

QUICK GUIDE TO CIGNA ID CARDS

2018

Together, all the way.®



We pack a lot of important information on our ID cards.

This brochure can help define and clarify information that appears on Cigna's most common customer ID cards. It can also help you understand the requirements associated with our various plans, allowing you to quickly and efficiently serve your patients.

We may occasionally update this brochure during the year. Download the most current version at [Cigna.com](https://www.cigna.com) > Health Care Professionals > Sample ID Cards.

Important information about this guide

Please note: Some Cigna ID cards include "GWH-Cigna" or a "G" in the upper-right corner, and may have different service channels, including customer service phone numbers and claim appeal addresses.

Sample standard Cigna ID card images are shown in this guide. However, the actual content may vary to conform to a state's legislative and regulatory requirements. An ID card is not a guarantee of coverage, and benefits should be verified.

Always be sure to check the back of your patient's ID card for the correct contact information. You can also refer to the Important contact information page in the back of this guide, or refer to the Cigna Reference Guide for physicians, hospitals, ancillaries, and other health care professionals by logging in to the Cigna for Health Care Professionals website ([CignaforHCP.com](https://www.cignaforhcp.com)) > Resources > Reference Guides > Medical Reference Guides > Health Care Professional Reference Guides.

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MANAGED CARE PLANS

Network: Network Open Access

myCigna.com

TPV logo ¹¹ CSN logo ¹⁸
Cigna Care Network ⁶ Client logo

Legal entity name ⁵
Coverage effective date: MM/DD/CCYY ⁷
Group: 1234567
Issuer (80840)
ID: **U23456789 01** ¹
Name: **John Public**
PCP: **James Smith** ⁸
PCP Name Ln2
PCP Phone: XXX.XXX.XXXX
ID card acct name ¹⁰
RxBIN XXXXXX RxCPCN XXXXXXXX ⁹ MultiPlan
DOI SAR

Network Open Access
No referral required
PCP Visit \$10/\$25
Specialist \$10/\$25
Hospital ER ⁴ \$50
Urgent Care \$25
Vision Yes
Rx \$10/20%/40%/100%
Rx Indiv Deduct \$50
Coinsurance applies ³

WWW.CIGNA.COM

You may be asked to present this card when you receive care. The card does not guarantee coverage. You must comply with all terms and conditions of the plan. Willful misuse of this card is considered fraud.

¹²INPATIENT ADMISSION:
Your provider must call the toll-free number listed below to pre-certify the above services. Refer to your plan documents for your pre-certification requirements. Failure to do so may affect benefits. In an emergency, seek care immediately, then call your primary care doctor as soon as possible for further assistance and directions on follow-up care within ## hours.
For information about mental health services and coverage, call MHSA Stmt Tel
Med Group: Sunset Med Group
Send claims to: 123 Main Street, Suite 999, Anytown, USA 12345-6789 ¹³
For Pharmacy, call ABC Company 1.800.XXX.XXXX (Not a Cigna Company)
For Vision, call ABC Company 1.800.XXX.XXXX (Not a Cigna Company)
Cigna Claims: PO Box XXXX, Anytown, USA 12345-6789
TPV Name, PO Box XXXX, Anytown, USA 12345-6789
CSN Name, PO Box XXXX, Anytown, USA 12345-6789
Customer Service: 1.800.XXX.XXXX ¹⁴/SA: 1.800.XXX.XXXX

| PCP required | Referral required | Away from Home Care | Out-of-network benefits |
|--------------|-------------------|---------------------|-------------------------|
| Encouraged | No | No | No |

[For more information, see the next page.](#)

Network: Open Access Plus

myCigna.com

TPV logo ¹¹ CSN logo ¹⁸
Cigna Care Network ⁶ Client logo

Legal entity name ⁵
Coverage effective date: MM/DD/CCYY ⁷
Group: 1234567
Issuer (80840)
ID: **U23456789 01** ¹
Name: **John Public**
PCP: **James Smith** ⁸
PCP Name Ln2
PCP phone: XXX.XXX.XXXX
ID card acct name ¹⁰
RxBIN XXXXXX RxCPCN XXXXXXXX ⁹ MultiPlan
DOI Cat#

Open Access Plus
No referral required
PCP visit \$10/\$25
Specialist \$10/\$25
Hospital ER ⁴ \$50
Urgent care \$25
Vision Yes
Rx \$10/20/30
Network Coinsurance:
In 90%/10%
Out ³ 70%/30%
Med/Rx deductible applies

WWW.CIGNA.COM

You may be asked to present this card when you receive care. The card does not guarantee coverage. You must comply with all terms and conditions of the plan. Willful misuse of this card is considered fraud.

¹²INPATIENT ADMISSION AND OUTPATIENT PROCEDURES:
Your network provider must call the toll-free number listed below to pre-certify the above services. Refer to your plan documents for your pre-certification requirements. Failure to do so may affect benefits. In an emergency, seek care immediately, then call your primary care doctor as soon as possible for further assistance and directions on follow-up care within ## hours.
For pharmacy, call ABC Company 1.800.XXX.XXXX (Not a Cigna Company)
For vision, call ABC Company 1.800.XXX.XXXX (Not a Cigna Company)
Send claims to:
CAD name, PO Box XXXX, Anytown, USA 12345-6789 ¹³
TPV name, PO Box XXXX, Anytown, USA 12345-6789
All others: PO Box XXXX, Anytown, USA 12345-6789
Customer service: 1.800.XXX.XXXX ¹⁴/SA: 1.800.XXX.XXXX
We encourage you to use a PCP as a valuable resource and personal health advocate. ¹⁵AWAY FROM HOME CARE

| PCP required | Referral required | Away from Home Care | Out-of-network benefits |
|--------------|-------------------|---------------------|-------------------------|
| Encouraged | No | Yes | Yes |

[For more information, see the next page.](#)

Networks: HMO Open Access or POS Open Access

myCigna.com

TPV logo CSN logo ¹⁸
Cigna Care Network ⁶ Client logo ²

Legal entity name ⁵
Coverage effective date: MM/DD/CCYY ⁷
Group: 1234567
Issuer (80840)
ID: **U23456789 01** ¹
Name: **John Public**
PCP: **James Smith** ⁸
PCP Name Ln2
PCP Phone: XXX.XXX.XXXX
ID card acct name ¹⁰
RxBIN XXXXXX RxCPCN XXXXXXXX ⁹ MultiPlan
DOI SAR

POS (or HMO) Open Access
No referral required
PCP Visit \$15/\$25
Specialist \$15/\$25
Hospital ER ⁴ \$50
Urgent Care \$25
Vision Yes
Rx \$10/20%/40%/100%
Rx Indiv Deduct \$50
Coinsurance applies ³

WWW.CIGNA.COM

You may be asked to present this card when you receive care. The card does not guarantee coverage. You must comply with all terms and conditions of the plan. Willful misuse of this card is considered fraud.

¹²INPATIENT ADMISSION:
Your network provider must call the toll-free number listed below to pre-certify the above services. Refer to your plan documents for your pre-certification requirements. Failure to do so may affect benefits. In an emergency, seek care immediately, then call your primary care doctor as soon as possible for further assistance and directions on follow-up care within ## hours.
For information about mental health services and coverage, call MHSA Stmt Tel
Med Group: Sunset Med Group ¹³
Send claims to:
For pharmacy, call ABC Company 1.800.XXX.XXXX (Not a Cigna Company)
For vision, call ABC Company 1.800.XXX.XXXX (Not a Cigna Company)
Cigna claims: PO Box XXXX, Anytown, USA 12345-6789
TPV name, PO Box XXXX, Anytown, USA 12345-6789
CSN name, PO Box XXXX, Anytown, USA 12345-6789
Customer service: 1.800.XXX.XXXX ¹⁴/SA: 1.800.XXX.XXXX

| | PCP required | Referral required | Away from Home Care | Out-of-network benefits |
|-----|--------------|-------------------|---------------------|-------------------------|
| HMO | Encouraged | No | No | No |
| POS | Encouraged | No | No | Yes |

[For more information, see the next page.](#)

Managed care plans

Managed care plans are designed to manage cost, utilization, and quality. Depending on the plan, customers may have coverage for participating providers only, or have both in-network and out-of-network benefits. Some plans require referrals for specialty care and the selection of a primary care provider (PCP).

Network: Network Open Access

Plans that use this network offer customers access to participating providers, with no referrals required.

- › Flexible plan designs allow for an array of cost-sharing options, including copayments, coinsurance, and deductibles.
- › Customers can select a PCP to help coordinate care; it's recommended, but not required.
- › Referrals are not required to see participating specialists.
- › Precertification may still be required for certain services and procedures.
- › No out-of-network coverage, except for emergencies.*

For a directory of providers who participate in this network, visit **Cigna.com** > Find a Doctor.

Network: Open Access Plus

Plans that use this network offer customers access to a large, national network of providers. The plans include health advocacy programs to help customers engage in wellness initiatives and manage chronic conditions.

- › Customers can select a PCP to help coordinate care; it's recommended, but not required.
- › Referrals are not required to see specialists.
- › Precertification may still be required for certain services and procedures.

For a directory of providers who participate in this network, visit **Cigna.com** > Find a Doctor.

