



## **Questions & Answers for Cigna LocalPlus**

### **1. What is LocalPlus?**

LocalPlus is a new Cigna product that will be made available to employers and individuals effective January 1, 2014. The LocalPlus product suite includes the following plans – LocalPlus, LocalPlus IN, Choice Fund LocalPlus and Choice Fund LocalPlus IN. These plans will offer the full scope of services provided by traditional Cigna-administered plans within a narrower selection of health care professionals from the Open Access Plus network. All of the Cigna administrative guidelines, claim submission processes, policies, and procedures will apply to LocalPlus. The new plans will create more product flexibility as the health care industry continues to evolve and promotes choice, customization, and individualization of health care coverage.

### **2. In what areas will Cigna offer LocalPlus?**

Effective January 1, 2014, LocalPlus will be available in Chicago.

### **3. Will my patients covered by LocalPlus plans have a LocalPlus ID card?**

Yes. Customers will have a LocalPlus ID card that contains information about claim submission, customer service contacts, and benefits. In addition, the cards will display Cigna Open Access Plus (OAP), and the “Away from Home” logo will appear on the back of the ID card as a reminder that LocalPlus plan participants have access to our national OAP network when they are outside the LocalPlus geographies.

### **4. Will LocalPlus participating health care professionals be displayed in the online directory?**

Yes. LocalPlus participating health care professionals will be listed in the online directory on Cigna.com beginning October 1, 2013, and will be noted within the network selection as “LocalPlus.”

### **5. Are vendors (radiology, laboratory, home health, durable medical equipment, etc.) that contract with Cigna included in the LocalPlus network?**

Yes. These vendors are part of the network that LocalPlus participants can access. Participating vendors are currently listed in the online directory on Cigna.com.

### **6. What is the difference between the LocalPlus and LocalPlus IN plans?**

The key difference between LocalPlus and LocalPlus IN plans is in the patient’s access to the health care professional network and the benefit coverage level.

- LocalPlus includes both in- and out-of-network benefits. Participants with the LocalPlus plan will receive in-network coverage when they receive medical care from participating LocalPlus health care professionals.
- LocalPlus IN includes in-network benefits only. To receive coverage for medical care, participants with coverage through the LocalPlus IN plan must use a LocalPlus participating health care professional (except in the case of an emergency).

All of the LocalPlus plans include Away from Home Care coverage for business and vacation travel, as well as dependent coverage. When patients are traveling away from their LocalPlus home geography, they will have access to either the LocalPlus network of participating health care professionals if it is available in that geography, or the Open Access Plus (OAP) network of participating health care professionals.

### **7. What happens if my patient receives care from a physician, hospital, or other health care professional who is in the area where LocalPlus is offered and IS NOT participating in the LocalPlus network?**

For LocalPlus plans, the claim will be processed at the out-of-network/lower benefit level because the health care professional who provided the medical care is not a part of the LocalPlus network.

For LocalPlus IN plans, the claim will be denied. In other words, for LocalPlus IN plans, the use of an out-of-network health care professional is not covered at any rate (except in the case of an emergency).

**8. Does participation in a LocalPlus product affect my participation in other Cigna networks?**  
 No. Participation in the LocalPlus network is separate from participation in other Cigna networks.

**9. How will I be able to identify if a patient has coverage through a LocalPlus product?**  
 You can easily identify these patients by viewing their Cigna ID card. Similar to standard Cigna ID cards, the ID card will indicate LocalPlus, LocalPlus IN, Choice Fund LocalPlus or Choice Fund LocalPlus IN as the network name. Sample ID cards for each plan appear below.

### Sample LocalPlus ID Cards

LocalPlus	LocalPlus IN
<p><b>LocalPlus</b></p> <p>Cigna Health and Life Insurance Co.                      Coverage Effective Date: MM/DD/CCYY                      Group: 1234567</p> <p>TPV LOGO      CAD Logo      CLIENT LOGO</p> <p>myCigna.com</p> <p>LocalPlus                      No Referral Required                      PCP Visit \$10                      Specialist \$15                      Hospital ER \$50                      Urgent Care \$25                      Vision Yes                      Rx \$10/20/30                      Network Coinsurance:                      In 90%/10%                      Out 70%/30%                      MedRx Deductible Applies</p> <p>NSP LOGO                      Network Savings Program</p>	<p><b>LocalPlus IN</b></p> <p>Cigna Health and Life Insurance Co.                      Coverage Effective Date: MM/DD/CCYY                      Group: 1234567</p> <p>TPV LOGO      CAD Logo      CLIENT LOGO</p> <p>myCigna.com</p> <p>LocalPlus IN                      No Referral Required                      PCP Visit \$10                      Specialist \$15                      Hospital ER \$50                      Urgent Care \$25                      Vision Yes                      Rx \$10/20/30                      Network Coinsurance:                      In 90%/10%                      Out 70%/30%                      MedRx Deductible Applies</p> <p>NSP LOGO                      Network Savings Program</p>

Choice Fund LocalPlus	Choice Fund LocalPlus IN
<p><b>Choice Fund LocalPlus</b></p> <p>Cigna Health and Life Insurance Co.                      Coverage Effective Date: MM/DD/CCYY                      Group: 1234567</p> <p>TPV LOGO      CAD Logo      CLIENT LOGO</p> <p>myCigna.com</p> <p>Choice Fund LocalPlus                      No Referral Required                      PCP Visit \$10                      Specialist \$15                      Hospital ER \$50                      Urgent Care \$25                      Vision Yes                      Rx \$10/20/30                      Network Coinsurance:                      In 90%/10%                      Out 70%/30%                      MedRx Deductible Applies</p> <p>NSP LOGO                      Network Savings Program</p>	<p><b>Choice Fund LocalPlus IN</b></p> <p>Cigna Health and Life Insurance Co.                      Coverage Effective Date: MM/DD/CCYY                      Group: 1234567</p> <p>TPV LOGO      CAD Logo      CLIENT LOGO</p> <p>myCigna.com</p> <p>Choice Fund LocalPlus IN                      No Referral Required                      PCP Visit \$10                      Specialist \$15                      Hospital ER \$50                      Urgent Care \$25                      Vision Yes                      Rx \$10/20/30                      Network Coinsurance:                      In 90%/10%                      Out 70%/30%                      MedRx Deductible Applies</p> <p>NSP LOGO                      Network Savings Program</p>

**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 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 EF hours.  
 Coinsurance/Deductible is paid directly to the doctor/facility by Cigna using individual's available health funds.

Carve out 1 Prit Line  
 Carve out 2 Prit 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      MH/SA 1-800-XXX-XXX      Open Access Plus**

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