

POCKET THE SAVINGS



Ten easy ways to lower your out-of-pocket health care expenses

1. Stay in network. You'll save big when you use a doctor, hospital or facility that's part of the Cigna network. Chances are, there's a network doctor or facility nearby.

2. Ask before you go. Your primary care doctor may be in your plan's network, but other providers they refer you to might be out-of-network. Make sure to ask if referrals are in your plan's network. If you don't, you may be surprised by a higher bill.

3. Know your plan - and save. If you use an out-of-network provider, your costs can add up quickly. That's because you're probably going to pay full price and not the discounted price an in-network doctor or facility would charge for covered services. Plus, the doctor or facility might charge more than what your plan will pay for out-of-network care. That means you will have to pay the difference.

4. Go with the Cigna Care Designation. You may save even more when you choose a Cigna Care Designation doctor or a Centers of Excellence hospital. Look for these designations in the online directory:

- › Cigna Care Designation - Doctors in 22 medical specialties, including primary care, who achieve top results based on Cigna cost-efficiency and quality measures.
- › Centers of Excellence - Hospitals that show quality and cost-efficiency for certain procedures.

5. Get preventive care. Checkups, immunizations and screenings can help detect or prevent serious diseases and keep you in tip-top shape. Your primary care physician can help you coordinate tests and shots that are right for you, based on your age, gender and family history.

6. Use an urgent care center. If your medical need isn't serious or life threatening and you can't get an appointment with your doctor, you should consider an urgent care center instead of the emergency room (ER). An urgent care center provides quality care like an ER, but can save you hundreds of dollars. Visit an urgent care center for things like:

- › Minor cuts
- › Burns and sprains
- › Fever and flu symptoms
- › Joint or lower back pain
- › Urinary tract infections.

Average urgent care center cost:* \$153

Average hospital ER cost: \$1,757

Need to find a doctor, hospital or other care facility? Use the online directory on myCigna.com or call the number on your Cigna ID card.

Together, all the way.SM



Offered by: Cigna Health and Life Insurance Company, Connecticut General Life Insurance Company or their affiliates.

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7. Go to a convenience care clinic. Need to see your doctor but can't get an appointment? Try going to a convenience care clinic. You'll get quick access to quality, cost-effective medical care. You can find convenience care clinics in grocery stores, pharmacies and other retail stores. A convenience care clinician can treat you for:

- › Sinus infections
- › Rashes
- › Earaches
- › Minor burns
- › Other routine medical conditions.

Average convenience care clinic cost: \$62

Average ER cost: \$1,757

8. Stick with lower-cost labs. If you use a national lab, such as Quest Diagnostics® or Laboratory Corporation of America® (LabCorp), you can save up to 75%.** Other labs may be part of the Cigna network, but you'll see greater savings when you go to a national lab. And they have hundreds of locations nationwide.

Average Quest or LabCorp cost: \$10.37

Average other lab cost: \$23.71

Average outpatient hospital lab cost: \$53.99

9. Visit independent radiology centers.

If you need a CT scan or MRI, you could save hundreds of dollars by going to an independent radiology center. These centers can provide you with quality service like you'd get at a hospital, but usually at a lower price.

	CT	MRI
Average radiology center costs:	\$457	\$706
Average outpatient hospital costs:	\$1,376	\$1,676

10. Choose the right place for your colonoscopy, GI endoscopy or arthroscopy.

When you choose to have one of these procedures at an in-network freestanding outpatient surgery center, you could save hundreds of dollars. These facilities specialize in certain types of outpatient procedures. They offer quality care, just like a hospital. But at a lower cost to you.

Average outpatient surgery center: \$1,100

Average hospital cost: \$2,750

Visit myCigna.com to access the online directory and manage your health spending.

On the go and need to know? Use the myCigna Mobile App. Download it today from the App StoreSM or Google PlayTM.



*Cost estimates are national 2013 averages of participating facilities; actual cost may vary by location, facility, and the type or level of services received.

**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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The information provided here is intended to be general information on how you can get the most out of your plan and your health care dollars. Customers are encouraged to consider all relevant factors and to consult with their treating doctor when selecting a health care professional or facility for care. Cost and quality ratings or designations provide you with important information you may wish to consider as you decide where to receive care. This information should not be used to make final decisions about your care and is not a guarantee of the quality of care delivered to individual patients. Health care professionals and facilities that participate in the Cigna network are independent contractors solely responsible for the care they deliver to their patients. They are not agents of Cigna.

All health insurance and health benefit plans have exclusions and limitations. For costs and a complete list of both covered and non-covered services, see your official plan documents.

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