Networks: Health Maintenance Organization (HMO) Open Access or Point of Service (POS) Open Access

Plans that use these networks offer customers access to local providers and a variety of different benefit options. The plans include negotiated network-specific discounts and fee schedules, along with robust medical management, to help reduce use of non-essential procedures.

- › Customers can select a PCP to help coordinate care; it's recommended, but not required.
- › Referrals are not required to see specialists.
- › Precertification may still be required for certain services and procedures.

For a directory of providers who participate in these networks, visit **Cigna.com** > Find a Doctor.

* Emergency services as defined in their plan.

Key

Refer to this key for explanations of the information found on the sample Cigna ID cards featured in this brochure.

- 1 Use this ID number for all claims and inquiries.
- 2 Indicates a seamless network where a patient can receive in-network care on a regional or statewide basis.
- 3 For patients with coinsurance, submit claims to Cigna or its designee, and receive an explanation of payment (EOP), which will show any remaining amount due from the patient.
- 4 Collect any copayment at the time of service.
- 5 May read as: "Cigna Health and Life Insurance Company" or "Connecticut General Life Insurance Co." or "Cigna HealthCare of XXXX, Inc."
- 6 ID cards with the Cigna Care Network® logo indicate the patient's liability varies based on the provider's Cigna Care designation status. Refer to the online provider directory at **Cigna.com** > Find a Doctor to determine a physician's Cigna Care designation status.
- 7 Effective date of coverage.
- 8 Name of patient's primary care provider (PCP).
- 9 Network Savings Program (NSP) logo indicates that out-of-network discounts may be available to the customer.
- 10 Employer name.
- 11 If a third party administers services in conjunction with Cigna, the ID card may include multiple logos, and show a different claim address or telephone number on the back of the card.
- 12 Precertification requirements may be shown as either "Inpatient Admission" or "Inpatient Admission and Outpatient Procedures."
- 13 Submit claims to the claim submission address shown on the card.
- 14 Call the customer service number(s) indicated on the card. Some plans have dedicated numbers for accessing information. Always check the card for the correct number or refer to the Important contact information page in this guide.
- 15 "Away From Home Care" indicates the patient has access to the Cigna national Away From Home Care feature.
- 16 Indicates shared administration repricing.
- 17 Union identifier.
- 18 Client-specific network (CSN) logo.

MANAGED CARE PLANS (CONTINUED)

Networks: LocalPlus® or LocalPlusIN

TPV logo 11

CSN logo 18

Client logo

Legal entity name
Coverage effective date: MM/DD/CCYY

Group: 1234567
Issuer (80840)

ID: **U23456789 01** 1

Name: **John Public**

PCP: **James Smith**
Jane Smith

PCP Phone: 860.123.4567

ABC12 & Sons Company

RxBIN XXXXXX RxPCN XXXXXXXX 9

DOI Cat #

LocalPlus (or LocalPlusIN)

No referral required

PCP Visit \$10 4

Specialist \$15

Hospital ER \$50

Urgent Care \$25

Vision Yes

Rx \$10/20/30

Network coinsurance:

In 90%/10%

Out 70%/30%

Med/Rx deductible applies

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You may be asked to present this card when you receive care. The card does not guarantee coverage. You must comply with all terms and conditions of the plan. Willful misuse of this card is considered fraud.

INPATIENT ADMISSION AND OUTPATIENT PRECEDURES: 12

Your provider must call the toll-free number listed below to pre-certify the above services. Refer to your plan documents for your pre-certification requirements. Failure to do so may affect benefits. In an emergency, seek care immediately, then call your primary care doctor as soon as possible for further assistance and directions on follow-up care within EF hours.

Carve out 1 Prt Line 13

Carve out 2 Prt Line

Send claims to:

CAD Name, PO Box XXXX, Anytown, USA 12345-6789

TPV Name, PO Box XXXX, Anytown, USA 12345-6789

All Other: PO Box XXXX, Anytown, USA 12345-6789

Customer Service: 1.800.XXX.XXXX 14 MH/SA: 1.800.XXX.XXXX

We encourage you to use a PCP as a valuable resource and personal health advocate. Open Access Plus 15

AWAY FROM HOME CARE

| | PCP required | Referral required | Away from Home Care | Out-of-network benefits |
|-------------|--------------|-------------------|---------------------|-------------------------|
| LocalPlus | Encouraged | No | Yes | Yes |
| LocalPlusIN | Encouraged | No | Yes | No |

[For more information, see the next page.](#)

Networks: HMO, POS, or HMO POS

myCigna.com

Client logo

Legal entity name 5

Coverage effective date: MM/DD/CCYY 7

Group: 1234567
Issuer (80840)

ID: **U23456789 01** 1

Name: **John Public**

PCP: **John Smith** 8

PCP phone: XXX-XXX-XXXX

ID card acct name 10

RxBIN Rx Bin RxPCN Rx Contr

DOI Cat#

HMO (or POS)

PCP visit \$15

Specialist \$15

Hospital ER \$50 4

Urgent care \$25

Vision Yes 5

Rx 41/\$20/\$40

Rx indiv deduct \$50

Coinsurance applies 3

WWW.CIGNA.COM

You may be asked to present this card when you receive care. The card does not guarantee coverage. You must comply with all terms and conditions of the plan. Willful misuse of this card is considered fraud.

INPATIENT ADMISSION: 12

Your network provider must call the toll-free number listed below to pre-certify the above services. Refer to your plan documents for your pre-certification requirements. Failure to do so may affect benefits. In an emergency, seek care immediately, then call your primary care doctor as soon as possible for further assistance and directions on follow-up care within ## hours.

Med group: Sunset Med Group

Send claims to: 123 Main Street, Suite 999, Anytown, USA 12345-678 13

For pharmacy: Call ABC Company 1.800.XXX.XXXX (Not a Cigna Company)

For vision: Call ABC Company 1.800.XXX.XXXX (Not a Cigna Company)

Cigna: PO Box XXXXX, Anytown, USA 12345-6789

Member services: 1.800.XXX.XXXX MH/SA: 1.800.XXX.XXXX c

| | PCP required | Referral required | Away from Home Care | Out-of-network benefits |
|---------|--------------|-------------------|---------------------|-------------------------|
| HMO | Yes | Yes | No | No |
| POS | Yes | Yes | No | Yes |
| HMO POS | Yes | Yes | No | Yes |

[For more information, see the next page.](#)

Networks: LocalPlus® or LocalPlusIN

Plans that use these networks offer customers access to participating providers in their local area, or in any area in the country where one exists, for coverage at the in-network cost.

- › In areas where these networks are not available, customers can access care through our Away From Home Care feature for coverage at the in-network cost.
- › If customers choose to access care from providers outside the LocalPlus network (or outside the Away From Home Care feature when the LocalPlus network isn't available), they will likely pay more. (Customers with the LocalPlusIN plan will pay the full cost of their care.*)
- › Referrals are not required to see specialists.
- › Precertification may still be required for certain services and procedures.

For a directory of providers who participate in these networks, visit **Cigna.com** > Find a Doctor.

Networks: HMO, POS, or HMO POS

Plans that use these networks offer customers cost savings and access to a local network of providers.

- › Customers must select a network-participating PCP to coordinate care for coverage at the in-network cost.
- › Referrals are required to see specialists except OB/GYNs.
- › HMO POS plans include benefits and features similar to HMO plans, plus out-of-network coverage at reduced benefit levels.

For a directory of providers who participate in these networks, visit **Cigna.com** > Find a Doctor.

* Except for emergency services as defined by their plan.

Key

Refer to this key for explanations of the information found on the sample Cigna ID cards featured in this brochure.

- 1 Use this ID number for all claims and inquiries.
- 2 Indicates a seamless network where a patient can receive in-network care on a regional or statewide basis.
- 3 For patients with coinsurance, submit claims to Cigna or its designee, and receive an explanation of payment (EOP), which will show any remaining amount due from the patient.
- 4 Collect any copayment at the time of service.
- 5 May read as: "Cigna Health and Life Insurance Company" or "Connecticut General Life Insurance Co." or "Cigna HealthCare of XXXX, Inc."
- 6 ID cards with the Cigna Care Network® logo indicate the patient's liability varies based on the provider's Cigna Care designation status. Refer to the online provider directory at **Cigna.com** > Find a Doctor to determine a physician's Cigna Care designation status.
- 7 Effective date of coverage.
- 8 Name of patient's primary care provider (PCP).
- 9 Network Savings Program (NSP) logo indicates that out-of-network discounts may be available to the customer.
- 10 Employer name.
- 11 If a third party administers services in conjunction with Cigna, the ID card may include multiple logos, and show a different claim address or telephone number on the back of the card.
- 12 Precertification requirements may be shown as either "Inpatient Admission" or "Inpatient Admission and Outpatient Procedures."
- 13 Submit claims to the claim submission address shown on the card.
- 14 Call the customer service number(s) indicated on the card. Some plans have dedicated numbers for accessing information. Always check the card for the correct number or refer to the Important contact information page in this guide.
- 15 "Away From Home Care" indicates the patient has access to the Cigna national Away From Home Care feature.
- 16 Indicates shared administration repricing.
- 17 Union identifier.
- 18 Client-specific network (CSN) logo.

