



My LocalPlus Network

Q: How is the LocalPlus network different? What does it mean for me?

A: The LocalPlus network offers healthcare providers near you who have a long-standing relationship with Cigna Healthcare that's based on quality care. The network has a variety of providers including primary care and specialists.

Q: My doctor's office is referring to my plan as a High Performing, Localized or Invitation Only plan. What does that mean?

A: Providers may call your LocalPlus plan by other names — such as “High Performing,” “Localized” or “Invitation Only.” If your provider's office uses one of these other names, it's always a good idea to confirm and ask if they mean LocalPlus. You're always welcome to call Cigna Healthcare if you have any questions or need support.

Q: How can I make sure I'm saving money and getting the most from my LocalPlus network?

A: To avoid surprise out of network bills, always make sure your providers are within your LocalPlus Network before visiting or making an appointment. You can check by logging onto myCigna.com or the myCigna® app, select the “Find Care and Costs” and search for your provider.

Q: If I have a question or concern, is it easy to get advice and support about my LocalPlus network?

A: Rest assured - you have access to chat support via the myCigna app, myCigna.com or 24/7 by calling the back of your insurance card to help you navigate your health care needs.

Q: I received a letter advising my provider will no longer be part of my network. What should I do?

A: If you received a letter about your provider not being in network, finding a new in-network provider on myCigna or the myCigna app is as easy as selecting “Find Care & Costs” then searching by provider name or type. Or, give us a call – we're here to help you find the providers you need.

Access to Care and Providers

Q: I love my current provider, but it looks like they aren't in the LocalPlus Network. What does this mean for me?

A: If you choose to go outside the LocalPlus Network, you will receive out-of-network coverage and your share of the costs might be higher than in-network care.

Q: I'm having trouble finding a new in network provider in my area. Who can help me?

A: We can! We're here to help you sort it out. Visit the “Find Care & Costs” tool on myCigna.com or the myCigna app — or give us a call. We'll let you know about options and coverage, and provide a list of quality providers near you.

LocalPlus

Frequently Asked Questions



Q: If my doctor is in my LocalPlus Network, are the other providers at the same location in my LocalPlus Network as well?

A: Not necessarily. Your provider may be in network on myCigna.com or the myCigna app, but the medical group may not be. If your provider is part of a medical group, it's a good idea to give them a call to see if they bill individually or as a group — which in turn will determine coverage. Remember, we're here to help if you have any questions.

Q: If my doctor is in network with LocalPlus, does that mean the hospital where they perform procedures is also in network?

A: Not necessarily, so it's best to double check if the hospital or facility (including the address) is in network prior to any services. You can check by using the "Find Care & Costs" tool on myCigna, the myCigna app, or by giving us a call.

Q: If my doctor is in network at one location, are they in network at all locations where they practice?

A: Not always — which is why it's important to check all locations where your provider may practice in order to verify which ones are in your LocalPlus Network (and to avoid out-of-network costs). Just visit the "Find Care & Costs" tool on myCigna.com, the myCigna app, or call us.

Q: I'm pretty healthy. Does my LocalPlus network cover basic annual checkups?

A: Yes! Well visits, preventive care screenings, and immunizations are covered under your plan to help you stay healthy and on track toward your health goals

Q: What if I want to see a specialist? Do I need a referral?

A: No referral needed! You're free to find the best provider for you. Just call us to help you locate an in-network LocalPlus specialist, or review in-network options on myCigna.com (or the myCigna app) using the "Find Care and Costs" tool. Just remember: to avoid surprises, it's important to verify that the specialist is in network before making an appointment.

Q: What if I'm receiving ongoing treatment from my doctor or specialist, and they aren't in my LocalPlus network?

A: You may be eligible for our Continuity of Care program. This program allows you to continue in-network coverage for certain covered medical and behavioral treatments provided by your current health care professional for a defined period of time. To learn more, log on to myCigna.com. Click the "Forms" link at the bottom of the page, then click the "Medical" link under the "All Other Forms" section.

Q: My doctor recommended a procedure, but I'm not sure if my plan covers it. How can I find out?

A: The "Find Care & Costs" Tool on myCigna.com (or the myCigna app) can help you estimate coverage and out-of-pocket costs — including procedures like x-rays, MRIs, bloodwork, etc. Give us a call at the number on the back of your insurance card and we'll be happy to help.

Q: Where do I go for my lab work with my LocalPlus plan?

A: Feel free to use one of our in-network nationwide labs — LabCorp or Quest. Find these options using the "Find Care & Costs" tool on myCigna.com or the myCigna app, or just give us a call.

Q: I'm feeling stressed and overwhelmed. Can I find a behavioral provider in my LocalPlus network?

A: Yes, the LocalPlus Network offers a variety of behavioral care providers to support your needs. Find those providers on myCigna.com under the "Find Care & Costs" tool, in the myCigna app, or give us a call and we'll send you a list of options.



LocalPlus

Frequently Asked Questions

Q: I'm sick and not sure where to get care. Can you help me?

A: Of course! You have 24/7 access to our Health Information Line, so you can speak with a nurse about how you're feeling. The nurse can also guide you to the right place within your LocalPlus Network for care — including virtual care*, urgent care, ER or your primary care doctor. You can also visit myCigna.com or the myCigna app to find in-network care options near you.

Q: Does my LocalPlus network offer virtual visits?

A: Your Cigna Healthcare plan offers telehealth 24/7, by phone or video. It's a convenient option to use when you're traveling, can't leave home to go to the doctor's office, or just prefer the flexibility and convenience of virtual care.

Away From Home Care

Q: How do I find care if I'm away from home?

A: Care away from home is available when temporarily traveling outside the LocalPlus service areas. Visit myCigna.com or the myCigna app, then select "Find Care & Costs." There, you can search for provider by name, type, location and more. Be sure to add the zip code to identify the location where you need care. If you have additional questions, please don't hesitate to call us. We're here to help.

Q: What if I'm traveling and need emergency care? Am I covered?

A: In the event of an emergency, you will always be covered – regardless of where you receive care.

Q: What happens if my child away at college needs care?

A: If your dependent child is away from home temporarily and needs care, they can use myCigna.com or the myCigna app to search for a participating LocalPlus provider in their current zip code, using the "Find Care and Costs" tool. If a LocalPlus provider isn't available, your child can use providers or hospitals as part of our nationwide Away From Home Care feature. Need help? Just give us a call, 24/7.



*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 or under all plans. Referrals are not required. Video may not be available in all areas or with all providers. All health care providers are solely responsible for the treatment provided to their patients; providers are not agents of Cigna Healthcare. Refer to plan documents for complete description of virtual care services and costs, including other telehealth/telemedicine benefits. A primary care provider referral is not required for this service.

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Massachusetts Residents: LocalPlus® Plan Participants

This plan provides access to a network that is smaller than Cigna Healthcare's national Open Access Plus (OAP) Network. In this plan customers have access to in-network benefits only from the health care professionals and facilities 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 doctors and hospitals are included in the LocalPlus Network. For a paper copy, ask your employer.

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 details of coverage, review your plan documents or contact a Cigna Healthcare representative.