

## Individual & Family Plans

Cigna Health and Life Insurance Company

Cigna HealthCare of Arizona, Inc.

Cigna HealthCare of Texas, Inc.

# THE 2016 GO-TO GUIDE

Find everything you need,  
right at your fingertips

Together, all the way.®



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# WELCOME TO THE 2016


source book for Brokers, Agents and Call Center Representatives selling and servicing Cigna Individual & Family Plans for medical, dental and supplemental products. It's chock-full of plan information, resources and links to handy documents for you to use and to leave with, or email to prospective or current customers. It's an all-in-one source to help you succeed.

## Inside you will find:


- > Plans we offer and benefits we provide to our customers
- > The markets where we offer plans to customers, including the markets where we offer plans sold on the Marketplace
- > The key reasons why customers should choose Cigna
- > Our provider networks, including what network each plan uses


Finding answers has never been easier, with clickable links from top to bottom.

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# CIGNA IN BRIEF

Cigna's Individual & Family insurance plans are designed to work with your customers' needs (and budget), offering a range of coverage options, quality care and helpful, easy-to-use tools and services – all at an affordable price. Here are some of the key benefits that we offer to all of our customers that help set us apart:

- > **Coverage options** providing choices, so you can help customers find what works best for them
- > **Affordable premiums** and lower negotiated rates, including 100% coverage for in-network preventive care<sup>1</sup>, to help keep customers healthy and well and out-of-pocket costs down—even if the deductible has not been met
- > **A network of quality providers.** Plus, access to care both in- and out-of-network<sup>2</sup>
- > **24/7 customer service** and care teams to help simplify plan selection and health care needs—speaking in plain, simple language
- > **Tools and services** to help make it easy to select plans and doctors, and predict costs online, on the phone and on the go

This source book may be updated periodically, please access it from the Broker Resource Center.

1. Some preventive care services may not be covered, including most immunizations for travel. Refer to the policy for a complete listing of covered and non-covered services.

2. Emergency services as defined in the plan.

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# OUR REACH

## Cigna in 49 states (plus D.C.)

We've been growing. Now, with medical plans available in 12 states and dental in 49 states, plus D.C., the reasons to sell Cigna are really adding up. The map below indicates the states we offer medical plans, dental plans and those states with Cigna plans on the Health Insurance Marketplace.



- + **MEDICAL PLANS - AZ,\* CA,\* CO,\* CT, FL,\* GA,\* MD, MO,\* NC, SC, TN,\* TX\***
- **DENTAL PLANS - 49 STATES PLUS D.C. (NOT AVAILABLE IN WASHINGTON)**
- ◆ **MEDICAL PLANS SOLD ON THE MARKETPLACE - AZ,\*\* CO, GA, MD, MO, TN, TX\*\***
- ◆ **DENTAL PLANS SOLD ON THE MARKETPLACE - AZ, CO, FL, MD, TN, TX**

\* Sold in parts of the state (in AZ Cigna Access plans are sold statewide). See specific state section for details.

\*\* Not all plans are sold on the Marketplace.

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# CIGNA MEDICAL

**Need help?** Connect with a licensed Cigna Representative.

 Call 877.Cigna.15. To quote or access additional information, visit the Cigna Broker Portal.  [CignaforBrokers.com](https://CignaforBrokers.com)

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# OUR MEDICAL NETWORKS

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Cigna's health insurance plans deliver quality care and offer customers a choice of in-network primary care physicians, specialists and facilities in their area. Below the chart outlines what plan types have what networks and includes links to more detailed flyers. Additional information is also found in the plan details section.

## Preferred Provider Organization (PPO)

- > Provides flexibility
  - **Primary Care Physician (PCP)** selection is not required
  - **Referral** to a Specialist is not required
  - Plans include **away from home care**, even for visits not considered an emergency
  - Plans include **out-of-network** benefits

















## Health Maintenance Organization (HMO)

- > Premiums are generally lower for HMO plans, and there is usually a zero or low deductible
- > Cost effective plan solution
- > Localized network of HMO providers
  - Selection of **PCP** is required
  - **Referral** to see a specialist is required
  - **Away from home care** and out-of-network care is covered

## Exclusive Provider Organization (EPO)

- > Combine the flexibility of PPO plans with the cost-savings of HMO plans
- > Localized network of providers to choose from
  - Dependent on state
- > **PCP** section is required, encouraged or not required
- > **Referral** to see a specialist is required, encouraged or not required
- > **Away from home care** may or may not be included
- > Plans do not offer **out-of-network** coverage except for emergency services as defined in the plan

**Note:** Vantage and FocusIn plans do not require PCP and referrals - St. Louis plans do not require referrals for specialty care, PCPs are encouraged.

Plan Names	Market	Network Name
Cigna OAP Plans	CT	 Open Access Plus Network
Cigna Access Plans	AZ, MD, NC, SC	
Cigna Vantage Plans	 CO,  FL,  TX	 LocalPlus Network
Cigna Health Plans	 CA,  FL,  GA,  TN	
Cigna Connect	 AZ,  CO,  MO,  TN - Nashville,  TN - Tri-Cities,  TX - Houston	 Connect Network
Cigna FocusIn	 TX - Dallas	Focus Network

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# PHARMACY INFORMATION

To get the best price on medications, customers should choose a pharmacy in the Cigna Pharmacy Network. Customers get:

- > **Zero cost share** for certain preventive medications\*
- > A convenient **90-day supply** of medication and easy refills\*\*
- > **Medications delivered** right to your customer's door and free shipping with standard delivery

Of course, they can always choose to fill their prescriptions at a pharmacy not in our network, but they'll pay more.

We also offer a variety of programs and support to help customers find the most affordable options for their medications like:

- > **CoachRx**   > **Therapy Management**   > **Step Therapy**

More information about our programs and additional pharmacy information can be found in the flyers to the right.

\*As required by the Patient Protection and Affordable Care Act (PPACA).

\*\*Specialty medications are limited to a 30-day supply in AZ, CO, CT, FL, GA, MO, SC, TN & TX.

Note: In FL select specialty medications are limited up to a maximum supply of 60 days.

In CA, MD and NC specialty medications are limited to a maximum supply of 90 days.

↓ Cigna Home Delivery Pharmacy Quick Switch flyer

↓ 5 Ways to Save flyer

See what prescription drugs are covered

📄 [Cigna.com/ifp-drug-list](https://www.cigna.com/ifp-drug-list)

Find pharmacies in the Cigna Pharmacy Network

📄 [Cigna.com/ifp-providers](https://www.cigna.com/ifp-providers)

↓ Step Therapy FAQs flyer

↓ Plus and Premier Step Therapy flyer – for AZ, CT, GA, FL, NC, MD, MO, SC, TN, TX

↓ Essential Step Therapy flyer – for CA & CO

↓ IFP No Cost Preventive Medications





↓ 4 & 5 Tier FAQs

# PLAN INFORMATION

## Coverage levels

Within each plan type there are levels, Bronze, Silver, Gold and Platinum.<sup>1</sup>

The higher the level and monthly premium, the more the plan will cover and the less your customers will pay out-of-pocket when they need care.

CATEGORY	Average percentage of expenses paid by plan	Average percentage of expenses paid by customer
 Platinum <sup>1</sup>	90%	10%
 Gold	80%	20%
 Silver	70%	30%
 Bronze	60%	40%

Higher monthly premium



Lower monthly premium

1. Platinum is available in California only.

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# MARKETPLACE SUBSIDIES

## Federal Financial Assistance

Subsidies to help with health care costs for medical and dental are available through the government for Cigna plans for those who qualify. Cigna plans are available on the Marketplace in the following states:

Arizona	Florida (Pediatric Dental only)	Maryland	Tennessee
Colorado	Georgia*	Missouri*	Texas


There are two forms of federal financial assistance available: tax credit subsidies, which reduce the monthly premium, and cost-sharing reductions, which reduce out-of-pocket costs.

**Tax Credit Subsidies** are available for those who qualify, and can reduce customers' monthly premium payments when they enroll in a Marketplace Qualified Health Plan (QHP).\*\* They can apply all, or a portion of their Advanced Premium Tax Credit (APTC) to their premium, reducing their monthly bill. Subsidies are based on certain household size and income requirements and are **not** available if:

- > Customers are eligible for affordable minimum-value employer-sponsored coverage (whether or not they enroll)
- > Customers are covered under an employer-sponsored group health plan, or
- > Customers qualify for Medicare or Medicaid coverage

**Cost-sharing Reductions\*\*\*** can reduce the amount customers pay out-of-pocket when they get care – such as copays or coinsurance. Subsidies are based on certain household size and income requirements, and may be available in addition to tax credit subsidies.

