

10 WAYS TO BE A SAVVY HEALTH CARE CUSTOMER

Learn how to keep money in your pocket when shopping for health care.

1 STAY IN THE NETWORK

In-network providers typically save you money.

2 SHOP AROUND

Compare cost and quality information to get the most from your plan. For instance, some procedures can be performed in an outpatient setting for less money than in a hospital.

3 GET PREVENTIVE CARE

Annual checkups, immunizations and screenings help detect or prevent more serious problems. And, in-network preventive care is often covered at 100%.

4 TRY TELEMEDICINE

The Cigna Telehealth Connection partnering with MDLIVE or Amwell puts you in touch with a U.S. board-certified provider who can make a virtual house call.

5 CONSIDER A CONVENIENCE CARE CLINIC

Convenience care clinics can be found inside grocery stores, pharmacies and other retail stores to provide quick and affordable care when you can't get an appointment with your regular doctor.

6 FIND YOUR LOCAL URGENT CARE CENTER

Urgent care centers offer quality care for non-life-threatening issues and can save you hundreds of dollars instead of going to an emergency room (ER).

Together, all the way.®



7 GO GENERIC

Generic drugs typically cost less and can be equally effective for most people.

8 CHECK OUT LAB COSTS BEFORE YOU GO

In-network national labs could save you money.

9 ASK ABOUT INDEPENDENT RADIOLOGY CENTERS

Independent radiology centers are usually less expensive than hospitals for CT scans and MRIs.

10 REVIEW YOUR BILLS

Explanations of Benefits (EOBs) can help you make sure that you're being charged correctly for the services you receive when you compare them with your medical bills.

If you're enrolled in the Cigna Medical Plan, the tools on **myCigna.com** can help you be a savvy health care customer. And to be savvy on the go, download the **myCigna app**.*

You can get started on earning up to \$800 in incentives in your paycheck for making healthy choices after you complete the health assessment. And your covered spouse/domestic partner can earn up to \$500 for completing their health assessment and the same activities that are available to you.



Call Cigna customer service at **888.992.4462** for questions about the Cigna Medical Plan.

*The download and use of the myCigna mobile app is subject to the terms and conditions of the app and the online stores from which it is downloaded. Standard mobile phone carrier and data charges apply. 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, see your plan documents.



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