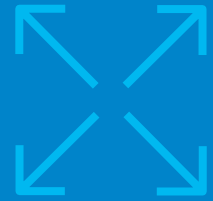


EASY ACCESS TO QUALITY CARE



CALIFORNIA – Cigna LocalPlus Network Information

Medical plans are available to residents living in the following counties in California:

North California: Alameda, Contra Costa, San Francisco, San Mateo, Santa Clara

Southern California: Los Angeles, Orange, Riverside, San Bernardino, San Diego

You have coast-to-coast coverage

Cigna medical plans in California offer the freedom to use health care professionals in the LocalPlus® Network. When outside of the LocalPlus Network service areas we offer in-network access to providers in the Open Access Plus Network.

How it works:

The LocalPlus Network provides access to health care professionals in your area and other parts of the country. Some of the health care professionals in the LocalPlus Network have separately earned the Cigna Care Designation – recognized for achieving top results on Cigna quality and cost-efficiency measures.

When you receive care from a health care professional or hospital in the LocalPlus Network the visit is considered in-network, which helps you incur less out-of-pocket expenses. The LocalPlus Network is a smaller network of participating health care professionals, specialists and hospitals within the larger Cigna Open Access Plus (OAP) Network. Cigna contracts with the LocalPlus Network of health care professionals to ensure that you have referral-free access to quality care, and to keep your health care costs lower.

When you are traveling and you are not in a LocalPlus service area, you have access to health care professionals in the Open Access Plus Network and the visit is considered in-network.

You also have the freedom to visit a health care professional or hospital not in the network at any time, but you will pay more out-of-pocket for that visit.¹

To see a list of health care professionals in the LocalPlus Network, including when you are away from home, visit Cigna.com/ifp-providers or call 800.Cigna.24.

Additional features, tools and resources that come with your medical plan:

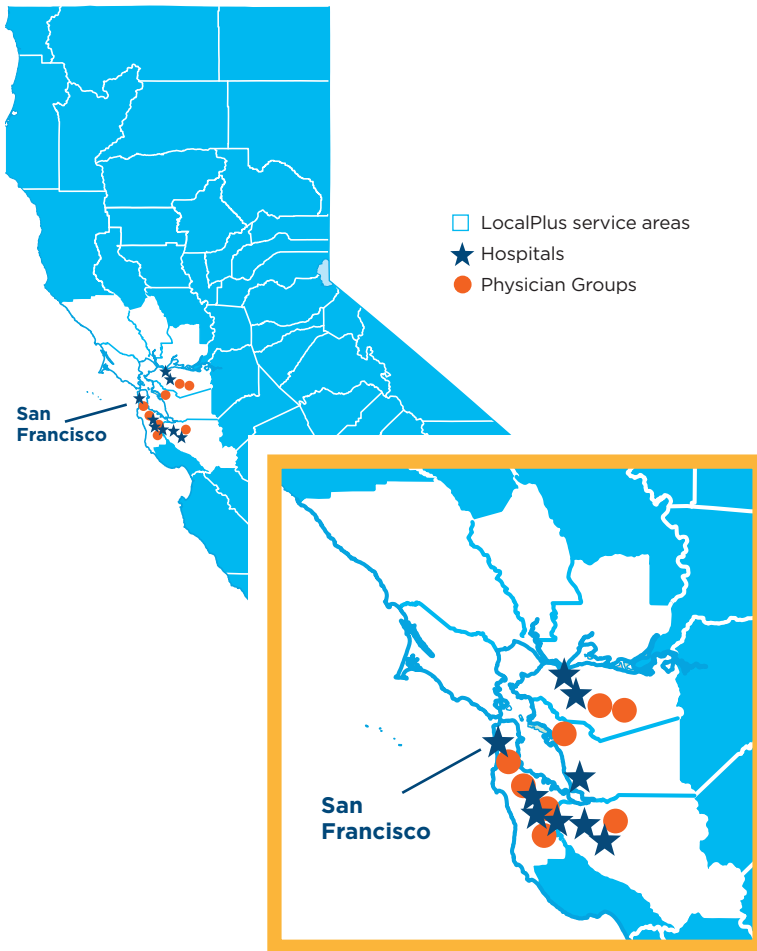
- ▶ Access to Cigna's national network of labs, x-ray and radiology offices and dialysis centers
- ▶ 24/7/365 live customer service to help you determine if health care providers are in your network and much more
- ▶ Access to the online provider directory
- ▶ Access to myCigna.com and the myCigna Mobile App* that lets you access information about your plan when at home or on the go
- ▶ Access to retail pharmacies in your area and the convenience of door-to-door prescription drug delivery using Cigna Home Delivery Pharmacy**

* The downloading and use of the App is subject to the terms and conditions of the App and the online store from which it is downloaded. Standard mobile phone carrier and data usage charges apply.

** Restrictions may apply, see plan summary for details.

Stay in-network and save

To get the best value from your plan, stay in-network when seeking care.



