



WELCOME TO

CIGNA LOCAL PLUS IN

**Tips to help you get the most
value from your health plan.**

Together, all the way.®



Get to know your plan.

Congratulations on choosing a LocalPlus IN plan!

LocalPlus helps you to save money by giving you just the right mix of health benefits at the right price. It's a cost-efficient plan designed to help you control rising health care costs – without sacrificing the quality you want and expect.

At the heart of the LocalPlus IN plan is a local network¹ limited to doctors, specialists and hospitals right where you live. So, you get convenient access to care when you're busy and on-the-go.

Your health is important to us. Here are some quick tips to help you live healthier, pay less for care, and get the most value from your LocalPlus IN plan.

Get started with LocalPlus

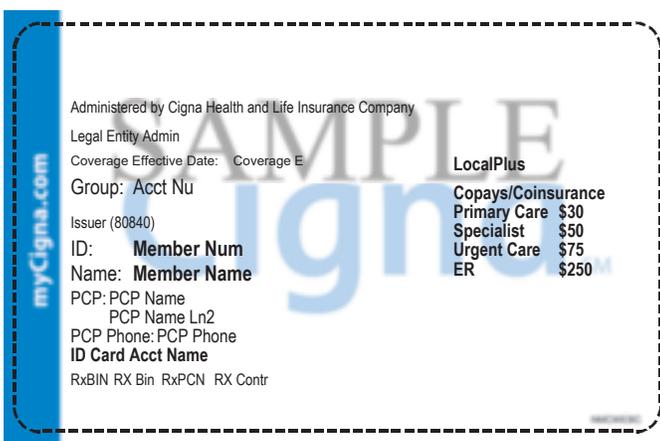
The more you know about all the great things in your LocalPlus IN plan, the faster you can start saving.

HINT: Follow the arrow ► for easy directions to help you find what you need.

1

Put your Cigna ID card in your wallet

Your ID card contains important information about your LocalPlus IN plan so you'll want to keep it with you at all times. If you have any questions, you can call us at the number on the back of your card anytime day or night.



Example used for illustrative purposes only. Refer to your ID card for information related to your specific plan.

2

Find a doctor or hospital

The easiest way to keep costs down – and receive quality health care – is to use a doctor, hospital or other provider in the Cigna LocalPlus Network. When you use a doctor or facility that is not in the network, when one is available (or outside the Away From Home Care feature when LocalPlus isn't available), your care will not be covered by the plan (except in an emergency).

► Two easy ways to find a network doctor near you:

- Register on myCigna.com (see below) and click the Find Care & Costs
- Call us anytime at the number on the back of your Cigna ID card

3

Estimate costs before you go

Do you know how much you'll have to pay for specific medical services from LocalPlus network doctors or hospitals? Our easy estimating tools can help you avoid surprises when you need care.

► [Log in to myCigna.com and click on the Find Care and Costs tab to estimate your out-of-pocket costs.](#)





4

Register on myCigna.com

As a LocalPlus customer, you'll have access to myCigna.com and the myCigna® App. Your myCigna pages are a go-to resource for all of your plan information.

You'll also find tools and resources to help you understand and manage your benefits – and your health. Best of all, myCigna.com is personalized, so you can quickly find what you're looking for.

► [To get started, go online to myCigna.com and register your account in just a couple of minutes.](#)

5

Take an online health assessment

How healthy are you? Do you have any health risks? Take a fast and easy assessment on **myCigna.com** to find out. You'll also learn about ways to improve your health and maintain healthy lifestyle habits.

► [Log in to myCigna.com, look for My Health Assessment under the Wellness tab and get started.](#)

6

Save on health products and services

The Cigna Healthy Rewards® Discount Program helps you pay less for programs and services that help you stay well.* Simply make the appointments yourself, show your ID card when you pay for services and enjoy the savings. Available programs include:

- Weight management and nutrition
- Fitness
- Stop smoking
- Mind/body wellness
- Dental, vision and hearing care
- Alternative medicine
- Healthy lifestyle products

► [Log in to myCigna.com, look for Healthy Rewards – Discount Programs under the Review Wellness tab.](#)

* Some Healthy Rewards programs are not available in all states and programs may be discontinued at any time. If your Cigna plan includes coverage for any of these services, this program is in addition to, not instead of, your plan benefits. Healthy Rewards is separate from your medical benefits. **A discount program is NOT insurance, and you must pay the entire discounted charge.**

7

Annual check ups at no additional cost

Regular preventive health exams and tests can help find problems before they start. So even if you're feeling fine, you should have regular checkups, screenings, and immunizations. Under your LocalPlus IN plan, most preventive care services are covered 100% when you receive them from a doctor in the network.**

► [Have your Cigna ID card handy, then call your doctor to make an appointment for a wellness exam today.](#)

**Not all preventive care services are covered. See your plan materials for details.

8

Consider a convenience care clinic

If you can't see your doctor for routine medical care, a convenience care clinic (or urgent care center) can be a good option. It's usually faster and less expensive than going to the emergency room when you have a sinus infection, rash, earache, minor burn or other medical condition that's not life threatening. Or if you need a flu shot or other routine vaccination.

► [To find the closest in-network facility near you, log in to myCigna.com, click on the Care and Costs tab and select "Urgent Care Facility" under Locations.](#)

9

Find extra support and resources

Cigna has many coaching and support programs, with trained professionals to help you when you need it. Like if you have a chronic health condition. Or need guidance about your care or LocalPlus IN plan options. We're here for you.

► [Log in to myCigna.com, look for My Health Assistant - Online Coaching Program under the Wellness tab. Or call us at the number on the back of your ID card.](#)

10

Service - 24/7

The more you know about your LocalPlus IN plan, the easier it is to take advantage of all the money-saving programs and services it includes.

If you have any questions about your health, your care or your plan - or want to speak directly with a nurse - you can call us day or night. We'll be happy to speak with you, and we offer translation services in over 150 languages.

► [Look for our toll-free, 24-hour customer service number on the back of your Cigna ID card.](#)

11

Sign up for drug refills and reminders

Your LocalPlus IN plan includes pharmacy benefits. It's easy to have your regular prescriptions delivered to your home address. We'll even send you email reminders when it's time for a refill.

► [Log in to myCigna.com, and look for Home Delivery Pharmacy under the Prescriptions tab and follow the easy instructions. Or call us at the number on the back of your ID card.](#)



1. The LocalPlus Network is smaller than Cigna's national Open Access Plus (OAP) Network. In this plan, you have access to in-network benefits only from the health care professionals and facilities in the LocalPlus Network when in a LocalPlus Network service area. For a list of participating health care professionals and facilities, visit Cigna.com. For a paper directory, ask your employer.

This flyer provides only the highlights. Review your plan documents for details of coverage, including a complete list of covered and non-covered services. The health care professionals and facilities that participate in the Cigna network are independent contractors solely responsible for the treatment provided to their patients. They are not agents of Cigna.

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