Find a Health Care Provider

Through your health plan, you have access to the Cigna network of doctors, hospitals, and facilities. Cigna is a national network with over 1 million health care professionals and more than 6,300 facilities, offering you a range of quality choices to help you stay healthy. With this access, you will be guaranteed lower copays and coinsurance when you receive care from an in-network provider versus one that is out-of-network.

Steps to finding a Cigna Network provider

1. Go to alliedbenefit.com/ProviderNetworks and select “Cigna.”
2. Click on “Find a Doctor.”
3. Choose “Employer or School.”
4. Enter the geographic location you want to search and select the search type.
5. Select “Continue as guest.”
6. Fill in the “I Live in” field and click “Continue.”
7. Select plan option “PPO, Choice Fund PPO.”

In-Network vs. Out: What’s the difference?

To help you save money, your health plan provides access to a network of providers. These include:

- Doctors
- Hospitals
- Labs
- Radiology centers
- Surgical centers

To be a part of the plan’s network, these doctors and facilities must meet certain credential requirements and agree to accept a discounted rate for covered services under the health plan. These health care professionals are considered “in-network.”

If a doctor or facility has no contract with Cigna, they are considered “out-of-network” and can charge you full price. It’s usually much higher than the in-network discounted rate.

Why out-of-network care often costs more

You're probably being charged full price.

We don't have a contracted relationship with out-of-network doctors and facilities. So, we can't control what they charge for their services. And their rates may be higher than the discounted "in-network" rate.

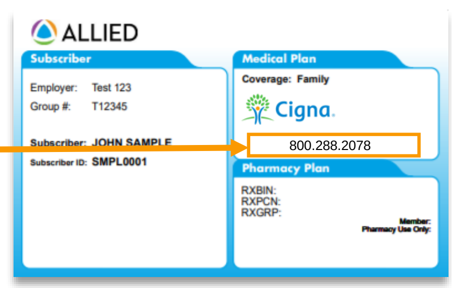
You may be billed for the difference between the doctor's bill and what your plan will pay.

Many health plans list an amount that is the most they'll pay for a certain service received out-of-network. If the doctor or facility charges more than your plan is willing to pay, you pay the difference. In-network doctors and facilities have agreed not to do that.

Your share of costs is different – and usually higher:

When you use a doctor or facility that is out-of-network, your deductible and other out-of-pocket costs may be much higher than the in-network cost. Review your plan materials for details on your specific medical plan.

Questions?
Call the toll-free number on the back of your ID card.



Better Value, Better Together

Cigna