LocalPlus Network Service area – Northern CA

Alameda, Contra Costa, San Francisco, San Mateo, Santa Clara

Northern networks include:²

Major hospital systems

El Camino Hospital (Mountain View)
Good Samaritan Hospital (San Jose)
John Muir Medical Center (Walnut Creek, Concord)
Lucile Salter Packard Children's Hospital (Palo Alto)
Regional Medical Center of San Jose (San Jose)
Stanford Hospital (Palo Alto)
University of California San Francisco (UCSF) (San Francisco)
Washington Hospital (Fremont)

Major physician groups

Dignity Health Medical Group (Burlingame)
Hill Physicians (coverage in Alameda, Contra Costa and San Francisco)
John Muir Health Physician Group (Walnut Creek, Concord)
Santa Clara County IPA (San Coastal Medical Center (IPA) (San Diego)
Stanford University Clinic Physicians (Palo Alto)
University of California San Francisco (UCSF) Faculty and Medical Group (San Francisco)

In-network

- › LocalPlus health care professionals in the LocalPlus service area (where you live)
- › LocalPlus health care professionals in other LocalPlus service areas (when traveling)
- › In areas where the LocalPlus Network is not available, customers can access health care professionals and hospitals in Cigna's national Away From Home Care (Open Access Plus) Network and receive coverage at the in-network level
- › Any visit considered an emergency as defined by your policy

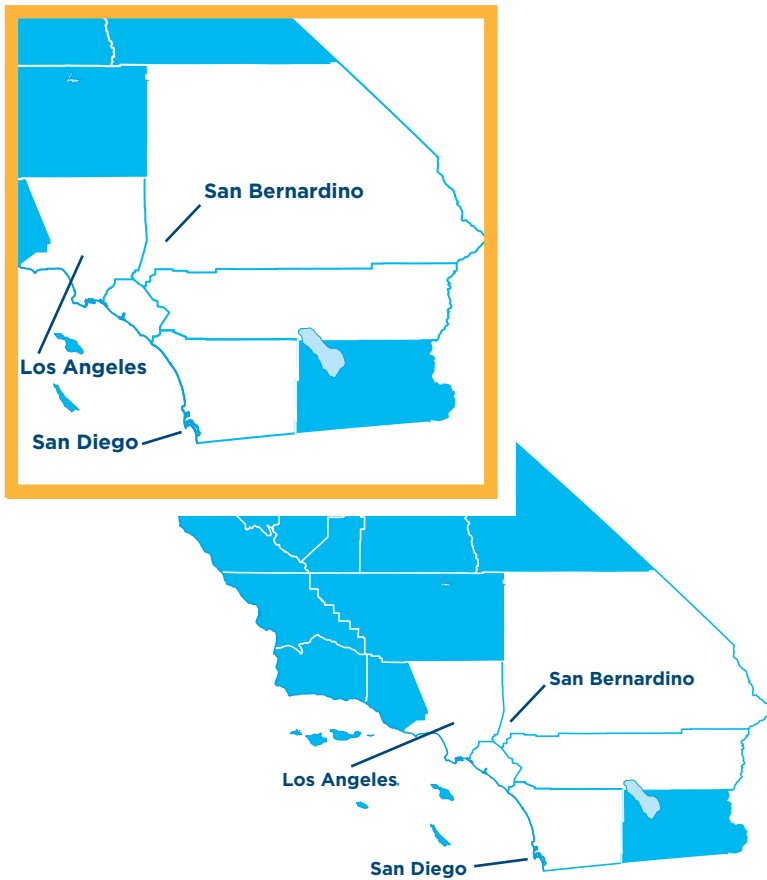
Out-of-network

- › Any health care professional in your LocalPlus service area that is not part of the LocalPlus Network
- › Professionals in other LocalPlus Network service areas across the country that are not part of the LocalPlus Network
- › Non-Cigna contracted professionals

Visit [Cigna.com/ifp-providers](https://www.cigna.com/ifp-providers) to find the most up-to-date list of health care professionals participating in the LocalPlus Network, in your area and other areas across the United States. You will also find hospitals, pharmacies, labs and more. Review the LocalPlus Network Nationwide Flyer for more information or call us anytime at **800.Cigna.24**.

Stay in-network and save

To get the best value from your plan, stay in-network when seeking care.



LocalPlus Network Service area - Southern CA

Los Angeles, Orange, Riverside, San Bernardino, San Diego

Southern network includes:²

Major hospital systems

All hospital facilities in Cigna OAP Network

Major physician groups

- Beaver Medical Group (Riverside and San Bernardino)
- Bright Health Physicians (Los Angeles)
- Facey Medical Foundation (Los Angeles)
- HealthCare Partners (Los Angeles and Orange)
- Riverside Medical Clinic (Riverside)
- Scripps Clinic and Scripps Coastal Medical Center (IPA) (San Diego)
- Sharp Rees-Stealy Medical Group (San Diego)
- St. Joseph's Heritage Medical Group (Orange)

In-network

- › LocalPlus health care professionals in the LocalPlus service area (where you live)
- › LocalPlus health care professionals in other LocalPlus service areas (when traveling)
- › In areas where the LocalPlus Network is not available, customers can access health care professionals and hospitals in Cigna's national Away From Home Care (Open Access Plus) Network and receive coverage at the in-network level
- › Any visit considered an emergency as defined by your policy

Out-of-network

- › Any health care professional in your LocalPlus service area that is not part of the LocalPlus Network
- › Professionals in other LocalPlus Network service areas across the country that are not part of the LocalPlus Network
- › Non-Cigna contracted professionals

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Talk with your licensed Cigna insurance agent or broker for more information. If you don't have one call 800.Cigna.24.

Medical insurance policies contain exclusions and limitations. For costs, and additional details about coverage, contact Cigna Health and Life Insurance Company at 900 Cottage Grove Rd, Hartford, CT 06152 or call 866.GET.Cigna (866.438.2446).

1. Coverage for out-of-network services are reimbursed at the out-of-network benefit, plus any difference in the amount that Cigna reimburses for that service(s) and the amount charged by the provider (except for emergency services as defined in your policy).
2. This listing is not all-inclusive. For a complete listing of LocalPlus health care professionals and facilities, visit Cigna.com/ifp-providers or contact Cigna at 800.Cigna.24.

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