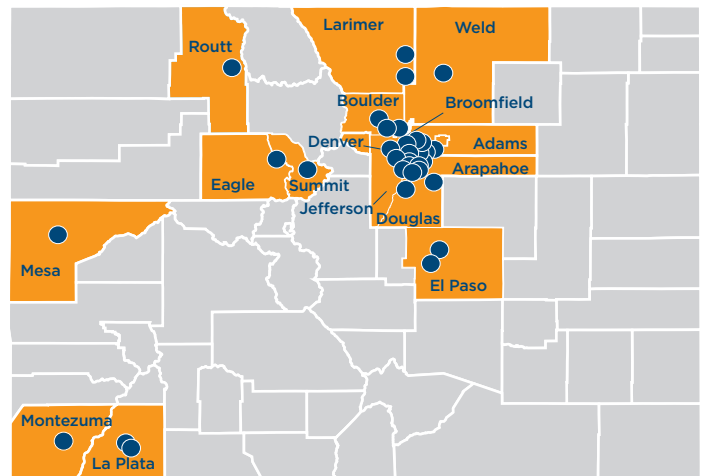
- › Primary care provider (PCP) selection is encouraged, but not required
- › No specialist referrals
- › In-network Away From Home Care, for peace of mind
- › Access to our national network of labs, behavioral providers, convenience care clinics and virtual care services
- › In-network nationwide coverage in case of emergency
- › Helpful decision support tools on **myCigna.com** and the myCigna® App
- › 24/7 live customer service

For even greater savings choose LocalPlus IN.

With this plan, to be covered, employees must receive care from a network of LocalPlus providers and facilities.

If employees access care in an area where LocalPlus is available and they choose to go outside the network (or outside the Away From Home Care feature when LocalPlus isn't available), their care will not be covered by the plan.

Rest assured, in the event of an emergency, employees will always be covered, regardless of where they receive care.⁴



● Hospital systems



Contact your broker or Cigna representative to learn more about LocalPlus.



1. Potential savings estimated, based on an internal Cigna study conducted in 2019 comparing Cigna's LocalPlus plans to Cigna's Open Access Plus (OAP) plans in Colorado with the same benefit plan provisions. Savings are not guaranteed and will vary depending on plan design, geographic distribution and utilization patterns. Medical cost savings do not directly translate to rate or premium rates.
2. 2018 Cigna Information Management & Analytics internal analysis of 2016 quality outcomes from evidence-based medicine rules between providers in the LocalPlus Network and providers in the Open Access Plus (OAP) who are not part of the LocalPlus Network. Analysis is a reflective view of the network only, and results are not used to determine network participation nor are they predictive of future results or outcomes.
3. Savings based on average in-network national lab costs compared with out-of-network labs using internal Cigna national claims data: DOS January–December 2018. Savings will vary.
4. "Out-of-network" includes any health care provider or facility in a LocalPlus Network service area that is not part of the LocalPlus Network. When receiving care in any LocalPlus Network service area, covered employees must use a health care provider or facility in the LocalPlus Network to receive coverage at the in-network level – except in the case of emergencies. Outside of any LocalPlus Network service area, employees have in-network access through the Away From Home Care feature.
5. In Chicago, Las Vegas and Kansas markets, LocalPlus IN is only available to self-insured employers.
6. Listing is not all-inclusive. For a complete listing, contact your Cigna representative or visit Cigna.com.

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 complete details of coverage, contact your Cigna representative.

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