

Save more on quality care.

You could save 20% on total medical costs.¹



Get quality care at the right price.

Health care costs are rising, but our need for quality care remains. LocalPlus[®] and LocalPlus IN help deliver a cost-effective solution designed to be flexible and help you control health care costs – without sacrificing the quality and convenience your employees want and expect.

How does it work?

We collaborate with health care communities to create local networks of health care providers, specialists and hospitals that deliver value and results right where your employees live. Plus, our Away From Home Care feature gives employees access to in-network care from anywhere in the country.

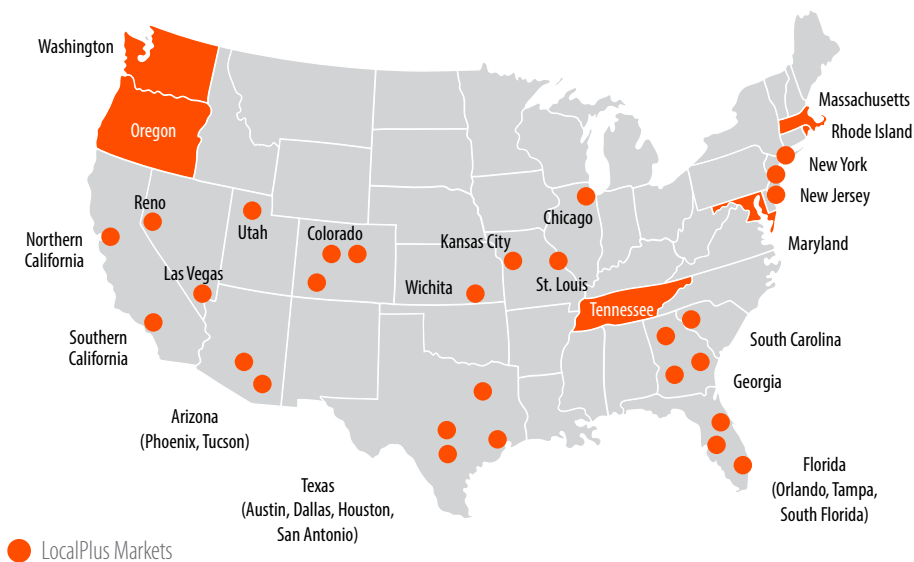
LocalPlus plans are flexible and customizable. They come with a suite of wellness services and programs for employees, plus a package of ready-to-use communications for you to share. It's all designed to help drive better health outcomes and lower costs for your employees – as well as drive potential cost savings for your business.^{1,2}

Affordable and accessible.

LocalPlus is designed to deliver cost-effective, quality care to today's busy, on-the-go families.

- More top-quality providers make it easier to choose and use quality care.²
- Employees have access to any LocalPlus network across the country.
- When temporarily away from a LocalPlus network, the Away From Home Care feature provides coverage at in-network cost.
- Out-of-network coverage is available with LocalPlus.³
- An in-network-only coverage option is available with LocalPlus IN.⁴

LocalPlus has national reach.



Map is for illustrative purposes only. Subject to change.

The savings really add up.

75% potential savings for employees when they use in-network national labs (Labcorp or Quest).⁵



Just what your business needs.

Our flexible plans can be customized to your business's needs and budget. We encourage you to pair LocalPlus with other solutions to help maximize value and savings.

- Variety of funding types and cost-sharing options
- Lock-in plan option for additional savings
- Health savings account (HSA) and health reimbursement account (HRA) compatible
- Medical and disease management, helping reduce nonessential procedures
- Maximum reimbursable charge (MRC) options to help control costs on out-of-network care
- Optional health and wellness incentive programs to encourage and reward employees
- Cigna One Guide[®] service buy-up option available for highly personalized, intelligent support that makes it easier to help your employees get healthier and save more

Exactly what employees want.

LocalPlus has the features your employees are looking for.

- Primary care provider (PCP) selection encouraged, but not required
- No specialist referrals
- In-network Away From Home Care for peace of mind
- Access to our national network of labs, behavioral providers, convenience care clinics and virtual care services
- In-network nationwide coverage in case of emergency
- Helpful decision - support tools on **myCigna.com[®]** and the **myCigna[®] App**
- 24/7 live customer service

A more focused network can mean more high-quality providers.

See the LocalPlus difference.

Over 2x more likely to access Accountable Care Organization (ACO) value-based providers⁶

Potential 1.5x more likely to access Cigna Care Designation (CCD) value-based providers²

100% access to our national network of labs, behavioral providers, convenience care clinics and virtual care services⁷

For even greater savings, choose LocalPlus IN.

With this plan, to be covered, employees must receive care from a network of LocalPlus providers and facilities.

If employees access care in an area where LocalPlus is available and they choose to go outside the network (or outside the Away From Home Care feature when LocalPlus isn't available), their care will not be covered by the plan.

Rest assured, in the event of an emergency, employees will always be covered, regardless of where they receive care.³



Contact your broker or Cigna Healthcare representative to learn more about LocalPlus.

Massachusetts residents: LocalPlus[®] plan participants, this plan provides access to a network that is smaller than the Cigna Healthcare Open Access Plus (OAP) network. In this plan, customers have access to in-network benefits only from the health care providers in the LocalPlus network when in a LocalPlus Network service area. Please consult the limited network directory or visit the online directory at Cigna.com to determine which health care providers are included in the LocalPlus network. For a paper copy, contact your Cigna Healthcare representative.

1. Potential savings estimated, based on an internal Cigna Healthcare study conducted in 2022 comparing LocalPlus plans to Cigna Healthcare Open Access Plus (OAP) plans with the same benefit plan provisions. Savings are not guaranteed and will vary depending on plan design, geographic distribution and utilization patterns. Medical cost savings do not directly translate to rate or premium rates.
2. 2022 Cigna Healthcare Business Analytics internal analysis demonstrating higher concentrations of CCD providers in the LocalPlus Network compared to similar providers in the Open Access Plus (OAP) Network. CCD is for providers that meet volume, care quality and medical cost-efficiency standards. This analysis is a reflective view, and results are not predictive of future results or outcomes.
3. "Out-of-network" includes any health care provider or facility in a LocalPlus Network service area that is not part of the LocalPlus Network. When receiving care in any LocalPlus Network service area, covered employees must use a health care provider or facility in the LocalPlus Network to receive coverage at the in-network level – except in the case of emergencies. Outside of any LocalPlus Network service area, employees have in-network access through the Away From Home Care feature.
4. In Chicago, Las Vegas and Kansas markets, LocalPlus IN is only available to self-insured employers.
5. Savings based on average Quest/Labcorp costs compared to labs done at other ancillary, outpatient hospital and non-par labs: DOS January–June 2021.
6. Cigna Healthcare internal analysis of Collaborative Accountable Care (CAC) 2020 program aligned to Open Access Plus (OAP) members compared to LocalPlus member concentrations, March 2021.
7. Cigna Healthcare provides access to virtual care through participating in-network providers. Not all providers have virtual capabilities. Cigna Healthcare also provides access to virtual care through national telehealth providers as part of your plan. This service is separate from your health plan's network and may not be available in all areas.

In Texas, Open Access Plus (OAP) and LocalPlus plans are considered Preferred Provider Plans with certain managed care features, and OAP-IN and LocalPlus IN plans are considered Exclusive Provider Plans with certain managed care features.

Product availability may vary by location and plan type and is subject to change. All group health insurance policies and health benefit plans contain exclusions and limitations. For costs and complete details of coverage, contact your Cigna Healthcare representative.

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