

# THE RIGHT BENEFITS. AT THE RIGHT PRICE.



## Cigna LocalPlus® in Phoenix, Arizona – Potential 13% savings on total medical costs<sup>1</sup>

### Save on your health plan – with LocalPlus

Cigna LocalPlus – Phoenix, Arizona drives covered employees and their dependents to use local, quality doctors and hospitals to help manage rising health care costs – without sacrificing the quality your employees want and expect.

### It's not just a network

Our flexible plan designs can be customized for your organization to help control costs. To maximize savings, we encourage you to pair LocalPlus with other solutions that deliver and maximize value. Organizations who do could lower their medical costs an estimated 14%.<sup>2</sup>

- › Fully insured and self-funding options
- › Wide array of cost-sharing options – deductibles, copays, coinsurance and out-of-pocket maximums
- › Robust medical and disease management to help reduce nonessential procedures
- › Maximum Reimbursable Charge (MRC) options to help control costs on out-of-network care
- › Optional health and wellness incentive programs to encourage and reward employees

### Save even more with LocalPlus IN

For even more savings, we offer LocalPlus IN.<sup>7</sup> With this plan option, employees are only covered when they receive care from an in-network LocalPlus doctor or facility (when in a LocalPlus service area) or from a doctor or hospital in the Away From Home Care feature (when outside a LocalPlus service area), except in emergencies.<sup>8</sup>

### LOCALPLUS – PHOENIX, AZ AT-A-GLANCE

LocalPlus Phoenix, AZ network based in Maricopa County

#### Network includes:<sup>3</sup>

#### Major physician groups

##### Arizona Care Network\*<sup>4</sup>

- Over 800 primary care physicians, 4,000 specialists and ~300 pediatricians
- Physician Health System collaboration between Dignity Health, Abrazo Community Health Network and Phoenix Children's Hospital

##### Cigna Medical Group\*<sup>5</sup>

- Over 120 physicians and 20 locations in Arizona have been awarded the NCQA Patient-Centered Medical Home 2014™<sup>6</sup>

##### Phoenix Children's Care Network<sup>4</sup>

- Active engagement with 100+ independent pediatric practices with over 1,000 providers
- Integrated hospital, medical group and network teams
- 1st URAC accredited pediatric clinically integrated network

##### Innovation Care Partners\*<sup>4</sup>

- 1,600+ physicians and 700+ practice locations
- Nearly 300 PCP providers and 80+ specialties

\* Cigna Collaborative Care

Together, all the way.®



Offered by: Cigna Health and Life Insurance Company.

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## Major hospitals

### Dignity Health<sup>4</sup>

- 5 hospitals
- Dignity Health Medical Group 40+ practices

### Abrazo Community Health Network<sup>4</sup>

- 6 acute-care hospitals
- Level 1 Trauma Center at Abrazo West Campus

### Phoenix Children's Hospital<sup>4</sup>

- 1,000+ pediatric physicians
- 70+ pediatric subspecialties

### HonorHealth<sup>4</sup>

- 5 Hospital Campuses
- HonorHealth Medical Group, with 70+ primary, specialty and immediate care locations

## How it works

We create a local network – limited to doctors, specialists and hospitals right where your employees live. Then we customize a plan design for you and your needs. A suite of wellness services and programs help employees get on the right path to health. And, clear, ready-to-use communications help employees get more from their plan.

## Network ins and outs

LocalPlus is a cost-efficient plan that's designed for today's busy, mobile families.

- › Employees can access the LocalPlus Network in any area in the country where one exists.
- › In areas where the LocalPlus Network is not available, they can use doctors in our national Away From Home feature at the in-network cost.
- › If employees choose to go outside the LocalPlus Network when one is available (or outside the Away From Home feature when LocalPlus isn't available), they will likely pay more (with LocalPlus IN, they would pay the full cost of their care).

Contact your broker or your Cigna representative to learn more.

