

# HMO

## HOW IT WORKS FOR YOU.

With the HMO 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, 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. There's no paperwork for you to fill out.

› **Out-of-network** – If you see a doctor who is not in the network, you will not receive coverage except in emergencies.

› **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 from an in-network doctor or facility. Then, the plan pays the rest.

**24/7 service** – Whenever you need us, customer service representatives are available to take your calls anytime, 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.

› **Compare** hospitals by number of procedures performed, patients' average length of stay and cost.

**Customer assistance** – You can also get helpful work/life information. Topics include legal services, financial guidance, child care, adoption and more.

Together, all the way.™



# Q&A

## **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 your PCP for your plan to cover the services except for OB/GYN services. If you see a doctor who is not in the network, you will not receive coverage under your plan except in emergencies.

## **How does my plan cover my care?**

When you receive care through your in-network PCP, you receive in-network coverage with lower out-of-pocket costs.

If you visit a doctor who is not in the network, your care will not be covered by your plan, except in emergencies.

## **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 does not participate in our network. To ensure your care is covered, 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 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, you can still receive coverage under your plan.

## **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 will give you a referral if you need to see a specialist. You can see an in-network 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 specialist visit. When you see a specialist, you're authorized to receive coverage only for the specific services approved by the referral. You should contact Cigna before receiving additional care to make sure that the services are still covered.

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

It's quick and easy to search for an 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.

“Cigna” and the “Tree of Life” logo are registered service marks, and “Together, all the way.” is a service mark, of Cigna Intellectual Property, Inc., licensed for use by Cigna Corporation and its operating subsidiaries. All products and services are provided by or through such operating subsidiaries and not by Cigna Corporation. Such operating subsidiaries include Connecticut General Life Insurance Company, Cigna Health and Life Insurance Company, Cigna Behavioral Health, Inc., and HMO or service company subsidiaries of Cigna Health Corporation, including Cigna HealthCare of Arizona, Inc., Cigna HealthCare of California, Inc., Cigna HealthCare of Colorado, Inc., Cigna HealthCare of Connecticut, Inc., Cigna HealthCare of Florida, Inc., Cigna HealthCare of Georgia, Inc., Cigna HealthCare of Illinois, Inc. (IL & IN), Cigna HealthCare of Indiana, Inc., Cigna HealthCare of St. Louis, Inc. (MO, KS & IL), Cigna HealthCare of North Carolina, Inc., Cigna HealthCare of New Jersey, Inc., Cigna HealthCare of South Carolina, Inc., Cigna HealthCare of Tennessee, Inc. (TN & MS), and Cigna HealthCare of Texas, Inc.