**Native American and Alaska Native Subsidies** may also be available to customers who meet specific requirements. To find out more and to help your customers apply and enroll in a NA/AN plan, brokers should call 877.Cigna.15 to assist their customers in this process.

 NA/AN flyer

**Tax Credit Eligibility** is based on estimated taxable earned income. Individuals earning up to \$47,080 and/or a family of four earning up to \$97,000 based on their tax returns may be eligible. The subsidies range from 2% to 9.5% of eligible income and are determined by the U.S. Department of Health and Human Services.

**Cost-share Subsidy** levels are determined by household size and annual income. To get these savings, in addition to tax credit subsidies, customers must enroll in a Silver plan. Individuals earning less than approximately \$29,425 and/or a family of four earning up to approximately \$60,625 may be eligible.

Find out if your customers qualify for a subsidy.

Visit [Cigna.com](http://Cigna.com) and use the calculator to see if customers qualify for a subsidy.

A representative at 877.Cigna.15 can assist with the application and enrollment process.

**How to enroll:** Brokers should call 877.Cigna.15, and Sales Agents should call 866.438.2446 to assist customers in the application and enrollment process for Subsidy plans. You can also enroll customers through the Marketplaces, state or federal, depending on the state.

\*Pediatric dental is not available on the Marketplace in this state.

\*\*Tax Credit subsidies can only be applied to the purchase of a Marketplace QHP.

\*\*\*Customers must select a Silver level Marketplace QHP to take advantage of cost-sharing reduction subsidies.

View the [Summary of Benefits and Coverage](#) for the cost-sharing subsidies that may apply to your customers.

# ENROLLMENT INFORMATION

## Open Enrollment Period (OEP)

Medical plans may be purchased during the 2016 Annual Open Enrollment Period:

**November 1, 2015 – January 31, 2016**

## Effective Dates

For the 2016 Open Enrollment Period, the first effective date for a medical plan is January 1, 2016. Please note the effective dates for the 2016 Open Enrollment Period:

FOR ENROLLMENT BETWEEN:	2016 EFFECTIVE DATE:
November 1, 2015 through December 15, 2015	January 1
December 16, 2015 through January 15, 2016	February 1
January 16, 2016 through January 31, 2016	March 1

**Applications received by Cigna after January 31, 2016 will be accepted under the Special Enrollment Period if the applicant has a Qualifying Life Event.**

## Special Enrollment Period (SEP)













Customers with a Qualifying (Triggering) Life Event can also purchase medical plans outside of the Open Enrollment Period. Qualifying life events include:

- > Getting married
- > Having a baby
- > Adopting a child or placing a child for adoption or foster care
- > Losing other health coverage
- > Moving to a new residence
- > Gaining citizenship or lawful presence in the U.S.
- > Leaving incarceration
- > For people already enrolled in Marketplace coverage:
  - Having a change in income or household status that affects eligibility for premium tax credits or cost-sharing reductions
- > Other qualifying life events can be found on healthcare.gov

**Note:** Voluntarily quitting a Cigna plan midyear doesn't qualify customer for a Special Enrollment Period.

Members of federally recognized Indian Tribes or Alaska Native shareholders can enroll in or change plans once per month any time of year (not just during Open Enrollment).

Learn more about medical plan enrollment:

-  Arizona
-  California
-  Colorado
-  Connecticut
-  Florida
-  Georgia
-  Maryland
-  Missouri
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## 2016 Open Enrollment Calendar

NOVEMBER 2015						
SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
1 ★	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

DECEMBER 2015						
SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15 ◆	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

★ 2016 Open Enrollment begins.

◆ Last date to enroll for a 1/1/16 effective date for medical plans.

JANUARY 2016						
SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15 ●	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31 ▲						

● Last date to enroll in a medical plan with a 2/1/16 effective date.

● 2016 Open Enrollment ends.

▲ Last date to enroll in a medical plan for a 3/1/16 effective date.

Customers can enroll in Cigna  
Dental and Supplemental plans  
year-round

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Plan Name	Cigna Connect Plans	
Market Availability	Phoenix: Maricopa county	
Plan Type	Health Maintenance Organization (HMO)	
Plans		 Cigna Connect HSA Bronze 6000
		 Cigna Connect Flex Bronze 6400
		 Cigna Connect HSA Silver 2700
		 Cigna Connect Flex Silver 3000
		 Cigna Connect Flex Silver 4000
		 Cigna Connect Flex Silver 5000
		 Cigna Connect Flex Gold 1500
		 Plan Comparison
Network Information	Connect Network	
	 Connect Network Flyer	
	 AZ State Specific Connect Network Flyer	
To Remain In-Network When:		
Home	Use health care professionals in the Connect Network	
Traveling	Covered for emergency medical services as defined in the policy. See plan document for details.	
Primary Care Physician	PCP selection required	
Specialist Physician	Use Specialists in the Connect Network, referral required	
Referral (In-Network Specialist)	Referral required	
Out-of-Network	Out of network benefits are not covered, except in the case of an emergency medical condition as defined by the policy. To remain in network, visit a provider in the Connect Network in your area.	
Find Providers In-Network	 Cigna.com/ifp-providers	

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Plan Name	Cigna Connect Plans
Medical plans on Marketplace	Yes
Marketplace Information	<ul style="list-style-type: none"> <li>Federal financial assistance subsidies are available for those who qualify.</li> <li>Medical plans include Pediatric Vision for children and young adults up to age 19.</li> </ul>
	 Federal Marketplace
	 Marketplace Subsidies
Pediatric Dental plans on Marketplace	Yes
Pediatric Dental	<ul style="list-style-type: none"> <li>The Cigna Dental Pediatric and Cigna Dental Family + Pediatric plans are available to purchase on the FFM Marketplace for Arizona.</li> </ul>
	 Pediatric Dental Summary of Benefits – FedVip
	 Family + Pediatric Dental Summary of Benefits – FedVip
Other Information	<ul style="list-style-type: none"> <li>A Cigna Medical plan includes the Cigna Dental Pediatric plan for children and young adults up to age 19 for plans purchased off Marketplace.</li> </ul>
	 Pediatric Dental Summary of Benefits – FedVip
	<ul style="list-style-type: none"> <li>All Cigna medical plans purchased on or off the Marketplace include Pediatric Vision for children and young adults up to age 19.</li> </ul>
	 Pediatric Dental & Pediatric Vision
	 Enrollment Information
	 Enrollment Flyer
	 Cigna Pharmacy

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Plan Name	Cigna Health Plans	Cigna California Plans
Market Availability	<p><b>Northern California:</b> Alameda, Contra Costa, San Francisco, San Mateo, Santa Clara counties  <b>Southern California:</b> Los Angeles, Orange, Riverside, San Bernardino, San Diego counties</p>	
Plan Type	Preferred Provider Organization (PPO)	
<p>CA plans are currently pending state regulatory approval.</p> <p>Plans</p>	  Cigna Health Savings 6100	  Cigna California Bronze
	  Cigna Health Flex 6400	  Cigna California Silver
	  Cigna Health Savings 2700	  Cigna California Gold
	  Cigna Health Flex 3000	  Cigna California Platinum
	 Plan Comparison	
Network Information	<p><b>LocalPlus Network</b></p> <p> LocalPlus Network Flyer</p> <p> CA State Specific LocalPlus Network Flyer</p>	
To Remain In-Network When:		
Home	Use health care professionals in the LocalPlus Network	
Traveling	In a LocalPlus Network area, customers must see a LocalPlus Network provider to remain in-network. When traveling, visit LocalPlus providers in other LocalPlus Network areas for in-network benefits. If outside of a LocalPlus Network area, access the Cigna Open Access Plus Network for in-network benefits.	
Primary Care Physician	PCP selection not required	
Specialist Physician	Use Specialists in the LocalPlus Network to remain in-network	
Referral (In-Network Specialist)	Referral not required	
Out-of-Network	Covered. See plan benefits for details.	
Find Providers In-Network	 Cigna.com/ifp-providers	
Medical plans on Marketplace	No	
Pediatric Dental plans on Marketplace	No	
Pediatric Dental	<ul style="list-style-type: none"> <li>A Cigna Medical plan includes the Cigna Dental Pediatric plan for children and young adults up to age 19 for plans purchased off Marketplace.</li> </ul>	
	 Pediatric Dental Summary of Benefits - Cigna designed plans	 Pediatric Dental Summary of Benefits - California Standard plans
	<ul style="list-style-type: none"> <li>Medical plans include Pediatric Vision for children and young adults up to age 19.</li> </ul>	
	 Pediatric Dental & Pediatric Vision	
Other Information	 Enrollment Information	
	 Enrollment Flyer	
	 Cigna Pharmacy	

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# 2016 CIGNA MEDICAL PLANS Colorado

