## Convenience. Savings. Value.

Cigna LocalPlus – comes with features employees value:

- › Primary care physician (PCP) selection is encouraged, but not required
- › No referral needed to see a specialist
- › Access to Cigna's large national network of labs, x-rays and radiology offices and dialysis centers
- › Coverage when away from home<sup>8</sup>
- › In-network coverage in case of emergency - nationwide<sup>9</sup>
- › Helpful decision support tools on **myCigna.com** and the **myCigna<sup>SM</sup>** App
- › 24/7 live customer service – right when and where employees need it

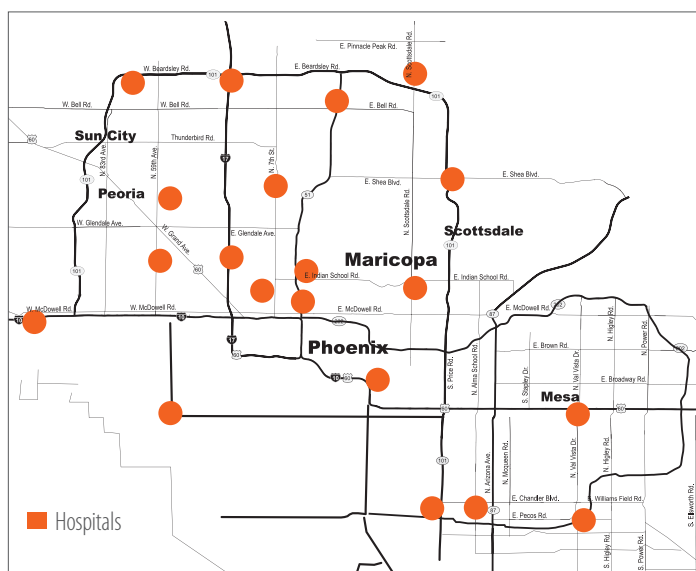
## Culture of health

Cigna can deliver customized health improvement strategies to help you create a culture of health. Supporting healthy behaviors to drive sustainable savings, our programs are designed to:

- › Lower individual and company costs
- › Improve employee health, productivity and morale
- › Decrease absenteeism and increase retention

## Great service experience

Cigna offers a team of experienced support staff from implementation, client services and account management who are helpful and reliable when a problem needs to be solved. Cigna customers can access 24/7/365 live customer service. Translation services are available in 150 languages. Plus, a user-friendly website has plan information and cost and quality tools that can simplify choices.





1. Percentage of savings is estimated based on an internal Cigna study conducted in 2015 comparing Cigna's LocalPlus and LocalPlus IN plans to Cigna's Open Access Plus (OAP) and Open Access Plus IN (OAPIN) plans in Arizona with the same benefit structure, deductibles, copay and out-of-pocket maximum limits. Savings are not guaranteed and will vary depending on plan design, geographic distribution and utilization patterns. Medical cost savings do not directly translate to rate or premium rates.
2. 2015 Cigna Pricing/Underwriting National study. Percentage of savings based on increased employee deductible, coinsurance, and out of pocket maximum amounts. Savings are not guaranteed and will vary depending on plan design, geographic distribution and utilization patterns. Medical cost savings do not directly translate to rate or premium rates.
3. This listing is not all-inclusive. For a listing of doctors and facilities that participate in the LocalPlus network, contact your Cigna representative or visit [Cigna.com](http://Cigna.com).
4. Provider and location counts provided by each system as of July 2017 and subject to change.
5. Cigna Medical Group is the medical group practice division of Cigna HealthCare of Arizona, Inc. Physician and location counts are as of July 2017 and subject to change.
6. The NCQA Patient-Centered Medical Home 2017 standards emphasize the use of systematic, patient-centered, coordinated care that supports access, communication and patient involvement. Patient-Centered Medical Home™ (PCMH™) is a trademark of the National Committee for Quality Assurance (NCQA).
7. For insured plans in Arizona, LocalPlus IN must be offered alongside a companion opt-out product such as LocalPlus or Open Access Plus.
8. When receiving care in any LocalPlus Network service area, covered employees must use a doctor or facility in the LocalPlus Network to receive coverage at the in-network level – except in the case of emergencies. Outside of any LocalPlus Network service area, employees have in-network access through the Away From Home Care feature.
9. In general, emergency services must be medically necessary to be covered. Plan terms and conditions apply.

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

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