MANAGED CARE PLANS (CONTINUED)

Networks: Network or Network POS

myCigna.com

TPV logo ¹¹ CSN logo ¹⁸
Cigna Care Network ⁶

Legal entity name ⁵
Coverage effective date: MM/DD/CCYY ⁷

Group: 1234567
Issuer (80840)

ID: **U23456789 01** ¹
Name: **John Public**

PCP: **James Smith** ⁸
PCP Name Ln2

PCP Phone: XXX.XXX.XXXX

ID card acct name ¹⁰
RxBIN XXXXXXX RxCN XXXXXXXX ⁹ MultiPlan

Client logo

Network
PCP Visit \$15/\$20
Specialist ⁴ \$15/\$20
Hospital ER \$50
Urgent Care \$25
Vision Yes
Rx \$10/20%/40%/100%
Rx Indiv Deduct \$50

Coinsurance applies ³

OAP#

WWW.CIGNA.COM

You may be asked to present this card when you receive care. The card does not guarantee coverage. You must comply with all terms and conditions of the plan. Willful misuse of this card is considered fraud.

¹² INPATIENT ADMISSION:
Your provider must call the toll-free number listed below to pre-certify the above services. Refer to your plan documents for your pre-certification requirements. Failure to do so may affect benefits. In an emergency, seek care immediately, then call your primary care doctor as soon as possible for further assistance and directions on follow-up care within ### hours.

For information about mental health services and coverage, call MHSA Stmt Tel
Med Group: Sunset Med Group

Send claims to: 123 Main Street, Suite 999, Anytown, USA 12345-6789 ¹³
For Pharmacy, call ABC Company 1.800.XXX.XXXX (Not a Cigna Company)
For Vision, call ABC Company 1.800.XXX.XXXX (Not a Cigna Company)
Cigna Claims: PO Box XXXX, Anytown, USA 12345-6789
TPV Name, PO Box XXXX, Anytown, USA 12345-6789
CSN Name, PO Box XXXX, Anytown, USA 12345-6789
Customer Service: 1.800.XXX.XXXX ¹⁴/SA: 1.800.XXX.XXXX

| | PCP required | Referral required | Away from Home Care | Out-of-network benefits |
|-------------|--------------|-------------------|---------------------|-------------------------|
| Network | Yes | Yes | No | No |
| Network POS | Yes | Yes | No | Yes |

[For more information, see the next page.](#)

Networks: PPO or EPO

myCigna.com

TPV logo ¹¹ CSN logo ¹⁸
Cigna Care Network ⁶

Legal entity name ⁵
Coverage effective date: MM/DD/CCYY ⁷

Group: 1234567
Issuer (80840)

ID: **U23456789 01** ¹
Name: **John Public**

ID card acct name ¹⁰
RxBIN XXXXXXX RxCN XXXXXXXX ⁹ MultiPlan

Client logo

PPO
Dr. visit \$10/\$25
Specialist \$10/\$25
Hospital ER ⁴ \$50
Urgent care \$25
Vision Yes
Rx \$10/20/30

Network coinsurance:
In ³ 90%/10%
Out 70%/30%

Med/Rx deductible applies
Cat#

WWW.CIGNA.COM

You may be asked to present this card when you receive care. The card does not guarantee coverage. You must comply with all terms and conditions of the plan. Willful misuse of this card is considered fraud.

¹² INPATIENT ADMISSION AND OUTPATIENT PROCEDURES:
Your network provider must call the toll-free number listed below to pre-certify the above services. Refer to your plan documents for your pre-certification requirements. Failure to do so may affect benefits. In an emergency, seek care immediately, then call your primary care doctor as soon as possible for further assistance and directions on follow-up care within ### hours.

For pharmacy, call ABC Company 1.800.XXX.XXXX (Not a Cigna Company)
For vision, call ABC Company 1.800.XXX.XXXX (Not a Cigna Company)

Send claims to:
CAD name, PO Box XXXX, Anytown, USA 12345-6789 ¹³
TPV name, PO Box XXXX, Anytown, USA 12345-6789
All others: PO Box XXXX, Anytown, USA 12345-6789
Customer service: 1.800.XXX.XXXX ¹⁴/SA: 1.800.XXX.XXXX ¹⁵

AWAY FROM HOME CARE

| | PCP required | Referral required | Away from Home Care | Out-of-network benefits |
|-----|--------------|-------------------|---------------------|-------------------------|
| PPO | No | No | Yes | Yes |
| EPO | Encouraged | No | Yes | No |

[For more information, see the next page.](#)

Networks: Network or Network POS

Plans that use these networks offer customers cost savings, local convenience, and choice.

- › Customers must select a network-participating PCP to coordinate care for coverage at the in-network cost.
- › Referrals are required to see specialists except OB/GYNs.
- › Network POS plans include benefits and features similar to Network plans, plus out-of-network coverage at reduced benefit levels.

For a directory of providers who participate in these networks, visit **Cigna.com** > Find a Doctor.

Networks: PPO or Exclusive Provider Organization (EPO)

Plans that use these networks offer customers access to participating providers across the country.

PPO:

- › Both in- and out-of-network benefits are available.
- › Customers can access services from providers who do not participate in the network, but will assume additional costs and be reimbursed at a lower coinsurance level.

EPO:

- › No out-of-network coverage, except in emergencies.*
- › Referrals are not required to see network-participating specialists.

For a directory of providers who participate in these networks, visit **Cigna.com** > Find a Doctor.

Key

Refer to this key for explanations of the information found on the sample Cigna ID cards featured in this brochure.

- 1 Use this ID number for all claims and inquiries.
- 2 Indicates a seamless network where a patient can receive in-network care on a regional or statewide basis.
- 3 For patients with coinsurance, submit claims to Cigna or its designee, and receive an explanation of payment (EOP), which will show any remaining amount due from the patient.
- 4 Collect any copayment at the time of service.
- 5 May read as: "Cigna Health and Life Insurance Company" or "Connecticut General Life Insurance Co." or "Cigna HealthCare of XXXX, Inc."
- 6 ID cards with the Cigna Care Network® logo indicate the patient's liability varies based on the provider's Cigna Care designation status. Refer to the online provider directory at **Cigna.com** > Find a Doctor to determine a physician's Cigna Care designation status.
- 7 Effective date of coverage.
- 8 Name of patient's primary care provider (PCP).
- 9 Network Savings Program (NSP) logo indicates that out-of-network discounts may be available to the customer.
- 10 Employer name.
- 11 If a third party administers services in conjunction with Cigna, the ID card may include multiple logos, and show a different claim address or telephone number on the back of the card.
- 12 Precertification requirements may be shown as either "Inpatient Admission" or "Inpatient Admission and Outpatient Procedures."
- 13 Submit claims to the claim submission address shown on the card.
- 14 Call the customer service number(s) indicated on the card. Some plans have dedicated numbers for accessing information. Always check the card for the correct number or refer to the Important contact information page in this guide.
- 15 "Away From Home Care" indicates the patient has access to the Cigna national Away From Home Care feature.
- 16 Indicates shared administration repricing.
- 17 Union identifier.
- 18 Client-specific network (CSN) logo.

* Emergency services as defined in their plan.

MANAGED CARE PLANS (CONTINUED)

Network: Cigna SureFit®

Cigna SureFit *In Network Only* **Market-specific network name**

Administered by Cigna Health and Life Insurance Company G

Group: 00699999
 Issuer (80840)
 ID: 122222222 **1**
 Name: John Doe
 PCP: Jeremiah B Johnson MD **8** 888.999.1234
 Referral Required
 Sample Company

Primary Care \$25
 Specialist \$50
 Urgent Care \$15
 ER \$150

RxBIN 017010 RxPCN 05180000
 RxGrp 00699999 RxID 12222222 00

You may have to show this card when you receive care. This doesn't guarantee coverage. Not using this card correctly is fraud. For emergencies, call 911 or get immediate care. Contact your doctor after you get emergency services. If you don't know if your situation is an emergency, call your doctor or our 24/7 Health Information Line. **Customers:** Check your plan documents for out-of-network (OON) precertification requirements. This may affect your OON benefits. **Health Care Professionals:** Check your provider contract for precertification requirements. Customers: myCigna.com Health Care Professionals: CignaforHCP.com

Medical Claims PO Box 188061 Chattanooga, TN 37422-8061 Payer ID #62308 **13**

Rx Claims: Pharmacy Service Center, PO Box 188053, Chattanooga TN 37422-8053

Customers & Health Care Professionals call 1-866-494-2111 **14**

For Pharmacists Only 800-351-9170

Mask 606 Issue Date: 10/25/17

myCigna.com **Cigna SureFit** *In Network Only* **Market-specific network name**

Administered by Cigna Health and Life Insurance Company
 Coverage effective date: MM/DD/CCYY

Group: 1234567
 Issuer (80840)
 ID: U23456789 01 **1**
 Name: John Public
 PCP: Jeremiah B Johnson MD **8**

Referral required
 PCP visit \$25
 Specialist \$50
 Hospital ER \$150
 Urgent care \$15
 Vision Yes
 Rx \$10/20/30
 Network Coinsurance:
 In 90%/10% **3**

PCP phone: 888.999.1234
 ID card acct name
 RxBIN 600428 RxPCN 00600000
 DOI

Med/Rx Deductible Applies
 Cat#

WWW.CIGNA.COM

You may be asked to present this card when you receive care. The card does not guarantee coverage. You must comply with all terms and conditions of the plan. Willful misuse of this card is considered fraud.




