WHERE YOU RECEIVE CARE MATTERS

We'll help you choose wisely, avoid surprises and save money.

Did you know the cost of health care services, items and medications can vary based on where you receive them? It's true. And sometimes the cost difference can be significant. That's why your Cigna plan allows you to choose where to go, and we're here to provide the information you need to make the right choices for your needs and your budget.

Get to know your plan.

Before you make an appointment for medical care, review your health plan to understand:

- Services that are and are not covered.
- Which doctors and facilities are in-network and out-of-network.
- The costs you're responsible for, such as your deductible, copay and/or coinsurance.
- The differences in how much you will pay for going to different places of service, such as an office, outpatient facility or inpatient facility.

If you are looking to save on medical costs, seek care from in-network health care professionals and facilities which can typically provide services at a lower cost to you.

Talk with your doctor.

Knowing ahead of time how your health care professional will bill for the service can help you prepare.

To avoid surprises, always talk with your doctor beforehand. Ask specifically how a service, therapy or drug will be billed. This is important because sometimes your health care professional may bill differently than you might have expected. For example, if his or her office is associated with a larger facility, your doctor may bill your services as an outpatient facility visit instead of as an office visit.

Where to go. **Who to see.** **What it'll cost.**

Get information on these topics and more at **myCigna.com** or call the number on the back of your Cigna ID card.

Together, all the way.®

Cigna®

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