

# HMO POINT OF SERVICE HOW IT WORKS FOR YOU.

With the HMO Point of Service (POS) plan, you work with your primary care physician (PCP) to get the most out of your plan – and be your healthiest.

## Options for care

- › **Primary care physician (PCP)** – You need to choose a PCP as your personal doctor. Each family member covered through your plan can choose his or her own PCP and can change them at any time.
- › **In-network** – To receive coverage under your plan at in-network levels, you must choose a PCP who is in the Cigna network and receive all of your care through that PCP.
- › **Referrals for specialist care** – Your PCP will give you a referral if you need to see a specialist. You do not need a referral for OB/GYN services.

You may need precertification for hospital stays and some types of outpatient care. Use in-network health care professionals, and there's no paperwork for you to fill out.

- › **Out-of-network** – You also have the freedom to visit doctors or use facilities that are not part of the Cigna network, but your costs will be higher and you may need to file a claim.
- › **Emergency and urgent care** – When you need care, you have coverage.

**Predictable out-of-pocket costs** – You may pay an annual amount (deductible) before the plan begins to pay for covered health care costs. Once you meet your deductible, you pay a copay or coinsurance (a portion of the charges) for covered services and the plan pays the rest.

If you receive out-of-network care, out-of-network doctors and facilities may bill you for charges that are more than what your plan pays for covered expenses.

**24/7 service** – Whenever you need us, customer service representatives are available to take your call any time, day or night.

**Partner with a health advocate** – Even when you're not sure where to begin, you'll get confidential assistance from reliable, caring professionals who want to help you take an active role in your health.

## Access to myCigna.com

- › **Learn** more about your plan and the coverage and programs that come with it.
- › **View** claim history and account transactions; print claim forms.
- › **Find** information and estimate costs for medical procedures and treatments.
- › **Learn** how hospitals rank by number of procedures performed, patients' average length of stay and cost.

**Work/life information** – You also have access to helpful work/life information. Topics include legal services, financial guidance, child care, adoption and more.

Together, all the way.™



### **Do I have to choose a primary care physician (PCP)?**

Yes. Having your care coordinated by a PCP can help you maintain better health. You must receive all of your care through an in-network PCP for it to be covered by the plan at the in-network level.

### **What is the difference between in-network and out-of-network coverage?**

When you see your in-network PCP, you get in-network coverage with lower out-of-pocket costs. That's because our in-network health care professionals have agreed to charge lower fees, and your plan covers a larger share of the charges. If you choose to visit a doctor who is not in the Cigna network, your out-of-pocket costs will be higher.

### **What if my doctor is on the list, but his or her office is shown as "accepting current patients only"? Can I still choose my doctor as my PCP?**

If you are an existing patient of a doctor who is in the Cigna network, you may select him or her as your PCP.

### **What if my doctor isn't on your list?**

That means your PCP is not in our network. To ensure your care is covered at the in-network level, you should select a new PCP who is in the Cigna network.

### **What if I am in the middle of treatment and my doctor isn't in the network?**

You should select an in-network PCP who will review your medical history and work with you to complete your treatment. You also have the option to receive care from your doctor using out-of-network coverage. You can also ask Cigna for a review by a medical director. If Cigna finds that it is in your best interest to continue seeing your current doctor to complete your treatment, your health care services will be covered at the in-network level.

### **What if I need to see my doctor and he or she is not available?**

You should contact the doctor your PCP has asked to be "on call" in his or her absence. If you see the doctor who is on call, the health care services you receive will be covered according to the terms of your plan.

### **Do I need a referral to see a specialist? How do I get a referral?**

Your PCP must give you a referral to an in-network specialist in order for your care to be covered at the in-network level. You can also see an out-of-network specialist without a referral, but your costs will be higher. You can see an OB/GYN for covered obstetrical and gynecological services without a referral from your PCP. This includes your annual preventive care exam and treatment of routine obstetrical and gynecological conditions. If you need care beyond what your OB/GYN provides, your PCP will arrange a referral.

### **What if I see a specialist regularly for ongoing treatments? Do I need a referral for each visit?**

You must have a referral from your PCP before any in-network specialist visit. When you see an in-network specialist, you're authorized to receive only the specific services approved by the referral. You should contact Cigna prior to receiving additional care to make sure that the services are still covered at the in-network level.

### **How do I find out if my doctor is in the Cigna network before I enroll?**

It's quick and easy to search for in-network doctors, specialists, pharmacies, and hospitals close to home and work.

**Go to [Cigna.com](http://Cigna.com)** and click on "Find a Doctor."

**You can review** the doctor's background, languages spoken and hospital affiliations, and get directions.



All group health maintenance organization (HMO) plans contain exclusions and limitations. For costs and complete details of coverage, see your evidence of coverage or your employer's insurance certificate, group service agreement or summary plan description. Health care professionals and facilities who participate in Cigna's network are independent practitioners solely responsible for the treatment provided to their patients. They are not agents of Cigna.

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