INPATIENT ADMISSION:
 Your network provider must call the toll-free number listed below to pre-certify the above services. Refer to your plan documents for your pre-certification requirements. Failure to do so may affect benefits. In an emergency, seek care immediately, then call your primary care doctor as soon as possible for further assistance and directions on follow-up care within ### hours.

For pharmacy, call ABC Company 1.800.XXX.XXXX (Not a Cigna Company)
 For vision, call ABC Company 1.800.XXX.XXXX (Not a Cigna Company)

Send claims to:
 CAD name, PO Box XXXX, Anytown, USA 12345-6789 **13**
 TPV name, PO Box XXXX, Anytown, USA 12345-6789
 All others: PO Box XXXX, Anytown, USA 12345-6789

Customer service: 1.800.XXX.XXXX MH/SA: 1800.XXX.XXXX **14**

To find the market-specific network name that will appear on the ID card, refer to the table below. In the first column, identify your market area. In the second column, you will see the corresponding market-specific network name that should appear on the Cigna SureFit ID card.

| Market | Market-specific network name |
|--|--|
| Arizona (Phoenix) | Cigna SureFit available through Arizona Care Network  |
| Colorado (Boulder, Denver, and Colorado Springs) | Cigna SureFit  |
| Mid-Atlantic (Richmond and Northern Virginia) | Cigna SureFit with the Performance One Network |
| Missouri (St. Louis) | Cigna SureFit —Saint Louis |
| North Carolina (Raleigh) | Cigna SureFit with  |
| Tennessee (Chattanooga, Knoxville, and Memphis) | Cigna SureFit Tennessee |

| PCP required | Referral required | Away from Home Care | Out-of-network benefits |
|--------------|-------------------|---------------------|-------------------------|
| Yes | Yes | No | No |

For more information, see the next page.

Network: Cigna SureFit®

Plans that use this network offer customers access to local physician and hospital groups for personal, patient-centered care.

- › Customers must select a network-participating PCP to coordinate their care.
- › Referrals are required to see specialists.
- › No out-of-network coverage or Away From Home Care, except in emergencies.*

For a directory of providers who participate in these networks, visit **Cigna.com** > Find a Doctor.

Key


Refer to this key for explanations of the information found on the sample Cigna ID cards featured in this brochure.

- 1 Use this ID number for all claims and inquiries.
- 2 Indicates a seamless network where a patient can receive in-network care on a regional or statewide basis.
- 3 For patients with coinsurance, submit claims to Cigna or its designee, and receive an explanation of payment (EOP), which will show any remaining amount due from the patient.
- 4 Collect any copayment at the time of service.
- 5 May read as: “Cigna Health and Life Insurance Company” or “Connecticut General Life Insurance Co.” or “Cigna HealthCare of XXXX, Inc.”
- 6 ID cards with the Cigna Care Network® logo indicate the patient’s liability varies based on the provider’s Cigna Care designation status. Refer to the online provider directory at **Cigna.com** > Find a Doctor to determine a physician’s Cigna Care designation status.
- 7 Effective date of coverage.
- 8 Name of patient’s primary care provider (PCP).
- 9 Network Savings Program (NSP) logo indicates that out-of-network discounts may be available to the customer.
- 10 Employer name.
- 11 If a third party administers services in conjunction with Cigna, the ID card may include multiple logos, and show a different claim address or telephone number on the back of the card.
- 12 Precertification requirements may be shown as either “Inpatient Admission” or “Inpatient Admission and Outpatient Procedures.”
- 13 Submit claims to the claim submission address shown on the card.
- 14 Call the customer service number(s) indicated on the card. Some plans have dedicated numbers for accessing information. Always check the card for the correct number or refer to the Important contact information page in this guide.
- 15 “Away From Home Care” indicates the patient has access to the Cigna national Away From Home Care feature.
- 16 Indicates shared administration repricing.
- 17 Union identifier.
- 18 Client-specific network (CSN) logo.

* Emergency services as defined in their plan.

INDIVIDUAL & FAMILY PLANS

Network: Connect Network



Connect Network G

Cigna Health and Life Insurance Company
Medical/Rx/Pediatric Dental and Vision

Group: 00884700
Issuer (80840) ID: 030000002
Name: **John Doe**
PCP: Benjamin J Johnson MD 888-999-0000
Referral Required
Sample Company

RxBIN 017010 RxPCN 05180000
RxGrp 00884700 RxID 030000002 00

Cigna DPPO Advantage
Cigna Vision

| | |
|--------------|---------|
| Primary Care | \$25/0% |
| Specialist | \$50/0% |
| Urgent Care | \$15/0% |
| ER | \$60/0% |
| Hospital | Ded/20% |

You may have to show this card when you receive care. This doesn't guarantee coverage. Not using this card correctly is fraud. For emergencies, call 911 or get immediate care. Contact your doctor after you get emergency services. If you don't know if your situation is an emergency, call your doctor or our 24/7 Health Information Line. **Customers:** Your plan may limit or exclude out-of-network (OON) benefits. Check your plan documents for precertification or other requirements that may apply to services from OON providers. **Health Care Professionals:** Check your provider contract for precertification requirements.

Customers: myCigna.com **Health Care Professionals:** CignaforHCP.com

Medical Claims: PO Box 188061 Chattanooga, TN 37422-8061 Payer ID #62308
Dental Claims: Cigna Dental PO Box 188037 Chattanooga, TN 37422-8037 Payer ID #62308
Rx Claims: Pharmacy Service Center, PO Box 188053, Chattanooga TN 37422-8053
For Premium, Billing and Enrollment questions please call: 1-877-900-1237
For Benefit and Claim questions please call: 1-866-494-2111
Routine Vision Health Care Professionals call: 877-478-7557
For Pharmacists Only: 800-351-9170


R619A (1/16) Mask 606 Issue Date: 01/01/2017

| PCP required | Referral required | Away from Home Care | Out-of-network benefits |
|--------------|-------------------|---------------------|-------------------------|
| Yes* | Yes* | No | No |

[For more information, see the next page.](#)

*PCP selection and referrals are encouraged in Missouri. Referrals are not required in Memphis, Tennessee.

Network: LocalPlus Network



LocalPlus G

Cigna Health and Life Insurance Company
Medical/Rx/Pediatric Dental and Vision

Group: 00884700
Issuer (80840) ID: 030000001
Name: **John Doe**
PCP: None Selected
No Referral Required
Sample Company

RxBIN 017010 RxPCN 05180000
RxGrp 00884700 RxID 030000001 00

Cigna DPPO Advantage
Cigna Vision

| | | |
|--------------|--------------------|------------------------|
| Primary Care | In-Network \$25/0% | Out-of-Network Ded/20% |
| Specialist | \$50/0% | Ded/20% |
| Urgent Care | \$15/0% | Ded/20% |
| ER | \$60/0% | Ded/20% |
| Hospital | Ded/20% | Ded/20% |

You may have to show this card when you receive care. This doesn't guarantee coverage. Not using this card correctly is fraud. For emergencies, call 911 or get immediate care. Contact your doctor after you get emergency services. If you don't know if your situation is an emergency, call your doctor or our 24/7 Health Information Line. **Customers:** Your plan may limit or exclude out-of-network (OON) benefits. Check your plan documents for precertification or other requirements that may apply to services from OON providers. **Health Care Professionals:** Check your provider contract for precertification requirements.

Customers: myCigna.com **Health Care Professionals:** CignaforHCP.com

Medical Claims: PO Box 188061 Chattanooga, TN 37422-8061 Payer ID #62308
Dental Claims: Cigna Dental PO Box 188037 Chattanooga, TN 37422-8037 Payer ID #62308
Rx Claims: Pharmacy Service Center, PO Box 188053, Chattanooga TN 37422-8053
For Premium, Billing and Enrollment questions please call: 1-877-900-1237
For Benefit and Claim questions please call: 1-866-494-2111
Routine Vision Health Care Professionals call: 877-478-7557
For Pharmacists Only: 800-351-9170

Open Access Plus
Away From Home Care
Mask 606

R619A (1/16) Mask 606 Issue Date: 11/22/2016

| | PCP required | Referral required | Away from Home Care | Out-of-network benefits |
|-----------|--------------|-------------------|---------------------|-------------------------|
| LocalPlus | Encouraged | No | Yes | Yes |

[For more information, see the next page.](#)

Individual & Family Plans

Cigna offers Individual & Family Plans with medical, pharmacy, and (when applicable) pediatric dental benefits in Arizona, Colorado, Florida, Illinois, Missouri, North Carolina, Tennessee, and Virginia. Depending on the plan, customers will have access to providers who participate in either our Connect or LocalPlus Network. The network name will appear on the top right of the ID card.

Network: Connect Network

Plans that use this network offer customers access to providers in their local area.

- › Customers must select a network-participating PCP* to coordinate their care.
- › Referrals are required to see specialists.*
- › No out-of-network coverage or Away From Home Care, except in emergencies.**

For a directory of providers who participate in this network, visit [Cigna.com/IFP-Providers](https://www.cigna.com/IFP-Providers).