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Plan Name	Cigna Vantage Plans		Cigna Connect Plans	
Market Availability	Denver Metro & Other areas: Adams, Arapahoe, Boulder, Broomfield, CO Springs/El Paso, Denver, Douglas, Eagle, Jefferson, LaPlata, Larimer, Montezuma, Summit, Weld counties		Denver Metro & Boulder: Adams, Arapahoe, Boulder, Broomfield, Denver, Douglas, Jefferson counties	
Plan Type	Exclusive Provider Organization (EPO)		Exclusive Provider Organization (EPO)	
Plans	CO plans are currently pending state regulatory approval.	  Cigna Vantage HSA Bronze 6000	  Cigna Connect HSA Bronze 6000	
		  Cigna Vantage Flex Bronze 6400	  Cigna Connect Flex Bronze 6400	
		  Cigna Vantage HSA Silver 2700	  Cigna Connect HSA Silver 3000	
		  Cigna Vantage Flex Silver 3250	  Cigna Connect Flex Silver 4000	
		  Cigna Vantage Flex Silver 2000	  Cigna Connect Flex Silver 1500	
		  Cigna Vantage Flex Gold 1400	  Cigna Connect Flex Gold 1200	

 Plan Comparison

	LocalPlus Network	Connect Network
Network Information	 LocalPlus Network Flyer	 Connect Network Flyer
	 CO State Specific LocalPlus Network Flyer	 CO State Specific Connect Network Flyer
To Remain In-Network When:		
Home	Use health care professionals in the LocalPlus Network	Use health care professionals in the Connect Network
Traveling	In a LocalPlus Network area, customers must see a LocalPlus Network provider to remain in-network. When traveling, visit LocalPlus providers in other LocalPlus Network areas for in-network benefits. If outside of a LocalPlus Network area, access the Cigna Open Access Plus Network for in-network benefits.	Covered for emergency medical services as defined in the policy. See plan document for details.
Primary Care Physician	PCP selection encouraged	PCP selection required
Seeing a Specialist Physician	Use Specialists in the LocalPlus Network	Use Specialists in the Connect Network
Referral (In-Network Specialist)	Referral encouraged	Referral required
Out-of-Network	Out of network benefits are not covered, except in the case of an emergency medical condition as defined by the policy. To remain in network, visit a provider in the LocalPlus Network in your area.	Out-of-network benefits are not covered. To remain in-network, visit a provider in the Connect Network, except in the case of an emergency medical condition as defined by the policy.

Find Providers In-Network

 [Cigna.com/ifp-providers](http://Cigna.com/ifp-providers)

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# 2016 CIGNA MEDICAL PLANS Colorado










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Plan Name	Cigna Vantage Plans	Cigna Connect Plans
Medical plans on Marketplace	Yes	Yes
Marketplace Information	<ul style="list-style-type: none"> <li>Federal financial assistance subsidies are available for those who qualify.</li> <li>Medical plans include Pediatric Vision for children and young adults up to age 19.</li> </ul> <p> <a href="#">Connect for Health Colorado</a></p> <p> <a href="#">Marketplace Subsidies</a></p>	
Pediatric Dental plans on Marketplace	Yes	
Pediatric Dental	<ul style="list-style-type: none"> <li>The Cigna Dental Pediatric and Cigna Dental Family + Pediatric plans are available to purchase on the State Marketplace for Colorado.<sup>1</sup></li> </ul> <p> <a href="#">Pediatric Dental Summary of Benefits – Colorado</a></p> <p> <a href="#">Family + Pediatric Dental Summary of Benefits – Colorado</a></p> <ul style="list-style-type: none"> <li>A Cigna Medical plan includes the Cigna Dental Pediatric plan for children and young adults up to age 19 for plans purchased off Marketplace.</li> </ul> <p> <a href="#">Pediatric Dental Summary of Benefits – Colorado</a></p>	
Other Information	<ul style="list-style-type: none"> <li>Medical plans include Pediatric Vision for children and young adults up to age 19.</li> </ul> <p> <a href="#">Pediatric Dental &amp; Pediatric Vision</a></p> <p> <a href="#">Enrollment Information</a></p> <p> <a href="#">Enrollment Flyer</a></p> <p> <a href="#">Cigna Pharmacy</a></p>	

1. Any children and young adults up to age 20 will be charged for pediatric dental when choosing it on the State Marketplace for Colorado

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Plan Name	Cigna OAP Plans	
Market Availability	Statewide	
Plan Type	Preferred Provider Organization (PPO)	
Plans		 Cigna OAP HSA Bronze 6000
		 Cigna OAP Flex Silver 2750
		 Cigna OAP Flex Gold 1000
		 Plan Comparison
Network Information	Open Access Plus (OAP) Network	
	 OAP Network Flyer	
To Remain In-Network When:		
Home	Use health care professionals in the OAP Network	
Traveling	Use health care professionals in the OAP Network	
Primary Care Physician	PCP selection not required	
Specialist Physician	Use Specialists in the OAP Network to remain in-network	
Referral (In-Network Specialist)	Referral not required	
Find Providers In-Network	 Cigna.com/ifp-providers	
Medical plans on Marketplace	No	
Pediatric Dental plans on Marketplace	No	
Pediatric Dental	<ul style="list-style-type: none"> <li>A Cigna Medical plan includes the Cigna Dental Pediatric plan for children and young adults up to age 19 for plans purchased off Marketplace.</li> </ul>	
	 Pediatric Dental Summary of Benefits – Connecticut	
Other Information	<ul style="list-style-type: none"> <li>Medical plans include Pediatric Vision for children and young adults up to age 19.</li> </ul>	
	 Pediatric Dental & Pediatric Vision	
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	 Enrollment Flyer	
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Plan Name	Cigna Vantage Plans
Market Availability	<p><b>Orlando:</b> Brevard, Flagler, Indian River, Lake, Orange, Osceola, Seminole, Sumter, Volusia counties</p> <p><b>South Florida:</b> Broward, Martin, Miami-Dade, Monroe, Palm Beach, St. Lucie counties</p> <p><b>Tampa:</b> Hernando, Hillsborough, Lee, Manatee, Pasco, Pinellas, Polk, Sarasota counties</p>
Plan Type	Exclusive Provider Organization (EPO)
Plans	 Cigna Vantage HSA 6000
	 Cigna Vantage Flex 6400
	 Cigna Vantage Flex 1900
	 Cigna Vantage Flex 2750
	 Cigna Vantage Flex 5000
	 Cigna Vantage Flex 1000
	 Plan Comparison
Network Information	<b>LocalPlus Network</b>
	 LocalPlus Network Flyer
	 FL State Specific LocalPlus Network Flyer
<b>To Remain In-Network When:</b>	
Home	Use health care professionals in the LocalPlus Network
Traveling	In a LocalPlus Network area, customers must see a LocalPlus Network provider to remain in-network. When traveling, visit LocalPlus providers in other LocalPlus Network areas for in-network benefits. If outside of a LocalPlus Network area, access the Cigna Open Access Plus Network for in-network benefits.
Primary Care Physician	PCP selection not required
Specialist Physician	Use Specialists in the LocalPlus Network
Referral (In-Network Specialist)	Referral not required
Out-of-Network	Out of network benefits are not covered, except in the case of an emergency medical condition as defined by the policy. To remain in network, visit a provider in the LocalPlus Network in your area.
Find Providers In-Network	 Cigna.com/ifp-providers

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Plan Name	Cigna Vantage Plans
Medical plans on Marketplace	No
Pediatric Dental plans on Marketplace	Yes
	<ul style="list-style-type: none"> <li>The Cigna Dental Pediatric and Cigna Dental Family + Pediatric plans are available to purchase on the FFM Marketplace for Florida.</li> </ul>
	 Pediatric Dental Summary of Benefits – FedVip
	 Family + Pediatric Dental Summary of Benefits – FedVip
Pediatric Dental	 Federal Marketplace
	<ul style="list-style-type: none"> <li>A Cigna Medical plan includes the Cigna Dental Pediatric plan for children and young adults up to age 19 for plans purchased off Marketplace.</li> </ul>
	 Pediatric Dental Summary of Benefits – FedVip
	<ul style="list-style-type: none"> <li>Medical plans include Pediatric Vision for children and young adults up to age 19.</li> </ul>
	 Pediatric Dental & Pediatric Vision
	 Enrollment Information
Other Information	 Enrollment Flyer
	 Cigna Pharmacy

