

# CHOICE AND FLEXIBILITY

Open Access Plus from Cigna.



Employees may struggle to keep up with their financial, social, emotional and physical health, while employers continue to experience challenges with controlling health care costs. Cigna has cost-effective solutions that can help.

## A cost-effective solution

An Open Access Plus plan helps address the complete picture for you and your employees. It helps plan administrators minimize costs, while providing employees choice and flexibility in accessing care, nationwide.

Open Access Plus also provides choices for quality, affordable care through:

- › A large national seamless network of health care professionals and facilities
- › Competitive discounts
- › Plan design options to help lower costs

Large  
national  
network

17,000+  
facilities<sup>1</sup>

970,000+  
health care  
professionals<sup>1</sup>

## Open Access Plus overview

OAP helps minimize cost increases without sacrificing benefits or provider access. We accomplish this in several ways:

- › **Discounts** – Cigna has negotiated network-specific provider discounts and fee schedules that offer employers the opportunity to deliver quality benefits at an affordable cost.
- › **Steering to in-network care** – Cigna encourages the use of in-network providers as well as a primary care provider (PCP) relationship.
- › **Coordinating care** – Our network benefit structure is designed to support the PCPs' ability to effectively guide member care.
- › **Reducing overtreatment** – We're helping reduce utilization of nonessential procedures through rigorous medical management and a list of services requiring pretreatment authorization. Individuals are not responsible for obtaining authorization and will not incur financial penalties, as long as they use network providers.

Together, all the way.®



Offered by Cigna Health and Life Insurance Company

## Health accelerated: body and mind.

At Cigna, we understand that the health care system can't fully work for your employees until it supports their whole health - body and mind. By providing choice, Open Access Plus (OAP) allows employees to get the quality, affordable, whole-person care they want, while helping you get the cost savings you need.

### Whole-product solution

OAP offers employers a total benefit solution. In addition to providing access to a strong nationwide network of health care professionals and encouraging the use of in-network providers, other key features and benefits include:

- › Innovative health and wellness programs
- › Comprehensive medical management and decision-support tools
- › No referral requirements. Individuals can self-refer to a specialist.
- › In order to encourage in-network utilization and comply with our provider contracts, benefit plan coinsurance levels must have a minimum 20% differential between in-network and out-of-network.
- › A Telehealth option allows employees to get care without leaving home or work. They can meet with doctors and mental health professionals through private video calls via computer or smartphone for the same or lower cost than a regular office visit.<sup>2</sup>

### Additional features and benefits

- › Employee/employer communications
- › Multiple funding arrangement types are available to suit your needs
- › Ability to integrate your medical plan with a HRA (health reimbursement account)
- › Ability to integrate with a HSA (health savings account) when the plan design follows IRS guidelines for a high deductible plan
- › 24/7 help, guidance and support - live phone, online or via app
- › Reporting
- › Online tools



For more information, please contact your broker or sales representative to discuss how OAP can help you effectively lower overall benefit costs - and help improve overall well-being.



1. Cigna's internal Central Provider File (CPF) as of March, 2019. Subject to change.

2. Video-based medical consultations are available through third party vendors and may not be available in all areas or with all providers. Contact Cigna for cost and coverage details.

Product availability and plan features may vary by location and plan type and are subject to change. All group health insurance policies and health benefit plans contain exclusions and limitations. For costs and details of coverage, contact a Cigna representative.

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