Network: LocalPlus Network

Plans that use this network offer customers access to participating providers in their local area, or in any area in the country where one exists, for coverage at the in-network cost.

- › In areas where this network is not available, customers can access Away From Home Care for coverage at the in-network cost.
- › If customers choose to access care from providers outside this network (or outside the Away From Home Care feature when the LocalPlus Network isn't available), they will likely pay more.
- › Referrals are not required to see specialists.
- › Precertification may still be required for certain services and procedures.

For a directory of providers who participate in this network, visit [Cigna.com/IFP-Providers](https://www.cigna.com/IFP-Providers).

Key

Refer to this key for explanations of the information found on the sample Cigna ID cards featured in this brochure.

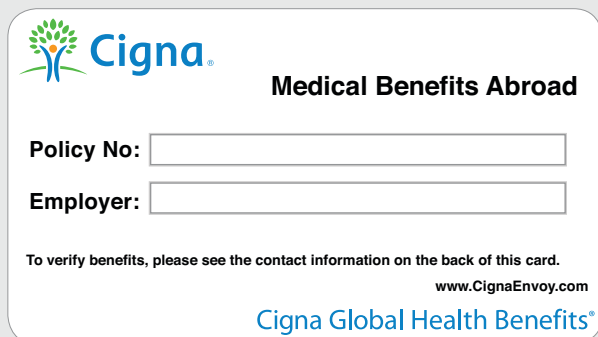
- 1 Use this ID number for all claims and inquiries.
- 2 Indicates a seamless network where a patient can receive in-network care on a regional or statewide basis.
- 3 For patients with coinsurance, submit claims to Cigna or its designee, and receive an explanation of payment (EOP), which will show any remaining amount due from the patient.
- 4 Collect any copayment at the time of service.
- 5 May read as: "Cigna Health and Life Insurance Company" or "Connecticut General Life Insurance Co." or "Cigna HealthCare of XXXX, Inc."
- 6 ID cards with the Cigna Care Network® logo indicate the patient's liability varies based on the provider's Cigna Care designation status. Refer to the online provider directory at [Cigna.com](https://www.cigna.com) > Find a Doctor to determine a physician's Cigna Care designation status.
- 7 Effective date of coverage.
- 8 Name of patient's primary care provider (PCP).
- 9 Network Savings Program (NSP) logo indicates that out-of-network discounts may be available to the customer.
- 10 Employer name.
- 11 If a third party administers services in conjunction with Cigna, the ID card may include multiple logos, and show a different claim address or telephone number on the back of the card.
- 12 Precertification requirements may be shown as either "Inpatient Admission" or "Inpatient Admission and Outpatient Procedures."
- 13 Submit claims to the claim submission address shown on the card.
- 14 Call the customer service number(s) indicated on the card. Some plans have dedicated numbers for accessing information. Always check the card for the correct number or refer to the Important contact information page in this guide.
- 15 "Away From Home Care" indicates the patient has access to the Cigna national Away From Home Care feature.
- 16 Indicates shared administration repricing.
- 17 Union identifier.
- 18 Client-specific network (CSN) logo.

* PCP selection and referrals are encouraged in Missouri. Referrals are not required in Memphis, Tennessee.

** Emergency services as defined in their plan.

Networks in the U.S.: PPO or OAP

Cigna Global Health Benefits plans that use these networks offer medical coverage to individuals, for unexpected illness and injuries that occur while traveling in the U.S. on international business outside of their home or permanent assignment country.



Cigna
Medical Benefits Abroad

Policy No:

Employer:

To verify benefits, please see the contact information on the back of this card.
www.CignaEnvoy.com


Cigna Global Health Benefits®

Preferred care network in the U.S.: **Cigna HealthCare PPO**

All benefits are subject to verification of eligibility, definitions, exclusions, and contract limitation. Card possession does not certify eligibility for benefits. For U.S.-inpatient services pre-authorization required.

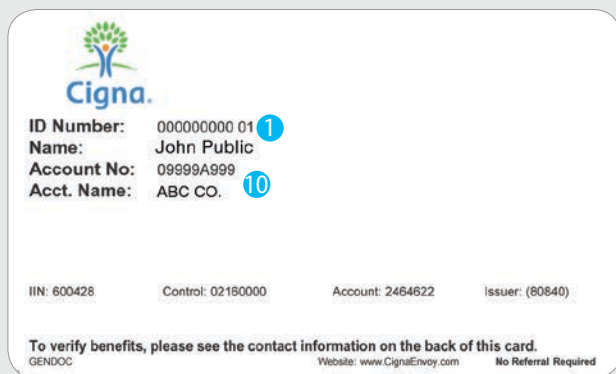
Members and Providers
 US Provider: Payor ID# Cigna – 62308
 Fax Claims: 1.800.243.6998 (toll-free) or 001.302.797.3150 (direct fax)
 Contact: 1.800.243.1348 (toll-free) or 001.302.797.3535 (outside the U.S.)
 302.797.3535 (inside the U.S.)

Mail Claims: Cigna PO Box 15111, Wilmington, DE 19850-5111
 Courier: Cigna 300 Bellevue Parkway, Wilmington DE 19809-3718
 Website: www.CignaEnvoy.com

 **AWAY FROM HOME CARE**

Networks outside the U.S.: Vary by location

Cigna Global Health Benefits plans that use these networks offer medical coverage outside the U.S. for globally mobile customers, including U.S. expatriates and inpatriates to the U.S., and their dependents.



Cigna

ID Number: 00000000 01 **1**
Name: John Public
Account No: 09999A999
Acct. Name: ABC CO. **10**

IIN: 600428 Control: 02180000 Account: 2464622 Issuer: (80840)

To verify benefits, please see the contact information on the back of this card.
 GENDOC Website: www.CignaEnvoy.com No Referral Required

Preferred Care Network in the US: Cigna Healthcare PPO

International network provided by: 
 An AIG Company

12 All benefits are subject to verification of eligibility, definitions, exclusions and contract limitations. Card possession does not certify eligibility for benefits. For US-Inpatient services Pre-Authorization required.

CUSTOMERS AND HEALTH CARE FACILITIES / DOCTORS:
 US HEALTH CARE FACILITIES / DOCTORS: Payor ID# Cigna - 62308

14 Fax Claims: AT&T access code + 800.243.6998 or 302.797.3150
14 Contact: AT&T access code + 800.441.2668 or 302.797.3100
13 Mail Claims: Cigna International, P.O. Box 15050, Wilmington, DE 19850-5050 USA
9 Online Claims: Visit www.CignaEnvoy.com to submit a claim online

 **15** **AWAY FROM HOME CARE**

| PCP required | Referral required | Away from Home Care | Out-of-network benefits |
|--------------|-------------------|---------------------|-------------------------|
| Encouraged | No | Yes | Yes |

[For more information, see the next page.](#)

Cigna Global Health Benefits® plans

We offer Cigna Global Health Benefits plans for globally mobile employees, including U.S. expatriates and inpatriates to the U.S. There are multiple coverage options encompassing medical, business travel medical, dental, life, accidental death and dismemberment, and a range of ancillary coverage. The network name will appear on the ID card.

For more information and to access the directory of participating providers, visit **CignaEnvoy.com**.

Key

Refer to this key for explanations of the information found on the sample Cigna ID cards featured in this brochure.

- 1 Use this ID number for all claims and inquiries.
- 2 Indicates a seamless network where a patient can receive in-network care on a regional or statewide basis.
- 3 For patients with coinsurance, submit claims to Cigna or its designee, and receive an explanation of payment (EOP), which will show any remaining amount due from the patient.
- 4 Collect any copayment at the time of service.
- 5 May read as: “Cigna Health and Life Insurance Company” or “Connecticut General Life Insurance Co.” or “Cigna HealthCare of XXXX, Inc.”
- 6 ID cards with the Cigna Care Network® logo indicate the patient’s liability varies based on the provider’s Cigna Care designation status. Refer to the online provider directory at **Cigna.com** > Find a Doctor to determine a physician’s Cigna Care designation status.
- 7 Effective date of coverage.
- 8 Name of patient’s primary care provider (PCP).
- 9 Network Savings Program (NSP) logo indicates that out-of-network discounts may be available to the customer.
- 10 Employer name.
- 11 If a third party administers services in conjunction with Cigna, the ID card may include multiple logos, and show a different claim address or telephone number on the back of the card.
- 12 Precertification requirements may be shown as either “Inpatient Admission” or “Inpatient Admission and Outpatient Procedures.”
- 13 Submit claims to the claim submission address shown on the card.
- 14 Call the customer service number(s) indicated on the card. Some plans have dedicated numbers for accessing information. Always check the card for the correct number or refer to the Important contact information page in this guide.
- 15 “Away From Home Care” indicates the patient has access to the Cigna national Away From Home Care feature.
- 16 Indicates shared administration repricing.
- 17 Union identifier.
- 18 Client-specific network (CSN) logo.