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Plan Name	Cigna Health Plans	
Market Availability	Atlanta, Rome, Macon: Barrow, Bartow, Bibb, Chattooga, Cobb, DeKalb, Floyd, Fulton, Gordon, Gwinnett, Laurens, Rockdale, Twiggs, Walton counties	
Plan Type	Preferred Provider Organization (PPO)	
Plans		 Cigna Health Savings 6000
		 Cigna Health Flex 6400
		 Cigna Health Savings 3000
		 Cigna Health Flex 4000
		 Cigna Health Flex 2000
		 Cigna Health Flex 1000
		 Plan Comparison
Network Information	LocalPlus Network	
	 LocalPlus Network Flyer	
	 GA State Specific LocalPlus Network Flyer	
To Remain In-Network When:		
Home	Use health care professionals in the LocalPlus Network	
Traveling	In a LocalPlus Network area, customers must see a LocalPlus Network provider to remain in-network. When traveling, visit LocalPlus providers in other LocalPlus Network areas for in-network benefits. If outside of a LocalPlus Network area, access the Cigna Open Access Plus Network for in-network benefits.	
Primary Care Physician	PCP selection not required	
Specialist Physician	Use Specialists in the LocalPlus Network to remain in-network	
Referral (In-Network Specialist)	Referral not required	
Out-of-Network	Covered. See plan benefits for details.	
Find Providers In-Network	 Cigna.com/ifp-providers	

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Plan Name	Cigna Health Plans
Medical plans on Marketplace	Yes
Marketplace Information	<ul style="list-style-type: none"> <li>Federal financial assistance subsidies are available for those who qualify.</li> <li>Medical plans include Pediatric Vision for children and young adults up to age 19.</li> </ul>
	 Federal Marketplace
	 Marketplace Subsidies
Pediatric Dental plans on Marketplace	No
Pediatric Dental	<ul style="list-style-type: none"> <li>A Cigna Medical plan includes the Cigna Dental Pediatric plan for children and young adults up to age 19 for plans purchased off Marketplace.</li> </ul>
	 Pediatric Dental Summary of Benefits – FedVip
Other Information	<ul style="list-style-type: none"> <li>Medical plans include Pediatric Vision for children and young adults up to age 19.</li> </ul>
	 Pediatric Dental & Pediatric Vision
	 Enrollment Information
	 Enrollment Flyer
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Plan Name	Cigna Access Plans	
Market Availability	Statewide	
Plan Type	Preferred Provider Organization (PPO)	
Plans		 Cigna Access HSA Bronze 6000
		 Cigna Access Flex Silver 2750
		 Cigna Access Flex Gold 1000
		 Plan Comparison
Network Information	Open Access Plus (OAP) Network	
	 OAP Network Flyer	
To Remain In-Network When:		
Home	Use health care professionals in the OAP Network	
Traveling	Use health care professionals in the OAP Network	
Primary Care Physician	PCP selection not required	
Specialist Physician	Use Specialists in the OAP Network to remain in-network	
Referral (In-Network Specialist)	Referral not required	
Find Providers In-Network	 Cigna.com/ifp-providers	
Medical Plans on Marketplace	Yes	
Marketplace Information	<ul style="list-style-type: none"> <li>Federal financial assistance subsidies are available for those who qualify.</li> <li>Medical plans include Pediatric Vision for children and young adults up to age 19.</li> <li>Medical plans purchased on the Marketplace include the Cigna Pediatric plan for children and young adults up to age 20.</li> </ul>	
	 Pediatric Dental Summary of Benefits – Maryland	
	 Maryland Health Connection	
	 Marketplace Subsidies	
Pediatric Dental plans on Marketplace	Yes (included in Medical plan)	
Pediatric Dental	<ul style="list-style-type: none"> <li>Medical plans include Pediatric Vision for children and young adults up to age 19.</li> <li>A Cigna Medical plan includes the Cigna Dental Pediatric plan for children and young adults up to age 19 for plans purchased off Marketplace.</li> </ul>	
	 Pediatric Dental Summary of Benefits – Maryland	
	 Pediatric Dental & Pediatric Vision	
Other Information	 Enrollment Information	
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Plan Name	Cigna Connect Plans	
Market Availability	St. Louis: Franklin, Jefferson, Lincoln, St. Charles, St. Francois, Ste. Genevieve, St. Louis, St. Louis City, Warren and Washington counties	
Plan Type	Exclusive Provider Organization (EPO)	
Plans		 Cigna Connect HSA Bronze 6000
		 Cigna Connect Flex Bronze 6400
		 Cigna Connect HSA Silver 2700
		 Cigna Connect Flex Silver 4000
		 Cigna Connect Flex Silver 3000
		 Cigna Connect Flex Silver 2500
		 Cigna Connect Flex Gold 1400
		 Cigna Connect Flex Gold 1000
		 Plan Comparison
Network Information	<b>Connect Network</b>	
	 Connect Network Flyer	
	 MO State Specific Connect Network Flyer	
<b>To Remain In-Network When:</b>		
Home	Use health care professionals in the Connect Network	
Traveling	Covered for emergency medical services as defined in the policy. See plan document for details.	
Primary Care Physician	PCP selection encouraged	
Specialist Physician	Use Specialists in the Connect Network	
Referral (In-Network Specialist)	Referral encouraged	
Out-of-Network	Out of network benefits are not covered, except in the case of an emergency medical condition as defined by the policy. To remain in network visit a provider in the Connect Network in your area.	
Find Providers In-Network	 Cigna.com/ifp-providers	

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Plan Name	Cigna Connect Plans
Medical plans on Marketplace	Yes
Marketplace Information	<ul style="list-style-type: none"> <li>Federal financial assistance subsidies are available for those who qualify.</li> <li>Medical plans include Pediatric Vision for children and young adults up to age 19.</li> </ul>
	 Federal Marketplace
	 Marketplace Subsidies
Pediatric Dental plans on Marketplace	No
Pediatric Dental	<ul style="list-style-type: none"> <li>A Cigna Medical plan includes the Cigna Dental Pediatric plan for children and young adults up to age 19 for plans purchased off Marketplace.</li> </ul>
	 Pediatric Dental Summary of Benefits – FedVip
Other Information	<ul style="list-style-type: none"> <li>Medical plans include Pediatric Vision for children and young adults up to age 19.</li> </ul>
	 Pediatric Dental & Pediatric Vision
	 Enrollment Information
	 Enrollment Flyer
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Plan Name	Cigna Access Plans	
Market Availability	Statewide	
Plan Type	Preferred Provider Organization (PPO)	
Plans		 Cigna Access HSA Bronze 6200
		 Cigna Access Flex Silver 4000
		 Cigna Access Flex Gold 1250
		 Plan Comparison
Network Information	Open Access Plus (OAP) Network	
	 OAP Network Flyer	
To Remain In-Network When:		
Home	Use health care professionals in the OAP Network	
Traveling	Use health care professionals in the OAP Network	
Primary Care Physician	PCP selection not required	
Specialist Physician	Use Specialists in the OAP Network to remain in-network	
Referral (In-Network Specialist)	Referral not required	
Find Providers In-Network	 Cigna.com/ifp-providers	
Medical plans on Marketplace	No	
Pediatric Dental plans on Marketplace	No	
Pediatric Dental	<ul style="list-style-type: none"> <li>A Cigna Medical plan includes the Cigna Dental Pediatric plan for children and young adults up to age 19 for plans purchased off Marketplace.</li> </ul>	
	 Pediatric Dental Summary of Benefits – Fed Vip	
Other Information	<ul style="list-style-type: none"> <li>Pediatric Vision is included for children and young adults up to age 19.</li> </ul>	
	 Pediatric Dental & Pediatric Vision	
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Plan Name	Cigna Access Plans	
Market Availability	Statewide	
Plan Type	Preferred Provider Organization (PPO)	
Plans		 Cigna Access HSA Bronze 6300
		 Cigna Access HSA Silver 2700
		 Plan Comparison
Network Information	Open Access Plus (OAP) Network	
	 OAP Network Flyer	
To Remain In-Network When:		
Home	Use health care professionals in the OAP Network	
Traveling	Use health care professionals in the OAP Network	
Primary Care Physician	PCP selection not required	
Specialist Physician	Use Specialists in the OAP Network to remain in-network	
Referral (In-Network Specialist)	Referral not required	
Find Providers In-Network	 Cigna.com/ifp-providers	
Medical plans on Marketplace	No	
Pediatric Dental plans on Marketplace	No	
Pediatric Dental	<ul style="list-style-type: none"> <li>A Cigna Medical plan includes the Cigna Dental Pediatric plan for children and young adults up to age 19 for plans purchased off Marketplace.</li> </ul>	
		 Pediatric Dental Summary of Benefits – Fed Vip
Other Information	<ul style="list-style-type: none"> <li>Pediatric Vision is included for children and young adults up to age 19.</li> </ul>	
		 Pediatric Dental & Pediatric Vision
		 Enrollment Information
		 Enrollment Flyer
	 Cigna Pharmacy	

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# 2016 CIGNA MEDICAL PLANS Tennessee

























