

SAVE MORE ON QUALITY CARE.

You could save 20% on total medical costs.¹

Get quality care at the right price.

Health care costs are rising, but our need for quality care remains. Cigna LocalPlus® and LocalPlus IN deliver cost-effective solutions designed to be flexible and help you control health care costs – without sacrificing the quality and convenience your employees want and expect.

How does it work?

We collaborate with health care communities to create local, limited networks of health care providers, specialists and hospitals that deliver value and results right where your employees live. Plus, our Away From Home Care feature gives employees access to in-network care from anywhere in the country.

LocalPlus plans are flexible and customizable. They come with a suite of wellness services and programs for employees, plus a package of ready-to-use communications for you to share. It's all designed to drive better health outcomes and lower costs for your employees – and a potential 20% cost savings for your business.^{1, 2}

Affordable and accessible.

LocalPlus is designed to deliver cost-effective, quality care and peace of mind for today's busy, on-the-go families.

- ▶ More top-quality providers make it easier to choose and use quality care²
- ▶ Access to any LocalPlus network across the country
- ▶ When away from a LocalPlus Network, the Away From Home Care feature provides nationwide coverage at in-network cost
- ▶ Out-of-network coverage available with LocalPlus³
- ▶ In-network-only coverage option available with LocalPlus IN⁴

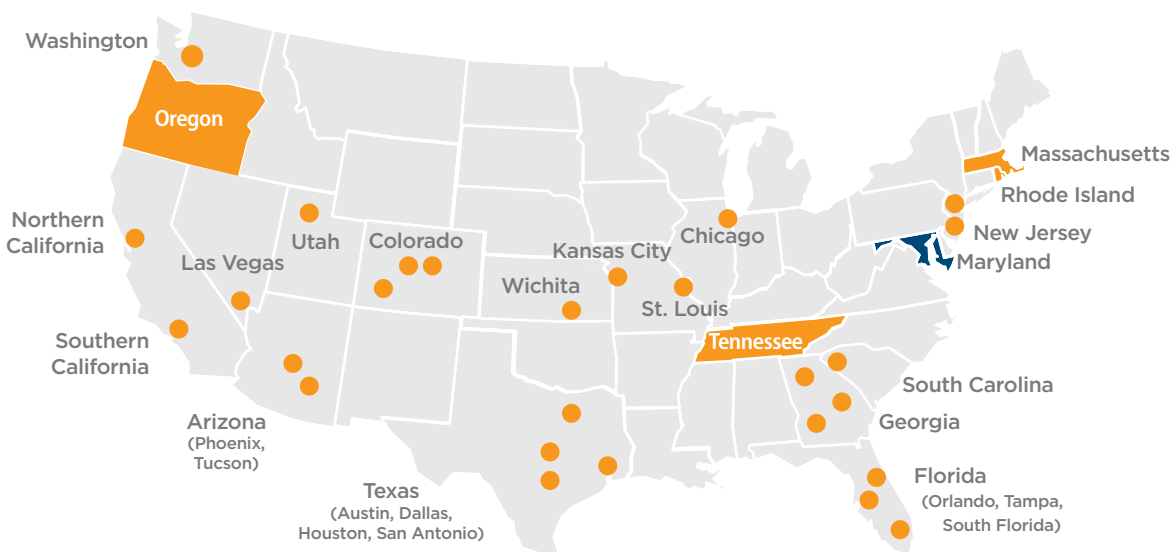
The savings really add up.

70% potential savings for employees when they use in-network national labs (Labcorp or Quest).⁵

Cigna LocalPlus has national reach.

● Cigna LocalPlus Markets

● Cigna LocalPlus 2022 Markets



Map is for illustrative purposes only.

Together, all the way.®



Just what your business needs.

Our flexible plans can be customized to your business's needs and budget. To maximize savings, we encourage you to pair LocalPlus with other solutions to help you maximize your value and savings.

- › Variety of funding types and cost-sharing options
- › Lock-in plan option for additional savings
- › Health Saving Account (HSA) and Health Reimbursement Account (HRA) compatible
- › Robust medical and disease management, helping 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
- › Cigna One Guide® service buy-up option available for highly personalized, intelligent support that helps make it easier to get your employees to better health and savings

Exactly what employees want.

Cigna LocalPlus has the features your employees are looking for.

- › Primary care provider (PCP) selection is encouraged, but not required
- › No specialist referrals
- › In-network Away From Home Care, for peace of mind
- › In-network nationwide coverage in case of emergency
- › Helpful decision-support tools on **myCigna.com** and the myCigna® App
- › 24/7 live customer service



Contact your broker or Cigna representative to learn more about LocalPlus.

A more focused network can mean more high-quality providers

See the LocalPlus difference

Over 2x more likely to access Accountable Care Organization (ACO) value-based providers⁶

Potential 1.5x more likely to access Cigna Care Designation (CCD) value-based providers²

100% access to our national network of labs, behavioral providers, convenience care clinics and virtual care services⁷

For even greater savings, choose LocalPlus IN.

With this plan, to be covered, employees must receive care from a network of LocalPlus providers and facilities.

If employees access care in an area where LocalPlus is available and they choose to go outside the network (or outside the Away From Home Care feature when LocalPlus isn't available), their care will not be covered by the plan.

Rest assured, in the event of an emergency, employees will always be covered, regardless of where they receive care.³



Massachusetts Residents: LocalPlus® Plan Participants, this plan provides access to a network that is smaller than Cigna's national Open Access Plus (OAP) network. In this plan, customers have access to in-network benefits only from the health care providers in the LocalPlus network when in a LocalPlus Network service area. Please consult the limited network directory or visit the online directory at Cigna.com to determine which health care providers are included in the LocalPlus network. For a paper copy, contact your Cigna representative.

1. Potential savings estimated, based on an internal Cigna study conducted in 2020 comparing Cigna's LocalPlus plans to Cigna's Open Access Plus (OAP) plans with the same benefit plan provisions. 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. 2020 Cigna Business Analytics internal analysis demonstrating higher concentrations of Cigna Care Designation (CCD) providers in the LocalPlus Network compared to similar providers in the Open Access Plus (OAP) Network. Cigna Care Designation (CCD) is for providers that meet volume, care quality and medical cost-efficiency standards. This analysis is a reflective view, and results are not predictive of future results or outcomes.
3. "Out-of-network" includes any health care provider or facility in a LocalPlus Network service area that is not part of the LocalPlus Network. When receiving care in any LocalPlus Network service area, covered employees must use a health care provider 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 Chicago, Las Vegas and Kansas markets, LocalPlus IN is only available to self-insured employers.
5. Savings based on average in-network national lab costs compared with out-of-network labs using internal Cigna national claims data: DOS January–December 2018. Savings will vary.
6. Cigna internal analysis of Collaborative Accountable Care (CAC) 2020 program aligned to Open Access Plus (OAP) members compared to LocalPlus member concentrations, March 2021.
7. Cigna provides access to virtual care through participating in-network providers. Not all providers have virtual capabilities. Cigna also provides access to virtual care through national telehealth providers as part of your plan. This service is separate from your health plan's network and may not be available in all areas.

In Texas, Open Access Plus (OAP) and LocalPlus plans are considered Preferred Provider Plans with certain managed care features, and OAP-IN and LocalPlus IN plans are considered Exclusive Provider Plans with certain managed care features.

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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