CIGNA CHOICE FUND® PLANS

Networks: Vary by plan

myCigna.com

TPV logo 11

CSN logo 18
Cigna Care Network 6

Client logo

Legal entity name 5
Coverage effective date: MM/DD/CCYY 7
Group: 1234567
Issuer (80840)
ID: **U23456789 01** 1
Name: **John Public** 16
PCP: **John Smith** 8
PCP Name Ln2
PCP Phone: XXX.XXX.XXXX
ID card acct name 10
RxBIN XXXXXX RxCN XXXXXXXX MultiPlan 9
DOI Cat#

Choice Fund OA Plus
No referral required
PCP Visit 3 15%/20%
Specialist 3 15%/20%
Hospital ER 20%
Vision Yes
Rx 30%/40%/50%
Network Coinsurance:
In 90%/10%
Out 70%/30%
Med/Rx deductible applies 9

WWW.CIGNA.COM

You may be asked to present this card when you receive care. The card does not guarantee coverage. You must comply with all terms and conditions of the plan. Willful misuse of this card is considered fraud.

12 INPATIENT ADMISSION:
Your provider must call the toll-free number listed below to pre-certify the above services. Refer to your plan documents for your pre-certification requirements. Failure to do so may affect benefits. In an emergency, seek care immediately, then call your primary care doctor as soon as possible for further assistance and directions on follow-up care within ## hours.
Coinsurance/deductible is paid directly to the doctor/facility by Cigna using individual's available health funds.
For Pharmacy, call ABC Company 1.800.XXX.XXXX (Not a Cigna Company)
For Vision, call ABC Company 1.800.XXX.XXXX (Not a Cigna Company)

13 Send claims to:
CAD Name, PO Box XXXX, Anytown, USA 12345-6789
TPV Name, PO Box XXXX, Anytown, USA 12345-6789
All Others: PO Box XXXX, Anytown, USA 12345-6789

Customer Service: 1.800.XXX.XXXX 14 MH/SA: 1.800.XXX.XXXX 16
We encourage you to use a PCP as a valuable resource and personal health advocate.

AWAY FROM HOME CARE

For more information, see the next page.

| | PCP required | Referral required | Away from Home Care | Out-of-network benefits |
|-----------|--------------|-------------------|---------------------|-------------------------|
| PPO | No | No | Yes | Yes |
| EPO | Encouraged | No | Yes | No |
| OAP | Encouraged | No | Yes | Yes |
| LocalPlus | Encouraged | No | Yes | Yes |
| Indemnity | No | No | N/A | Yes |

SHARED ADMINISTRATION REPRICING PLANS

Network: Shared Administration Open Access Plus, Shared Administration PPO, or LocalPlus

Cigna

TPV logo 11

Client logo


Legal entity name 5
Coverage effective date: MM/DD/CCYY 7
Group: 1234567
Issuer (80840)
ID: **U23456789 01** 1
Name: **John Public** 16
PCP: James Smith
PCP name Ln2
PCP phone: 860-555-1212
Fund Name
Fund #: Fund number
RxBIN XXXXXX RxCN XXXXXXXX
DOI Cat#

Open Access Plus
No referral required
PCP visit \$15 4
Specialist \$20
Rx 30% / 40% / 50%
Network coinsurance:
In 90% / 10% 3
Out 70% / 30%
Deductible applies

You may be asked to present this card when you receive care. The card does not guarantee coverage. You must comply with all terms and conditions of the plan. Willful misuse of this card is considered fraud.

12 INPATIENT ADMISSION:
Your network provider must call the toll-free number listed below to pre-certify the above services. Refer to your plan documents for your pre-certification requirements. Failure to do so may affect benefits. In an emergency, seek care immediately, then call your primary care doctor as soon as possible for further assistance and directions on follow-up care within ## hours.
Mail all non-medical claims and correspondence to:
Fund name
Fund address
Send claims to: Claims address 13
All others: PO Box XXXX, Anytown, USA 12345-6789
Pre-certification: Member Svc Nu Pharmacy Questions: Pharm Num
Eligibility, Benefit and Claim Questions: Please call Payor Num 14
To access the online provider directory go to www.cignasharedadministration.com
To access member pharmacy tools go to www.mycigna.com
We encourage you to use a PCP as a valuable resource and personal health advocate.

AWAY FROM HOME CARE 15

17 

| PCP required | Referral required | Away from Home Care | Out-of-network benefits |
|--------------|-------------------|---------------------|-------------------------|
| Encouraged | No | Yes | Yes |

For more information, see the next page.

Cigna Choice Fund® plans

These plans combine an employer-funded health reimbursement account (HRA) or employer/employee-funded tax-advantaged health savings account (HSA) with PPO, EPO, Open Access Plus, LocalPlus, or indemnity plans. Customers will have access to providers who participate in the network aligned to their plan.

Networks: Vary by plan

Plans that use these networks offer customers access to a suite of providers, and allow them to be in charge of how and when they spend their health fund dollars.

- › Referrals are not required to see specialists.
- › Typically, no copayments are required.
- › Providers should bill Cigna directly.
- › Precertification may still be required for certain services and procedures.

For a directory of providers who participate in these networks, visit **Cigna.com** > Find a Doctor.

Shared Administration Repricing plans

Shared Administration Repricing plans are offered by the Cigna Taft-Hartley and Federal Business Segment. They are designed for Taft-Hartley and federal plan employers that want to continue processing and paying their own claims, and retain customer and provider services, or use a third-party administrator to perform these functions.

Networks: Shared Administration Open Access Plus, Shared Administration PPO, or LocalPlus

Plans that use these networks offer customers access to a national network of providers.

- › Referrals are not required to see specialists.
- › Both in- and out-of-network benefits are available. Customers can access providers that participate in a national network, which includes Away From Home Care.

For a directory of providers who participate in these networks, visit **CignaSharedAdministration.com**.

Key

Refer to this key for explanations of the information found on the sample Cigna ID cards featured in this brochure.

- 1 Use this ID number for all claims and inquiries.
- 2 Indicates a seamless network where a patient can receive in-network care on a regional or statewide basis.
- 3 For patients with coinsurance, submit claims to Cigna or its designee, and receive an explanation of payment (EOP), which will show any remaining amount due from the patient.
- 4 Collect any copayment at the time of service.
- 5 May read as: “Cigna Health and Life Insurance Company” or “Connecticut General Life Insurance Co.” or “Cigna HealthCare of XXXX, Inc.”
- 6 ID cards with the Cigna Care Network® logo indicate the patient’s liability varies based on the provider’s Cigna Care designation status. Refer to the online provider directory at **Cigna.com** > Find a Doctor to determine a physician’s Cigna Care designation status.
- 7 Effective date of coverage.
- 8 Name of patient’s primary care provider (PCP).
- 9 Network Savings Program (NSP) logo indicates that out-of-network discounts may be available to the customer.
- 10 Employer name.
- 11 If a third party administers services in conjunction with Cigna, the ID card may include multiple logos, and show a different claim address or telephone number on the back of the card.
- 12 Precertification requirements may be shown as either “Inpatient Admission” or “Inpatient Admission and Outpatient Procedures.”
- 13 Submit claims to the claim submission address shown on the card.
- 14 Call the customer service number(s) indicated on the card. Some plans have dedicated numbers for accessing information. Always check the card for the correct number or refer to the Important contact information page in this guide.
- 15 “Away From Home Care” indicates the patient has access to the Cigna national Away From Home Care feature.
- 16 Indicates shared administration repricing.
- 17 Union identifier.
- 18 Client-specific network (CSN) logo.

STRATEGIC ALLIANCE PLANS

Networks: Vary by plan

The sample below shows an ID card for a customer with a Cigna-administered plan. If it displays a strategic alliance logo,* the customer may use that strategic alliance's network when outside the service area for Cigna network-participating providers.

TPV / Alliance logo **11**

Legal entity name **5**
Coverage effective date: MM/DD/CCYY
Group: 1234567
Issuer (80840)
ID: **U23456789 01** **1**
Name: **John Public**
PCP: **John Smith**
PCP name Ln2
PCP phone: **860.555.1212**
ID card acct name **10**
RxBIN XXXXXX RxPCN XXXXXXXX **9**
DOI

CareLink logo

Client logo

Open Access Plus
No referral required
PCP visit **4** \$15
Specialist \$30
Hospital ER \$50
Urgent care \$25
Vision Yes
Rx \$10/\$20/\$40/90%
Rx indiv deduct \$50
Network coinsurance: **3**
In 90%/10%
Cat#

WWW.CIGNA.COM

You may be asked to present this card when you receive care. The card does not guarantee coverage. You must comply with all terms and conditions of the plan. Willful misuse of this card is considered fraud.

12 INPATIENT ADMISSION:
Your network provider must call the toll-free number listed below to pre-certify the above services. Refer to your plan documents for your pre-certification requirements. Failure to do so may affect benefits. In an emergency, seek care immediately, then call your primary care doctor as soon as possible for further assistance and directions on follow-up care within 48 hours.
Coinsurance/deductible is paid directly to the doctor/facility by Cigna using individual's available health funds.