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



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Plan Name	Cigna Health Plans	Cigna Connect Plans
Market Availability	Memphis: Fayette, Haywood, Lauderdale, Shelby, Tipton counties	Nashville & Tri-Cities: Carter, Cheatham, Davidson, Greene, Hancock, Hawkins, Johnson, Montgomery, Robertson, Rutherford, Sullivan, Sumner, Trousdale, Unicoi, Washington, Williamson, Wilson counties
Plan Type	Preferred Provider Organization (PPO)	Exclusive Provider Organization (EPO)
Plans	  Cigna Health Savings 6000	  Cigna Connect HSA Bronze 6000
	  Cigna Health Flex 6400	  Cigna Connect Flex Bronze 6400
	  Cigna Health Savings 2700	  Cigna Connect HSA Silver 2700
	  Cigna Health Flex 2250	  Cigna Connect Flex Silver 2250
	  Cigna Health Flex 4000	  Cigna Connect Flex Silver 4000
	  Cigna Health Flex 1200	  Cigna Connect Flex Gold 1200

 Plan Comparison

	LocalPlus Network	Connect Network
Network Information	 LocalPlus Network Flyer	 Connect Network Flyer
	 Memphis, TN State Specific LocalPlus Network Flyer	 Nashville, TN State Specific Connect Network Flyer  Tri-cities, TN State Specific Connect Network Flyer
To Remain In-Network When:		
Home	Use health care professionals in the LocalPlus Network	Use health care professionals in the Connect Network
Traveling	In a LocalPlus Network area, customers must see a LocalPlus Network provider to remain in-network. When traveling, visit LocalPlus providers in other LocalPlus Network areas for in-network benefits. If outside of a LocalPlus Network area, access the Cigna Open Access Plus Network for in-network benefits.	Covered for emergency medical services as defined in the policy. See plan document for details.
Primary Care Physician	PCP selection not required	PCP selection required
Specialist Physician	Use Specialists in the LocalPlus Network to remain in-network	Use Specialists in the Connect Network
Referral (In-Network Specialist)	Referral not required	Referral required
Out-of-Network	Covered. See plan benefits for details.	Out of network benefits are not covered, except in the case of an emergency medical condition as defined by the policy. To remain in network, visit a provider in the Connect Network in your area.

Find Providers In-Network

 [Cigna.com/ifp-providers](http://Cigna.com/ifp-providers)

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Plan Name	Cigna Health Plans	Cigna Connect Plans
Medical plans on Marketplace	Yes	
Marketplace Information	<ul style="list-style-type: none"> <li>Federal financial assistance subsidies are available for those who qualify.</li> </ul> <p> Federal Marketplace</p> <p> Marketplace Subsidies</p>	
Pediatric Dental plans on Marketplace	Yes	
Pediatric Dental	<ul style="list-style-type: none"> <li>The Cigna Dental Pediatric and Cigna Dental Family + Pediatric plans are available to purchase on the FFM Marketplace for Tennessee.</li> </ul> <p> Pediatric Dental Summary of Benefits – FedVip</p> <p> Family + Pediatric Dental Summary of Benefits – FedVip</p>	
Other Information	<ul style="list-style-type: none"> <li>A Cigna Medical plan includes the Cigna Dental Pediatric plan for children and young adults up to age 19 for plans purchased off Marketplace.</li> </ul> <p> Pediatric Dental Summary of Benefits – FedVip</p> <ul style="list-style-type: none"> <li>Medical plans include Pediatric Vision for children and young adults up to age 19.</li> </ul> <p> Pediatric Dental &amp; Pediatric Vision</p> <p> Enrollment Information</p> <p> Enrollment Flyer</p> <p> Cigna Pharmacy</p>	

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# 2016 CIGNA MEDICAL PLANS


## Texas – Dallas & Austin



























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Plan Name	Cigna Vantage Plans	Cigna FocusIn Plans
Market Availability	Austin: Hays, Travis, Williamson counties Dallas: Collin, Cooke, Dallas, Denton, Ellis, Erath, Fannin, Grayson, Henderson, Hood, Hunt, Johnson, Kaufman, Navarro, Palo Pinto, Parker, Rockwall, Somervell, Tarrant, Wise counties	Dallas: Collin, Dallas, Denton, Ellis, Rockwall, Tarrant counties
Plan Type	Exclusive Provider Organization (EPO)	Exclusive Provider Organization (EPO)
Plans	  Cigna Vantage HSA Bronze 6000	  Cigna FocusIn HSA Bronze 6000
	  Cigna Vantage Flex Bronze 6400	  Cigna FocusIn Flex Bronze 6400
	  Cigna Vantage HSA Silver 2700	  Cigna FocusIn HSA Silver 2700
	  Cigna Vantage Flex Silver 2750	  Cigna FocusIn Flex Silver 2000
	  Cigna Vantage Flex Silver 5000	  Cigna FocusIn Flex Silver 4000
		  Cigna FocusIn Flex Silver 5000
	  Cigna Vantage Flex Gold 1200	  Cigna FocusIn Flex Gold 1000

 Plan Comparison

	LocalPlus Network	Focus Network
Network Information	 LocalPlus Network Flyer  Dallas & Austin State Specific LocalPlus Network Flyer	 Dallas State Specific Focus Network Flyer
To Remain In-Network When:		
Home	Use health care professionals in the LocalPlus Network	Use health care professionals in the Focus Network
Traveling	In a LocalPlus Network area, customers must see a LocalPlus Network provider to remain in-network. When traveling, visit LocalPlus providers in other LocalPlus Network areas for in-network benefits. If outside of a LocalPlus Network area, access the Cigna Open Access Plus Network for in-network benefits.	Covered for emergency medical services as defined in the policy. See plan document for details.
Primary Care Physician	PCP selection not required	PCP selection not required
Specialist Physician	Use Specialists in the LocalPlus Network to remain in-network	Use Specialists in the Focus Network
Referral (In-Network Specialist)	Referral not required	Referral not required
Out-of-Network	Out of network benefits are not covered, except in the case of an emergency medical condition as defined by the policy. To remain in network, visit a provider in the LocalPlus Network in your area.	Out-of-network benefits are not covered. To remain in-network, visit a provider in the Focus Network, except in the case of an emergency medical condition as defined by the policy.

Find Providers In-Network

 [Cigna.com/ifp-providers](http://Cigna.com/ifp-providers)

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# 2016 CIGNA MEDICAL PLANS


## Texas – Dallas & Austin










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Plan Name	Cigna Vantage Plans	Cigna FocusIn Plans
Medical plans on Marketplace	No	Yes
Marketplace Information	<ul style="list-style-type: none"> <li>Federal financial assistance subsidies are available for those who qualify.</li> <li>Medical plans include Pediatric Vision for children and young adults up to age 19.</li> </ul>	
Pediatric Dental plans on Marketplace	Yes	
Pediatric Dental	<ul style="list-style-type: none"> <li>The Cigna Dental Pediatric and Cigna Dental Family + Pediatric plans are available to purchase on the FFM Marketplace for Texas.</li> </ul> <p> <a href="#">Pediatric Dental Summary of Benefits – FedVip</a></p> <p> <a href="#">Family + Pediatric Dental Summary of Benefits – FedVip</a></p> <p> <a href="#">Federal Marketplace</a></p> <p> <a href="#">Marketplace Subsidies</a></p> <ul style="list-style-type: none"> <li>A Cigna Medical plan includes the Cigna Dental Pediatric plan for children and young adults up to age 19 for plans purchased off Marketplace.</li> </ul> <p> <a href="#">Pediatric Dental Summary of Benefits – FedVip</a></p>	
Other Information	<ul style="list-style-type: none"> <li>Medical plans include Pediatric Vision for children and young adults up to age 19.</li> </ul> <p> <a href="#">Pediatric Dental &amp; Pediatric Vision</a></p> <p> <a href="#">Enrollment Information</a></p> <p> <a href="#">Enrollment Flyer</a></p> <p> <a href="#">Cigna Pharmacy</a></p>	

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# 2016 CIGNA MEDICAL PLANS Texas – Houston

























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Plan Name	Cigna Vantage Plans	Cigna Connect Plans
Market Availability	Houston: Austin, Brazoria*, Brazos, Chambers*, Fort Bend, Galveston, Grimes, Harris, Liberty, Montgomery, San Jacinto*, Walker*, Waller, Washington (*Partial counties)	Houston: Partial counties of Brazoria, Fort Bend, Galveston, Harris, Liberty and Montgomery
Plan Type	Exclusive Provider Organization (EPO)	Health Maintenance Organization (HMO)
Plans	  Cigna Vantage Flex Bronze 6400	  Cigna Connect HSA Bronze 6000
		  Cigna Connect Flex Bronze 6400
	  Cigna Vantage Flex Silver 2750	  Cigna Connect HSA Silver 2700
		  Cigna Connect Flex Silver 3000
	  Cigna Vantage Flex Silver 5000	  Cigna Connect Flex Silver 4000
		  Cigna Connect Flex Silver 5000
	  Cigna Vantage Flex Gold 1000	  Cigna Connect Flex Gold 1500
		  Cigna Connect Flex Gold*

 Plan Comparison

	LocalPlus Network	Connect Network
Network Information	 LocalPlus Network Flyer	 Connect Network Flyer
	 Houston State Specific LocalPlus Network Flyer	 Houston State Specific Connect Network Flyer
<b>To Remain In-Network When:</b>		
Home	Use health care professionals in the LocalPlus Network	Use health care professionals in the Connect Network
Traveling	In a LocalPlus Network area, customers must see a LocalPlus Network provider to remain in-network. When traveling, visit LocalPlus providers in other LocalPlus Network areas for in-network benefits. If outside of a LocalPlus Network area, access the Cigna Open Access Plus Network for in-network benefits.	Covered for emergency medical services as defined in the policy. See plan document for details.
Primary Care Physician	PCP selection not required	PCP selection required
Specialist Physician	Use Specialists in the LocalPlus Network to remain in-network	Specialist must be in the Connect Network
Referral (In-Network Specialist)	Referral not required	Referral required

\* Plan is not offered on the Health Insurance Marketplace.

