

Helping you get more for your health care dollar.

Save more on quality care.¹



At Cigna HealthcareSM, we care about your health. And your budget. The LocalPlus[®] plan delivers a cost-effective solution designed to be flexible and help you control health care costs – without sacrificing the quality and convenience you want and expect.

How the plan works.

We collaborate with health care communities to create local networks of health care providers, specialists and hospitals that deliver value and results right where you live.

How you can save:²

- In your local area, or when in any LocalPlus network area, you must receive care from a health care professional or facility in this network to receive in-network coverage.
- If you're temporarily away from your local area or another LocalPlus network area, you have extra peace of mind knowing you can access in-network providers or hospitals through our nationwide Away From Home Care feature.
- If you choose to go outside the LocalPlus network when one is available (or outside the Away From Home Care feature when LocalPlus isn't available), you will receive out-of-network coverage. Your share of the costs may be higher than what you would pay for in-network care.

Get healthy. Stay healthy.

You'll also have access to wellness services and programs to help you stay on the path to good health, including:³

- Well visits, preventive care screenings and immunizations.
- Sick visits and specialist, in-hospital and outpatient care.
- Nationwide in-network coverage in case of an emergency.

We make it easy.

LocalPlus is designed to deliver cost-effective, quality care and peace of mind for today's busy, on-the-go families. Here are some of the many ways the LocalPlus plan can help you get more value for your health care dollar.

- More quality providers makes it easier to choose and use quality care.
- Primary care provider (PCP) selection is encouraged to help guide your care, but it is not required.
- You get access to the Cigna Healthcare national network of labs, behavioral providers and convenience care clinics.⁴
- 85% potential savings by using in-network national labs (Labcorp or Quest).⁵
- You don't need a referral to see a specialist.

24/7/365 service – personalized for you.

- On-demand access to virtual care, anywhere, at any time, through MDLIVE[®] for Cigna Healthcare.⁴
- Live customer service, including translation services available in over 150 languages.
- 24-hour Health Information Line, which lets you speak with a nurse advocate.⁶
- Helpful decision-support tools, available on **myCigna.com**[®] and the **myCigna**[®] App.⁷



LocalPlus – South Florida at a glance

Service area:

Broward, Martin, Miami-Dade,
Monroe, Palm Beach, St. Lucie

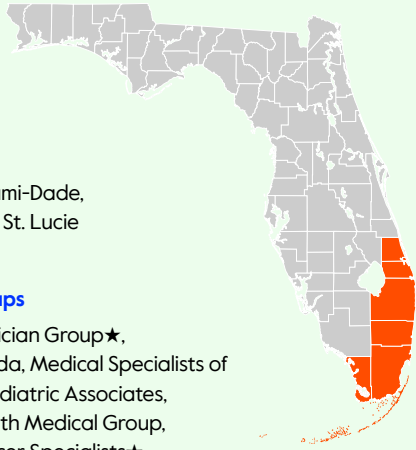
Network includes:⁸

Major provider groups

Broward Health Physician Group★,
Cleveland Clinic Florida, Medical Specialists of
the Palm Beaches, Pediatric Associates,
PrimeHealth★, UHealth Medical Group,
VitalMD, Florida Cancer Specialists★,
Florida Woman Care★, Gastro Health★

Major hospitals

- Baptist Health South Florida
- Broward Health
- Cleveland Clinic of Florida
- Jackson Health System
- Jupiter Medical Center
- Lakeside Medical Center
- Larkin Community Hospital
- Memorial Health System
- Mount Sinai Medical Center
- Nicklaus Children's Hospital
- Tenet Health Systems
- University of Miami
- Wellington Regional Medical Center
- Westchester General Hospital



Is your provider in the LocalPlus network?

If you're already a LocalPlus customer

1. Go to **myCigna.com** and sign in with your user ID and password. (If you're not already registered for **myCigna.com**, click on "Register Now" to sign up.)
2. Click on the "Find Care & Costs" tab.
3. Select from several ways to search providers, including by doctor name and type.
4. Follow the on-screen prompts to see providers in the LocalPlus network.

If you're not yet a LocalPlus customer

1. Go to **Cigna.com**[®].
2. Click on "Find a Doctor."
3. Under "How are you Covered?" click on "Employer or School."
4. Enter your location in the search box. Then select the type of search you'd like to perform and follow the prompts to search for a provider.
5. Confirm your location under "I Live in" and click "Continue."
6. Choose "LocalPlus" from the list of medical plans to see providers in the LocalPlus network.

★ Cigna Collaborative Care[®] (CCC) value-based providers.

1. Potential savings estimated, based on an internal national Cigna Healthcare study conducted in 2023 comparing LocalPlus and LocalPlus IN plans with Open Access Plus (OAP) and Open Access Plus IN (OAPIN) plans 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. You will be responsible for paying a deductible, any applicable copays, and/or a percentage of your covered in-network or out-of-network costs until you reach the out-of-pocket maximum.
3. Not all services are covered. For example, immunizations for travel are generally not covered. Other non-covered services/supplies may include any service or device that is not medically necessary or services/supplies that are unproven (experimental or investigational). Routine medical care received outside of the U.S. is generally not covered. You may need precertification for hospital stays and some types of outpatient care. Coverage is subject to your plan's deductible, copay or coinsurance requirements. For the specific coverage terms of your plan, refer to your plan documents.
4. Cigna Healthcare 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 or under all plans. Referrals are not required. Video may not be available in all areas or with all providers. Refer to plan documents for complete description of virtual care services and costs.
5. Savings based on average Quest/Labcorp costs compared to labs done at other ancillary, outpatient hospital and non-par labs. These values are based on the top utilized reference laboratory tests in 2022.
6. These health advocates are trained nurses. They have a current nursing license in at least one state. When working as a health advocate, they are not practicing nursing or giving medical advice.
7. Customers under age 13 (and/or their parent/guardian) will not be able to register at myCigna.com.
8. Listing is not all-inclusive. For a complete listing, visit Cigna.com.

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, see your plan documents or contact a Cigna Healthcare representative.

The health care professionals and facilities that participate in the Cigna Healthcare network are independent contractors solely responsible for the treatment provided to their patients. They are not agents of Cigna Healthcare.

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