13 For pharmacy: Call ABC Company 1.800.XXX.XXXXX (Not a Cigna Company)
For vision: Call ABC Company 1.800.XXX.XXXXX (Not a Cigna Company)
Send claims to: CSN name, PO Box XXXXX, Anytown, USA 12345-6789
All other: PO Box XXXXX, Anytown, USA 12345-6789
Customer service: 1.800.XXX.XXXXX **14** HSA: 1.800.XXX.XXXXX

We encourage you to use a PCP as a valuable resource and personal health advocate. **15** **AWAY FROM HOME CARE**

| PCP required | Referral required | Away from Home Care | Out-of-network benefits |
|--------------|-------------------|---------------------|-------------------------|
| Encouraged | No | Yes | Yes |

Sample ID cards for Cigna's strategic alliances

These samples show ID cards for people whose health plans are administered by one of our strategic alliances with HealthPartners, Tufts Health Plan, MVP Health Care, or Health Alliance Plan (HAP) and their affiliate, ASR Health Benefits/Physicians Care. The Cigna logo on the card indicates they may visit a Cigna-participating provider when in the Cigna service area.

ID 99999999 **Group** 0001 **Renewal Mo.** January

Name JANE K DOE

Care Type HealthPartners Open Access

Office Visit \$##.00
Urgent Care \$##.00
Convenience Care \$##.00
RxBIN 003585 **RxPCN** 24002
healthpartners.com

Commercial Plans
tuftshealthplan.com
Open Access Plus

MEMBER NAME
ID#: 99999999 01 **GROUP#:** 99999000

Copayments
Preventive: \$0
ER: \$200
OV: \$25

Member Services: (866) 352-9114
Behavioral Health: (800) 232-1164

AWAY FROM HOME CARE

CVS CAREMARK RxBin: 004336
RxPCN: ADV
RxGROUP: RXTHP

Alliance Health and Life Insurance Company

SAMPLE, SAM

ID number: 9999999999
Birth date: 01 1900
Group ID: 999999999999
RxBin: 610011
RxPCN: HAPAHL
RxGroup: 999999999999

hap.org Customer Service: (888) 999-4347

ABC Company
Group#: 111

ID#: Enrollee SSN

Mail PPO Claims To:
ASR Health Benefits
P.O. Box 6392
Grand Rapids, MI 49516-6392
Emdeon Payor ID: 38265

CVS CAREMARK **BIN:** 004336
PCN: ADV
RX Group: RX2649
Customer Care Phone: 1-866-475-0056

Alliance Health and Life Insurance Company

Group #: 123456
Benefits as of: 08/01/2016
Plan Type: MVP Preferred High Deductible EPO Open Access

Subscriber/Contract Holder
JOHN Q. SAMPLE
Member ID 800000XXX 00

Coverage is subject to a deductible.

| Member ID | Member Name |
|--------------|-------------|
| 800000XXX 01 | KERY SAMPLE |
| 800000XXX 02 | MARY SAMPLE |
| 800000XXX 03 | AIRY SAMPLE |

*Logos include HealthPartners, Tufts Health Plan, HAP, PhysiciansCare, and MVP.

For more information, see the next page.

Strategic alliance plans

Cigna has entered into strategic alliances with several nationally recognized health care companies. These plans give our customers access to an alliance's network of providers and discounts in specific geographic areas. They also provide the alliance's customers with access to Cigna's national provider network and discounts outside their specific geographic area.

Networks: Vary by plan

- › Referrals are not required to see specialists.
- › Precertification may still be required for certain services and procedures.
- › Claims should be submitted to the payer ID on the customer's ID card.

Key

Refer to this key for explanations of the information found on the sample Cigna ID cards featured in this brochure.

- 1 Use this ID number for all claims and inquiries.
- 2 Indicates a seamless network where a patient can receive in-network care on a regional or statewide basis.
- 3 For patients with coinsurance, submit claims to Cigna or its designee, and receive an explanation of payment (EOP), which will show any remaining amount due from the patient.
- 4 Collect any copayment at the time of service.
- 5 May read as: "Cigna Health and Life Insurance Company" or "Connecticut General Life Insurance Co." or "Cigna HealthCare of XXXX, Inc."
- 6 ID cards with the Cigna Care Network® logo indicate the patient's liability varies based on the provider's Cigna Care designation status. Refer to the online provider directory at **Cigna.com** > Find a Doctor to determine a physician's Cigna Care designation status.
- 7 Effective date of coverage.
- 8 Name of patient's primary care provider (PCP).
- 9 Network Savings Program (NSP) logo indicates that out-of-network discounts may be available to the customer.
- 10 Employer name.
- 11 If a third party administers services in conjunction with Cigna, the ID card may include multiple logos, and show a different claim address or telephone number on the back of the card.
- 12 Precertification requirements may be shown as either "Inpatient Admission" or "Inpatient Admission and Outpatient Procedures."
- 13 Submit claims to the claim submission address shown on the card.
- 14 Call the customer service number(s) indicated on the card. Some plans have dedicated numbers for accessing information. Always check the card for the correct number or refer to the Important contact information page in this guide.
- 15 "Away From Home Care" indicates the patient has access to the Cigna national Away From Home Care feature.
- 16 Indicates shared administration repricing.
- 17 Union identifier.
- 18 Client-specific network (CSN) logo.

INDEMNITY PLANS

Network: No network requirements

myCigna.com

Client logo

Legal entity name ⁵
 Coverage effective date: MM/DD/CCYY ⁷
 Group: 1234567
 Issuer (80840)

ID: **U23456789 01** ¹
 Name: **John Public**

ID card acct name ¹⁰
 RxBIN XXXXXX RxPCN XXXXXXXX
 DOI

Indemnity
 Rx \$10/20%/40%/100%
 Rx indiv deduct \$50
 Indiv deduct \$300 ³
 Family deduct \$500
 Hospital deduct \$200
 ER deduct \$50
 Coinsurance:
 Medical 80%/20%

Med/Rx deductible applies
 Cat#

⁹

WWW.CIGNA.COM

You may be asked to present this card when you receive care. The card does not guarantee coverage. You must comply with all terms and conditions of the plan. Willful misuse of this card is considered fraud.

¹² **INPATIENT ADMISSION:**
 Your provider must call the toll-free number listed below to pre-certify the above services. Refer to your plan documents for your pre-certification requirements. Failure to do so may affect benefits. In an emergency, seek care immediately, then call your primary care doctor as soon as possible for further assistance and directions on follow-up care within ## hours.

Coinsurance/deductible is paid directly to the doctor/facility by Cigna using individual's available health funds.

Note: You can reduce your out-of-pocket expenses if you use a Network Savings Program provider. Use of a Network Savings Program provider does not affect your benefit coverage. For help finding a participating provider, please visit our website, or call the toll-free number listed on this card.

¹³ For Pharmacy, call ABC Company 1.800.XXX.XXXX (Not a Cigna Company)
 For Vision, call ABC Company 1.800.XXX.XXXX (Not a Cigna Company)

Send Claims to: PO Box XXXX, Anytown, USA 12345-6789

Customer Service: 1.800.XXX.XXXX ¹⁴ HSA: 1.800.XXX.XXXX

| PCP required | Referral required | Away from Home Care | Out-of-network benefits |
|--------------|-------------------|---------------------|-------------------------|
| No* | No | N/A | Yes |

[For more information, see the next page.](#)

*This ID card will not display the name of a PCP if one is chosen.

Indemnity plans

These plans give customers the freedom to choose any provider.

- No network requirements.
- Referrals are not required to see specialists.

Key


Refer to this key for explanations of the information found on the sample Cigna ID cards featured in this brochure.

- 1 Use this ID number for all claims and inquiries.
- 2 Indicates a seamless network where a patient can receive in-network care on a regional or statewide basis.
- 3 For patients with coinsurance, submit claims to Cigna or its designee, and receive an explanation of payment (EOP), which will show any remaining amount due from the patient.
- 4 Collect any copayment at the time of service.
- 5 May read as: “Cigna Health and Life Insurance Company” or “Connecticut General Life Insurance Co.” or “Cigna HealthCare of XXXX, Inc.”
- 6 ID cards with the Cigna Care Network® logo indicate the patient’s liability varies based on the provider’s Cigna Care designation status. Refer to the online provider directory at **Cigna.com** > Find a Doctor to determine a physician’s Cigna Care designation status.
- 7 Effective date of coverage.
- 8 Name of patient’s primary care provider (PCP).
- 9 Network Savings Program (NSP) logo indicates that out-of-network discounts may be available to the customer.
- 10 Employer name.
- 11 If a third party administers services in conjunction with Cigna, the ID card may include multiple logos, and show a different claim address or telephone number on the back of the card.
- 12 Precertification requirements may be shown as either “Inpatient Admission” or “Inpatient Admission and Outpatient Procedures.”
- 13 Submit claims to the claim submission address shown on the card.
- 14 Call the customer service number(s) indicated on the card. Some plans have dedicated numbers for accessing information. Always check the card for the correct number or refer to the Important contact information page in this guide.
- 15 “Away From Home Care” indicates the patient has access to the Cigna national Away From Home Care feature.
- 16 Indicates shared administration repricing.
- 17 Union identifier.
- 18 Client-specific network (CSN) logo.

The myCigna® Mobile App

The myCigna® Mobile App gives Cigna customers a simple way to personalize, organize, and access their important health and coverage information – on the go. Your patients may present their Cigna ID card claims information and coverage eligibility to you via the app on their smartphone or tablet.