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# 2016 CIGNA MEDICAL PLANS


## Texas – Houston











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Plan Name	Cigna Vantage Plans	Cigna Connect Plans
Out-of-Network	<p><b>Out-of-network benefits are not covered.</b> To remain in-network, visit a provider in the LocalPlus Network in your area, except in the case of an emergency medical condition as defined by the policy.</p>	<p><b>Out-of-network benefits are not covered.</b> To remain in-network, visit a provider in the Connect Network, except in the case of an emergency medical condition as defined by the policy.</p>
Find Providers In-Network	 <a href="http://Cigna.com/ifp-providers">Cigna.com/ifp-providers</a>	
Medical plans on Marketplace	No	Yes*
Marketplace Information	<ul style="list-style-type: none"> <li>Federal financial assistance subsidies are available for those who qualify.</li> <li>Medical plans include Pediatric Vision for children and young adults up to age 19.</li> </ul> <p style="text-align: center;"> Federal Marketplace</p> <p style="text-align: center;"> Marketplace Subsidies</p>	
Pediatric Dental plans on Marketplace	Yes	
Pediatric Dental	<ul style="list-style-type: none"> <li>The Cigna Dental Pediatric and Cigna Dental Family + Pediatric plans are available to purchase on the FFM Marketplace for Houston, Texas.</li> </ul> <p style="text-align: center;"> Pediatric Dental Summary of Benefits – FedVip</p> <p style="text-align: center;"> Family + Pediatric Dental Summary of Benefits – FedVip</p> <ul style="list-style-type: none"> <li>The Cigna Dental Pediatric plan for children and young adults up to age 19 is added when a Cigna Medical plan is purchased.</li> </ul> <p style="text-align: center;"> Pediatric Dental Summary of Benefits – FedVip</p>	
Other Information	<ul style="list-style-type: none"> <li>Medical plans include Pediatric Vision for children and young adults up to age 19.</li> </ul> <p style="text-align: center;"> Pediatric Dental &amp; Pediatric Vision</p> <p style="text-align: center;"> Enrollment Information</p> <p style="text-align: center;"> Enrollment Flyer</p> <p style="text-align: center;"> Cigna Pharmacy</p>	

\* Cigna Connect Flex Gold is not sold on the Health Insurance Marketplace

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# CIGNA PEDIATRIC DENTAL AND VISION

## Pediatric Dental

Cigna Dental Pediatric plan provides Essential Health Benefits (EHB) for children and young adults up to age 19\* both on and off the Marketplace. On and off the Marketplace provide different scenarios:

### Off the Marketplace

- > Cigna Dental Pediatric plan is included with all Cigna medical plans sold off Marketplace.

### On the Marketplace

- > Cigna Dental Pediatric plans are available for purchase in Arizona, Colorado, Tennessee and Texas.
- > Cigna Dental Family + Pediatric plans are also available for purchase in Arizona, Colorado, Tennessee and Texas.
- > Cigna Dental Pediatric is embedded in the medical plan in Maryland.

\* Colorado pediatric dental coverage is up to age 20.

## Pediatric Vision

The Pediatric Vision plan is included with all Cigna Medical plans. The benefits cover dependent children and young adults up to age 19.

What's covered:

- > **Examinations** – One vision and eye health evaluation per year by an Optometrist or an Ophthalmologist.
- > **Lenses (Glasses)** – One pair of prescription plastic polycarbonate or glass lenses per year.
- > **Frames** – One frame for prescription lenses from the Pediatric Frame Collection.
- > **Contact Lenses** – One pair or a single purchase of a supply of contact lenses may be substituted for lenses and frames. A contact lens allowance can be applied towards contact lens materials and the cost of professional services, such as fitting and evaluation.
- > **Low Vision Coverage** – One comprehensive low vision evaluation, including one follow-up care visit and one low vision aid, per year. Supplemental professional low vision services and aids are covered in full once every 12 months for Pediatric Vision benefit customers with partial sight, or whose sight is not fully correctable with surgery, pharmaceuticals, contact lenses or glasses.

Some Cigna Vision Network Eye Care Professionals may not offer these services. Customers should check with individual eye care professionals before scheduling an appointment. Please see the Pediatric Vision plan summary for more details.

Visit [Cigna.com/ifp-provider](http://Cigna.com/ifp-provider) to view a list of Eye Care Professionals and call 877.Cigna.15 or direct customer to call 866.494.2111 for more information.

### Cigna Pediatric Dental Summary of Benefits

- ↓ Arizona, Georgia, Florida, Missouri, South Carolina, Tennessee, Texas
- ↓ California – Standard (California)
- ↓ California – Custom (Cigna)
- ↓ Colorado
- ↓ Connecticut
- ↓ Maryland
- ↓ North Carolina

### Cigna Family + Pediatric Dental Summary of Benefits

- ↓ Arizona, Florida, Tennessee, Texas
- ↓ Colorado

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# CIGNA DENTAL

**Need help?** Connect with a licensed Cigna Representative.



Call 877.Cigna.15. For detailed plan information, visit the Cigna Broker Portal.  [CignaforBrokers.com](https://CignaforBrokers.com)

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# WHY CIGNA DENTAL?

Cigna Dental plans offer flexible benefits and premium levels to meet your customers' needs and budget, plus:

- > **Over 92,000<sup>1</sup> providers nationwide** in our Cigna DPPO Advantage Network.
- > **Access to over 193,000<sup>1</sup> office locations.**
- > **The option to go out-of-network.**
- > **Plans are available for all ages,** including those 65 and older.
- > **15% discount** off monthly premiums for any additional family members on plan.
- > **No referral** needed to see a specialist.
- > When using a Cigna DPPO Advantage Network provider, there is no need to submit claims.
- > **No application or processing fees.**
- > The opportunity to **waive the waiting period** so there's no wait for benefits to begin.<sup>2,3</sup> (See eligibility rules, not applicable in MO and RI.)<sup>4</sup>
- > **24/7 live customer service** at 866.494.2111.

1. Data as of June 2015.

2. Waiting periods may apply and differ by state. Not applicable in MO and RI. Waiting periods may be waived with 12 months of continuous prior coverage, (excludes orthodontia benefits). Some states may have shorter waiting periods.

3. Some restrictions may apply. Not applicable for orthodontia. See a plan detail document for more detail.

4. Not applicable to orthodontia. Waiting periods do not apply in MO and RI.

5. Some preventive expenses may not be covered, like athletic mouth guards. Refer to the Summary of Benefits or the Policy for a listing of covered and non-covered services.

Customers may be eligible to have the waiting period waived after 12 months of continuous prior coverage.<sup>4</sup>

With all of our dental plans, preventive services are covered at 100%<sup>5</sup> when visiting a Cigna DPPO Advantage provider, customers don't pay application or processing fees, and they don't need referrals to see specialists.

To see providers in the Cigna Dental Network visit [Cigna.com/ifp-providers](https://www.cigna.com/ifp-providers).

## NOTE:

myCigna Dental is now Cigna Dental.

New name, Same plan.

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The chart below outlines a few examples of savings with a Cigna Dental 1500 Plan. It compares using a Cigna DPPO Advantage Network provider, compared with using an out-of-network provider and not having dental insurance.

	CLASS CATEGORY	CIGNA DPPO ADVANTAGE NETWORK*	OUT-OF-NETWORK PROVIDERS	WITHOUT DENTAL INSURANCE
Cleaning (Adult Prophy) – D1110	Class I	\$0 <sup>1</sup>	\$44 <sup>1</sup>	\$88
Filling (2 surfaces) – D2392	Class II	\$26 <sup>1</sup>	\$150 <sup>1</sup>	\$210
Crown (Porcelain & High Noble Metal) – D2750	Class III	\$352 <sup>1</sup>	\$827 <sup>1</sup>	\$1,084
Orthodontics (Braces) – D8080	Class IV	\$2,093 <sup>1</sup>	\$4,891 <sup>1</sup>	\$6,302

**With a Cigna Preventive or Cigna Dental 1000 plan, services may not be covered and discounts may vary. Chart is estimated, benefits may vary by provider and location.**

1. Estimate based on the national average of a Cigna Dental 1500 plan; subject to deductible and coinsurance (as applicable), and contracted rate (for Cigna DPPO Advantage Network providers); results in specific states may vary. If customers visit an out-of-network provider, they would be responsible for the difference in the amount that Cigna reimburses (i.e., Maximum Allowable Charge [MAC]) for such services and the amount charged by the dentist.

### Flexible plan options starting with premiums from \$18 to \$44<sup>3</sup>

		<b>Cigna Dental 1500</b>
		Orthodontia services <sup>4,5</sup>
	<b>Cigna Dental 1000</b>	Basic and major restorative services <sup>4</sup>
<b>Cigna Dental Preventive</b>	Basic and major restorative services <sup>4</sup>	Basic and major restorative services <sup>4</sup>
Diagnostic and preventive services	Diagnostic and preventive services	Diagnostic and preventive services

\$18 a month<sup>3</sup> \$39 a month<sup>3</sup> \$44 a month<sup>3</sup>

Some services may have limitations or may not be covered. Coinsurance percentages and covered services may be different in some states. Refer to the Summary of Benefits or the Policy for a complete listing of eligible covered and non-covered services.

2. Some preventive expenses may not be covered, like athletic mouth guards. Refer to the Summary of Benefits or the Policy for a listing of eligible covered and non-covered services.
3. Premiums vary by area and age. Estimates are based on an individual aged 60 or over in Dallas, TX, zip code 75001 through 12/31/2015.
4. Waiting periods may apply and differ by state. Not applicable in MO and RI.

### Cigna Dental 1500<sup>6</sup>

**\$1,500 Annual Benefit Maximum**

**Paid at 100%<sup>2</sup> Preventive Services** (deductible waived, frequency limits may apply)

- › Oral exams
- › Routine cleanings
- › Routine x-rays

**Paid at 80%<sup>5</sup> Basic Restorative Services<sup>4,6</sup>** (after deductible, frequency limits may apply)

- › Fillings
- › Nonroutine x-rays
- › Routine tooth extraction

**Paid at 50%<sup>7</sup> Major Restorative Services<sup>4,6</sup>** (after deductible, frequency limits may apply)

- › Periodontal (deep cleaning)
- › Periodontal maintenance
- › Crowns
- › Root canal therapy
- › Wisdom tooth extraction
- › Dentures/partials
- › Bridges

**Paid at 50%<sup>8</sup> Orthodontia<sup>4,9</sup>** (after separate \$50 deductible and \$1,000 lifetime maximum, frequency limits may apply)

5. Some expenses may not be covered, including prescription drugs. Refer to the Summary of Benefits or the Policy for more details.
6. In Maryland, some procedures may fall into different classes. See Summary of Benefits for details.
7. Some services may have limitations or not be covered, like crowns, dentures and bridges. Refer to the Summary of Benefits or the Policy for more details.
8. Refer to the Summary of Benefits or the Policy for more details.
9. Orthodontia has a separate \$50 deductible and a Lifetime Maximum of \$1,000 per person.

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# PLAN INFORMATION

## Help customers choose the coverage that's right for them.

Cigna offers cost-effective, flexible dental coverage for the whole family. With a Cigna dental plan, preventive services like annual cleanings and routine x-rays are covered at 100%<sup>1</sup>, when visiting a Cigna DPPO Advantage Network provider, with no deductible required. Benefits and premium levels are flexible to meet varying needs and budgets.

- > **Cigna Dental Preventive** — Our most cost-effective plan. It covers 100%<sup>1</sup> of preventive services like exams, cleanings and routine x-rays when visiting a Cigna DPPO Advantage provider.
- > **Cigna Dental 1000** — Covers preventive services at 100%<sup>1</sup> when visiting a Cigna DPPO Advantage provider. After the customer has reached the \$50 per person, or the \$150 per family annual deductible, it covers basic restorative services at 80%<sup>2</sup> and major restorative services at 50%<sup>2</sup> – up to \$1,000 each calendar year.
- > **Cigna Dental 1500** — Covers preventive services at 100%<sup>1</sup> when visiting a Cigna DPPO Advantage Network provider. After the customer has reached the \$50 per person, or the \$150 per family annual deductible, it covers in network basic restorative services at 80%<sup>2</sup> and major restorative services at 50%<sup>2</sup> – up to \$1,500 each calendar year. Orthodontia has a separate deductible of \$50. Once the customer has reached that, orthodontia is covered at 50%<sup>3</sup> up to the per person lifetime maximum of \$1,000.

Customers may be eligible to have the waiting period<sup>4</sup> waived after 12 months of continuous prior coverage.

 **State Policy Disclosures, Exclusions & Limitations**

1. Some preventive expenses may not be covered like athletic mouth guards. Refer to the Summary of Benefits or the Policy for a listing of covered and non-covered services.
2. Some expenses may not be covered, including prescription drugs. Refer to the Summary of Benefits or the Policy for more details. North Carolina out-of-network benefits are 5% different. See the Summary of Benefits for details.
3. Refer to the Summary of Benefits or the Policy for more details.
4. Waiting periods may apply and differ by state. Not applicable in MO. Waiting periods may be waived if the customer has had 12 months of continuous prior coverage, (excludes orthodontia benefits). Some states may have shorter waiting periods.

# DENTAL ENROLLMENT INFORMATION


## Cigna Dental plans

Customers may purchase Cigna Dental Preventive, Cigna Dental 1000 and Cigna Dental 1500 plans anytime throughout the year.

When purchasing a dental plan with a medical plan, the effective date of a dental plan can be the first day of the following month after submitting an application (or when indicated up to the last effective date for the open enrollment period), as long as it is submitted on or before the 15<sup>th</sup> of the prior month.

When purchasing a dental plan without a medical plan, including in states where Cigna Medical plans are not sold, applications submitted through the last day of the month prior will have an effective date of the first of the following month (or when indicated).

Learn more about dental plan enrollment.
















 [Dental Enrollment Information flyer](#)

## OUR DENTAL NETWORKS


Our Cigna DPPO Advantage Network spans across the U.S.\* When visiting a Cigna DPPO Advantage Network provider, preventive services such as routine checkups, cleanings and x-rays are covered at 100%.\*\*

There is also the flexibility to see dentists who are not in the Cigna DPPO Advantage Network, although it will cost more.

Find in-network providers at [Cigna.com/ifp-providers](http://Cigna.com/ifp-providers).

Cigna Dental Preventive Plan	Cigna Dental 1000 Plan	Cigna Dental 1500 Plan
<b>Cigna DPPO Advantage Network</b>		
 <a href="#">Plan Info – AK &amp; MA</a>	 <a href="#">Plan Info – AK &amp; MA</a>	 <a href="#">Plan Info – AK &amp; MA</a>
 <a href="#">Plan Info – NC</a>	 <a href="#">Plan Info – NC</a>	 <a href="#">Plan Info – NC</a>
 <a href="#">Plan Info – NY</a>	 <a href="#">Plan Info – NY</a>	 <a href="#">Plan Info – NY</a>
 <a href="#">Plan Info – MD</a>	 <a href="#">Plan Info – MD</a>	 <a href="#">Plan Info – MD</a>
 <a href="#">Plan Info – All other states except WA</a>	 <a href="#">Plan Info – All other states except WA</a>	 <a href="#">Plan Info – All other states except WA</a>

### Useful Links

 [65+ Flyer](#)

 [Why Cigna Dental Flyer](#)

 [Dental Display Flyer – Tri-fold](#)

 [Dental Enrollment Flyer](#)

 [OHIP Flyer](#)

 [Pediatric Dental](#)

\*All states except Washington state at this time.

\*\*Some preventive expenses may not be covered, like athletic mouth guards. Refer to the Summary of Benefits or the Policy for a listing of eligible covered and non-covered services.

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# CIGNA SUPPLEMENTAL

**Need help?** Connect with a licensed Cigna Representative.

 Call 877.Cigna.15. For detailed plan information, visit the Cigna Broker Portal.  [AgentViewCigna.com](https://AgentViewCigna.com)

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# CIGNA SUPPLEMENTAL BENEFITS

## Plan information

We offer Supplemental products to add to our medical and dental plans.

