

THE RIGHT BENEFITS. AT THE RIGHT PRICE.



Cigna LocalPlus® in Dallas/Ft. Worth

Save on your health plan - with LocalPlus

LocalPlus - Dallas/Ft. Worth is designed to offer the right mix of health care benefits at the right price. It's built to help manage rising health care costs - without sacrificing the quality your employees want and expect.

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 included wellness services and programs helps 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 Care feature for coverage at the in-network cost.
- If employees choose to go outside the LocalPlus Network when one is available (or outside the Away From Home Care feature when LocalPlus isn't available), they will likely pay more (with LocalPlus IN, they would pay the full cost of their care).

LOCALPLUS - DALLAS/FT. WORTH AT-A-GLANCE

Service Area

Collin, Cooke, Dallas, Denton, Ellis, Erath, Fannin, Grayson, Henderson, Hood, Hunt, Johnson, Kaufman, Navarro, Palo Pinto, Parker, Rockwall, Somervell, Tarrant and Wise counties

Network includes:¹

MAJOR PHYSICIAN GROUPS

- Health Texas Provider Network (HTPN)*
- USMD (formerly MCNT)
- Village Health Partners*
- Patient Physician Network*
- Texas Oncology, PA
- Baylor Quality Alliance Physicians

* Cigna Collaborative Care

MAJOR HOSPITAL SYSTEMS

All hospital facilities in Cigna OAP Network

44% of the LocalPlus PCPs are in a Value Based Arrangement (CAC) vs. 33% in OAP²

54% of the specialists** in LocalPlus have Cigna Care Designation (CCD) vs. 41% in OAP²

77% of OAP total Physicians/specialists** are represented in 2017 LocalPlus²

** Specialists are physicians in 21 different medical specialties that Cigna assesses for quality and cost efficiency

Together, all the way.®

Offered by: Cigna Health and Life Insurance Company.

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Save even more with LocalPlus IN

For even more savings, we offer LocalPlus IN. 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.³

Convenience. Savings. Value.

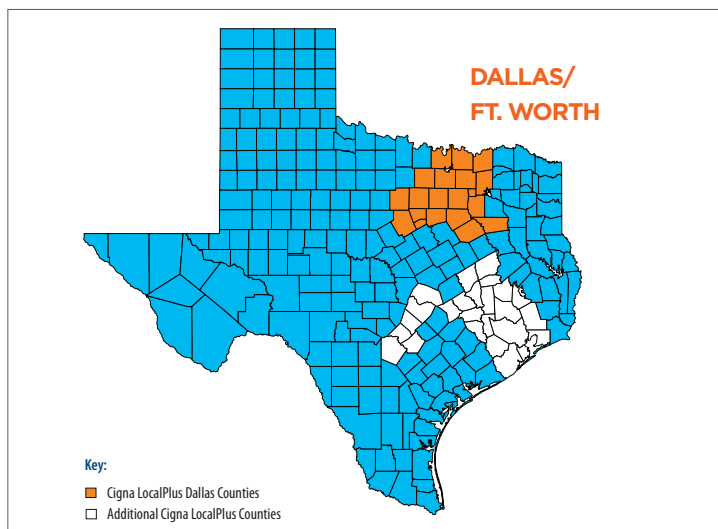
Cigna LocalPlus – Dallas/Ft. Worth comes with features employees value:

- 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-ray and radiology offices and dialysis centers
- Coverage when away from home³
- In-network coverage for emergency care⁴
- Helpful decision support tools on myCigna.com and the myCigna mobile app

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 help us deliver and maximize value. Organizations who do, could increase their savings – potentially lowering medical costs an additional 14%.⁵

- 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 money with the right mix of benefits – at the right price.

Contact your broker or your Cigna representative to learn more about LocalPlus – Dallas/Ft. Worth.



1. This listing is not all-inclusive. For a listing of doctors and facilities that participate in the LocalPlus network, contact your Cigna representative.

2. Cigna Provider Demographics Report. April 2016. LocalPlus Network from Cigna's Provider Book of Record

3. 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.

4. In general, emergency services must be medically necessary to be covered. Plan terms and conditions apply.

5. 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.

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.

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company. In Texas, LocalPlus plans are considered Preferred Provider plans with certain managed care features, and LocalPlus IN plans are considered Exclusive Provider plans with certain managed care features. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc.