



KNOW BEFORE YOU GO

What you should know to get the most out of your Cigna plan.

Know what's covered.

Annual check-ups, immunizations and screenings can help detect or prevent serious diseases and keep you in tip-top shape.

According to the Centers for Disease Control and Prevention (CDC), Americans only use preventive services at about half the recommended rate, even though in-network preventive care is now 100% covered by insurance under the Affordable Care Act.*

So, before you go for your annual check-up, find out what basic services you qualify for, and what additional benefits your plan offers.

Know who's in-network.

You'll save big when you use a doctor, hospital or facility that's part of the Cigna network. Even though your primary care doctor may be in your plan's network, other providers they refer you to might be out-of-network. So, talk with your doctor about staying within your network for everything, including:

- › Lab work
- › Scheduled surgeries and procedures
- › Specialists
- › Other screenings

In-network lab work could save you up to 75%**

Questions to ask before you schedule a procedure.

- › Are all of the health care professionals involved in the procedure in my plan's network?
- › Is the facility where the procedure will be performed in my plan's network?
- › If lab work is needed, are you sending it to an in-network lab?
- › What tests will I need? Are there less expensive tests that are just as effective?

Be specific.

Just because a doctor's office says it accepts Cigna insurance doesn't mean the doctor is in your network.

Don't get surprised by a big bill. The more you know before you go for care, the more ways you can save. Visit **myCigna.com** or use the **myCigna** app to find in-network doctors, hospitals, and compare treatment costs.



Learn more at Cigna.com/takecontrol or visit **myCigna and see what else your plan covers.**

Together, all the way.®



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

** Savings estimate is based on an internal Cigna national study of 2013 lab utilization data, costs and discounts. Savings will vary.

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