Our supplemental solutions offer a broad option of plan designs, riders and price points which allow you to personalize affordable options for each client. The policies also offer you competitive commissions, so when sold in conjunction with medical or stand-alone, you can help protect your bottom line and your customer's at the same time.

## As a broker, it's easy to do business with Cigna

With our single enrollment portal, you can easily mix and match various products in a single enrollment session. We also offer webinars, newsletters, sales and enrollment support online or via phone. See just how easy it is to do business with Cigna.

- > Enjoy a quick turnaround
- > Advanced commissions that are paid daily
- > Sell by phone without a "wet" signature
- > Agent incentives and bonus opportunities
- > No annual policy fee
- > Available to quote on a smartphone using ExpressQuote
- > Combo application for Cancer and Heart Attack & Stroke

## What we offer

To help protect your customer's health, wealth and financial future, we are pleased to offer a comprehensive suite of supplemental solutions.

## Cigna *Flexible Choice* Cancer and Heart Attack & Stroke Insurance

Provides your customers with lump-sum benefits when diagnosed with covered cancer and/or heart conditions and stroke.

- > Flexible lump-sum benefits from \$5k-\$100k to use any way the customer wants
- > Issue ages from 18-99
- > Individual, Couple, Single Parent, Family Coverage Options
- > Guaranteed renewable for life\*
- > Riders for added flexibility (for an additional premium)\*\*
- > Customer decides how to use the cash benefit, which is directly payable to them. The lump-sum benefits can be used to cover:
  - Deductibles/coinsurance
  - Rehabilitation
  - Paying bills\*\*\*
  - Childcare assistance\*\*\*
  - Hotel stays for traveling family members\*\*\*

\*Subject to the company's right to increase premiums on a class basis.

\*\*Rider availability varies by state.

\*\*\*Benefits received in excess of medical expenses may be considered taxable income. Customers should consult a tax advisor.



## Medicare Supplement

We make it easy for people to get the care they need from the doctor they choose.

We offer a few different solutions, depending on your client's state of residence and personal needs.

Our insurance policies have multiple rate classes based on a customer's current health, medical history and our underwriting guidelines<sup>1</sup>.

## What customers may pay

Below is an example of the premium for our highest benefit dental plan with a Supplement policy.


	Monthly premium example
Cigna Dental 1500 Plan	\$35*
Lump-sum Cancer Policy \$20,000 benefit	\$18.63**


\*Cigna Dental plan premiums vary by area and age. Estimates are based on an individual age 25–59 in Dallas, TX, area code 75001 through 12/31/2016.

\*\*Cigna Supplemental policy estimate based on a male/female, residing in Texas, age 40–44.

Medicare Supplement policies are insured by American Retirement Life Insurance Company and Loyal American Life Insurance Company. No insurance company or agents are connected with or endorsed by Medicare, Social Security or any other governmental agency.

To see all of our Supplemental policies, check out the link below

 [What we sell](#)

 [Supplemental products by state flyer](#)

For additional Supplemental resource materials access

 [AgentViewCigna.com](#)

1. Does not apply to applicants during open enrollment or any guaranteed issue period.

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# RESOURCES

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# USEFUL DOCUMENTS

## MEDICAL

Flyers	Network flyers – High-Level
Why Choose Cigna	TX (Houston), AZ (Phoenix), CO (Denver), MO (St. Louis), TN (Nashville + Tri Cities) - Connect Network
NAAN Benefits flyer	CA, FL, GA, TN (Memphis), TX (Houston, Austin, Dallas), CO (Denver Metro and Others) - LocalPlus Network
RPO Savings flyer	CT, AZ, MD, NC, SC - Open Access Plus Network

### Network flyers – State-specific

AZ (Phoenix) - State-specific Network flyer - Connect Network
CA - State-specific Network flyer - LocalPlus Network
CO (Denver Metro & Others) - State-specific Network flyer - Local Plus Network
CO (Denver) - State-specific Network flyer - Connect Network
MO (St. Louis) - State-specific Network flyer - Connect Network
FL - State-specific Network flyer - Local Plus Network
GA - State-specific Network flyer - Local Plus Network
TN (Nashville) - State-specific Network flyer - Connect
TN (Memphis) - State-specific Network flyer - Local Plus Network
TX (Dallas) - State-specific Network flyer - Focus Network
TN (Tri-cities) - State-specific Network flyer - Connect Network
TX (Houston) - State-specific Network flyer - Connect Network
TX (Houston, Austin, Dallas) - State-specific Network flyer - Local Plus Network

Enrollment flyers	Plan comparisons
Enrollment Information (AZ)	Plan Comparison (AZ)
Enrollment Information (CA)	Plan Comparison (CA)
Enrollment Information (CO)	Plan Comparison (CO)
Enrollment Information (CT)	Plan Comparison (CT)
Enrollment Information (FL)	Plan Comparison (FL)
Enrollment Information (GA)	Plan Comparison (GA)
Enrollment Information (MD)	Plan Comparison (MD)
Enrollment Information (MO)	Plan Comparison (MO)
Enrollment Information (NC)	Plan Comparison (NC)
Enrollment Information (SC)	Plan Comparison (SC)
Enrollment Information (TN)	Plan Comparison (TN)
Enrollment Information (TX)	Plan Comparison (TX)

# USEFUL DOCUMENTS

## MEDICAL (continued)

### Summary of Benefits

Summary of Benefits (SOB) Access links in the state sections of the playbook or in the Broker Resource Center

### Summary of Benefits & Coverage

Summary of Benefits & Coverage (SBC)  
(Includes Cost Share and NAAN plans) Access in the Broker Resource Center

### Outline of Coverage

Outline of Coverage (OOC) (CT, FL, GA, MO, SC & TX)  
(Includes cost share and NAAN plans) Access in the Broker Resource Center

### Pharmacy flyers

↓ No Cost-Share Preventive Medications

↓ Cigna Home Delivery Quick Switch

↓ Cigna Home Delivery 5 Ways to save

↓ 4 & 5 Tier FAQs flyer

↓ Step Therapy - Plus & Premiere flyer

↓ Step Therapy - Essential flyer

↓ Step Therapy FAQs flyer

### Prescription Drug List

Cigna Premiere 5 Tier PDL (AZ, CT, MO & SC)

Cigna Essential 4 Tier PDL (CA)

Cigna Essential 5 Tier PDL (CO)

Cigna Plus 5 Tier PDL (GA, NC, TN & TX)

Cigna Premiere 5 Tier PDL (MD)

Cigna Plus 5 Tier (FL)

Please access paper PDLs in the Broker Resource Center or for more up-to-date information  
[Cigna.com/ifp-drug-list](http://Cigna.com/ifp-drug-list)

### Rate Sheets

Rate sheets Access in the Broker Resource Center

### Paper Applications

Paper applications Apply through [CignaforBrokers.com](http://CignaforBrokers.com) or access the paper applications in the Broker Resource Center

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## MEDICAL (continued)

### Broker Commission flyers

Broker Commission flyers Access in the Broker Resource Center

### Broker Bonus flyers

Broker Bonus flyers Access in the Broker Resource Center

## PEDIATRIC DENTAL

➔ Summary of Benefits (SOB)

Outline of Coverage (FL, GA, SC, TX) Access in the Broker Resource Center

Summary of Benefits & Coverage (SBC) (CO) Access in the Broker Resource Center

## STAND ALONE DENTAL

📄 Dental Enrollment flyer    📄 65+ Flyer    📄 Why Cigna Dental Flyer    📄 Dental Display Flyer    📄 OHIP Flyer

Applications Apply through [CignaforBrokers.com](https://www.cignaforbrokers.com) or access the paper applications in the Broker Resource Center

➔ Summary of Benefits

Outlines of Coverage (CA, CT, FL, GA, SC, TX) Access in the Broker Resource Center

# PHONE NUMBERS

Please note the Cigna.24 number will change as of January 1 to **866.494.2111** for medical inquiries. Dental inquiries phone number remains the same **800.Cigna.24**

## FOR IFP BROKERS

Tuo Password Reset	855.402.0171
Broker Call Center	877.Cigna15
Cigna Commission	800.903.7711

## FOR CUSTOMERS

Existing Customer Claim and Call Customer Service	866.494.2111
D2C New Business Customer Phone Number	866.GET.CIGNA (438.2446)
Medical inquiries	866.494.2111
Dental inquires	800.Cigna.24

## HPS

HPS Billing and Enrollment Off Marketplace Call Center	877.484.5967
HPS On Marketplace	877.900.1237

## CSB

CSB Customer Service	866.459.4272
CSB Broker Resource	877.454.0923

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For costs, and additional details about coverage,  
contact Cigna at 900 Cottage Grove Rd, Hartford, CT  
06152 or call 866.GET.Cigna (866.438.2446)

 **State Policy Disclosures, Exclusions & Limitations**



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