Sample ID card information you might see on your patients' myCigna Mobile App



Medical/Rx

Guest Testdemo

| | | | |
|-----------------|--------------|-----------------------------|-------------|
| ID | U47320139 01 | HRA/OPEN ACCESS PLUS | |
| Account | 3174704 | PCP Visit | 25% |
| Effective Since | 07/01/2013 | Specialist | 25% |
| Status | Active | Hospital ER | 15% |
| RxBIN | 017010 | Urgent Care | 15% |
| RxPCN | 02150000 | Rx | 30%/40%/50% |
| Issuer | 80840 | | |


Inpatient Admission and Outpatient Procedures

Your network provider must call the toll-free number listed below to pre-certify the above services. Refer to your plan documents for your pre-certification requirements. Failure to do so may affect benefits. In an emergency, seek care immediately, then call your primary care doctor as soon as possible for further assistance and directions on follow up care within 24 hours.

Send Claims To: CIGNA, PO Box 182223, Chattanooga TN 37422-7223

Customer Service 888.992.4462

Issue Date: 07/21/2015



For coverage info:
Review your coverage on the myCigna website or mobile app, or call 1.866.494.2111.

Nov Eleven
ID:100654369
PREFERRED PROVIDER ORGANIZATION
Group Number: 00617573
Coverage Effective Date: 01/01/2014
Issuer: 80840

You may be asked to present this card when you access care. This card doesn't guarantee coverage. You must comply with all items and conditions of the plan. Willful misuse of this card is considered fraud.

Hospital Admission: Prior to any non-emergency hospital admission, you or your doctor must call the toll-free Customers and Health Care Professionals number shown below to request "precertification." In the case of an emergency, you, your family, or your doctor must call within 48 hours of hospital admission. Failure to contact Cigna will affect your coverage.

In an Emergency: Seek care immediately. Go directly to the nearest emergency facility or call 911.

Health Care Professionals: Visit www.CignaforHCP.com or call 800-882-4462.

| | |
|--|---|
| Customers and Health Care Professionals: 1.866.494.2111 (24 hours a day, 365 days a year) | Send Medical Claims To: Cigna 1000 Great-West Drive Kennett, MO 63857 |
|--|---|

Payer ID: #62308

ID card features

- Quickly view ID card information (front and back) for family members
- Easily print, email, or scan right from a smartphone or tablet

Additional app features:

The myCigna Mobile App includes features that help your patients – and you – have an easier health care experience.

Provider directory

- Locate network-participating doctors and health care facilities
- Access maps for instant driving directions

Health wallet

- Store and organize all contact information for doctors, hospitals, and pharmacies
- Add providers to contact list right from a claim or directory search

Claims

- View and search recent and past medical, dental, and pharmacy claims
- Bookmark and group claims for easy reference

Trackers

- View in-network and out-of-network medical and dental year-to-date deductibles, as well as out-of-pocket and annual maximums

Coverage

- See plan coverage and benefit information for medical, dental, pharmacy, behavioral health, substance abuse, and disability
- Access and view health fund balances
- Review plan deductibles, coinsurance, and copayments

Additional app features (continued)

Drug search

- › View medication costs based on their plan and see lower-cost alternatives*
- › Find closest network-participating pharmacy location using GPS
- › Research medicine and dosages
- › Speed dial Cigna Home Delivery PharmacySM

* Prices are not guaranteed, nor is the display of a price a guarantee of coverage. Medication costs and coverage may vary at the time prescriptions are filled at the pharmacy, and pricing at individual pharmacies may vary. Coverage and pricing terms are subject to change.

** The myCigna Mobile App is available to Cigna health plan customers. Actual features may vary depending on their plan.



Customers can download the free myCigna Mobile App**



The Apple logo is a trademark of Apple Inc., registered in the U.S. and other countries. App Store is a registered service mark of Apple Inc. Android and Google Play are trademarks of Google Inc. Amazon, Kindle, Fire and all related logos are trademarks of Amazon.com, Inc. or its affiliates. The downloading and use of the myCigna Mobile App is subject to the terms and conditions of the app, and the online store from which it is downloaded. Standard mobile phone carrier and data usage charges apply.

More ways to access patient information when you need it

Use our electronic tools

- › Log in to the Cigna for Health Care Professionals website (**CignaforHCP.com**)
- › Connect to us through electronic data interchange (EDI): Visit **Cigna.com/EDIVendors** to learn more
- › Call our automated phone system: **1.800.88Cigna (882.4462)**

Conduct administrative transactions electronically

Cigna's convenient eServices tools help you manage the administrative details of health care.

- › Access patient eligibility and benefits
- › Estimate patient out-of-pocket costs
- › View and submit precertification requests
- › Check claim status
- › Enroll online for electronic funds transfer (EFT), then view, print, and share online remittance reports the same day you receive electronic payments
- › Receive electronic remittance advices and automatically load them to your accounts receivable system
- › Submit questions about fee schedules and specific patient benefits

Learn more

To access our educational resources, log in to **CignaforHCP.com** > Resources > eCourses. Select courses about EDI, eligibility and benefits, estimating patient out-of-pocket costs, precertification, electronic claim submission, claim status inquiry, enrolling in and managing EFT, online remittance reports, and more.

Important contact information

Find the contacts you need to get in touch with us for information about your patients with health coverage administered by Cigna.*

Please note that call, claim, and service channels may differ based on the patient's ID card.

| If you want to: | Use the following: |
|---|--|
| Update your contact or demographic information | Email: Intake_PDM@Cigna.com Fax: 1.877.358.4301 Mail: Cigna Provider Data Management Two College Park Dr., Hooksett, NH 03106 |
| Perform online transactions:** <ul style="list-style-type: none"> • Verify patient eligibility • Inquire about patient coverage and covered services • Predict the total cost of service and patient liability for specific medical procedures • Request precertification for services • Inquire about precertification for services • View claim-coding policies and payment guidelines • Review medical or pharmacy coverage positions • View the prescription drug list • View sample ID cards • Obtain a Reference Guide • Request a copy of your contract • Request fee schedule information | Cigna for Health Care Professionals website: CignaforHCP.com |
| Perform transactions using a multipayer website or vendor via electronic data interchange (EDI):** <ul style="list-style-type: none"> • Verify patient eligibility and coverage • Inquire about patient coverage and covered services • Check the status of a claim • Request precertification for services • Submit claims electronically • Receive electronic remittance advices • View list of EDI vendors | Refer to Cigna.com/EDIVendors for a list of directly connected Cigna vendors. |
| Enroll to receive electronic funds transfer (EFT) | <ul style="list-style-type: none"> • Enroll in EFT and manage EFT accounts with multiple payers, including Cigna, using the Council for Affordable Quality Healthcare® (CAQH) website: https://solutions.CAQH.org • Enroll in EFT directly with Cigna by logging in to CignaforHCP.com > Working with Cigna > Enroll in Electronic Funds Transfer (EFT) Options |
| Perform telephone transactions:** <ul style="list-style-type: none"> • Learn about electronic services • Verify patient eligibility and coverage • Check the status of a claim • Request precertification for services • Request an exception to the prescription drug list | 1.800.88Cigna (882.4462) For patients with GWH-Cigna or "G" ID cards: 1.866.494.2111 Customer service numbers are also included on the patient's ID card. |
| Submit a paper claim | Refer to patient's ID card |

* Excluding customers with third-party administrator plans.

** Not all transactions are available for all Cigna-administered plans.

| If you want to: | Use the following: |
|--|---|
| Submit or inquire about an appeal or dispute | 1.800.88Cigna (882.4462) Cigna National Appeals PO Box 188011 Chattanooga, TN 37422 Fax: 1.877.815.4827 For patients with GWH-Cigna or “G” ID cards: Cigna National Appeals PO Box 188062 Chattanooga, TN 37422-8062 Fax: 1.877.804.1679 |
| Submit or inquire about provider credentialing | 1.800.88Cigna (882.4462) |
| Obtain information about the organ and tissue transplant network | Cigna <i>LifeSOURCE</i> Transplant Network® CignaLifeSOURCE.com 1.800.668.9682 |
| Obtain other telephone numbers and addresses | Refer to the patient’s ID card |
| Other important contacts: | Use the following: |
| Cigna Behavioral Health | CignaforHCP.com 1.800.926.2273 |
| Cigna Dental | Cigna.com 1.800.Cigna24 (244.6224) For patients with GWH-Cigna or “G” ID cards: 1.866.494.2111 |
| Cigna Home Delivery Pharmacy | 1.800.285.4812 |
| Cigna Specialty Pharmacy Services (specialty medications administered by injection or infusion, and certain oral medications) | 1.800.351.3606 |
| Medical management (including precertification) | CignaforHCP.com 1.800.88Cigna (882.4462) For patients with GWH-Cigna or “G” ID cards: 1.866.494.2111 Customer Service numbers are also included on the patient’s ID card. |
| eviCore healthcare (formally CareCore MedSolutions, Inc.) Use for high-technology radiology, diagnostic cardiology, and pain management precertification | eviCore healthcare For precertification requests: myportal.medsolutions.com Exceptions – For Cigna CareLink customers in MA and RI: CignaforHCP.com 1.800.88Cigna (882.4462) |
| Pharmacy prior authorizations (small molecule and specialty drug) | 1.800.244.6224 |
| TheraCare® (specialty therapy management program) | 1.800.633.6521 |



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