Cigna PPO Network

National network. Competitive discounts. Flexible for your business and members.

Group Benefit Services, Inc.
Healthy Advantage Clients
CIGNA Preferred Provider Organization (PPO)

National Network from a Trusted Brand
- National, seamless network
- Doctors meet Cigna's cost and quality credentialing requirements
- 42 of Fortune 100 companies are clients

Competitive Discounts
- 2013 average in-network national discount of 46.6%
- National vendors deliver additional savings for ancillary services

Flexibility for you and your members
- Compatible with a range of plan designs
- Easy to add to your product mix
- Excellent choices for your employees

Cigna PPO – a national network from a trusted brand with competitive discounts and flexibility to meet your business needs.

2. Average discount based on actual paid claims for the period 9/1/2012 – 8/31/2013. Cigna analysis conducted September 2013. Actual results may vary based on utilization, plan design and geography.
THE CIGNA BRAND

- Cigna is a **global health service company** committed to helping the people we serve improve their **health, well-being and sense of security**. We serve millions of people in communities around the world.
- Nationally known, highly regarded Cigna brand.

Source: Cigna 2013 Annual Report. Subject to change.

**Cigna Payer Solutions**
NATIONAL COVERAGE WITH COMPETITIVE DISCOUNTS

Competitive and broad national network
• 844,000 health care professionals

Choices for members
• No referrals required

Follows external accreditation standards

46.6% average national discount

Broad coverage, quality health care professionals, and NCQA standards – Cigna’s PPO network can meet your needs.

2. Members can access care in- or out-of-network without a referral. Certain services and procedures may require precertification from Cigna.
3. Average discount based on actual paid claims for the period 9/1/2012-8/31/2013. Cigna analysis conducted September 2013. Actual results may vary based on utilization, plan design, and geography.
ADDITIONAL COVERAGE AND SAVINGS
Access to quality care and savings through ancillary services providers

Cigna’s National Ancillary Network*

- **Home Health, Home Infusion, and Durable Medical Equipment**
  - CareCentrix® - network of more than 6,200 providers

- **Diagnostic Laboratory**
  - Quest Diagnostic – more than 2,500 patient service centers nationwide
  - Laboratory Corporation of America (LabCorp) – more than 1,600 patient service centers nationwide

- **Dialysis**
  - DaVita and Fresenius Medical Care
  - Leaders in dialysis care controlling 75% of all dialysis centers in the US.
  - Contracts under fixed pricing for predictability and cost savings.

- **Chiropractic**
  - Cigna’s chiropractic network solution together with American Specialty Health Network and Healthways has nearly 20,000 combined professionals

- **Radiology**
  - MedSolutions, a national radiology benefit management network with more than 3,000 independent locations for high-tech radiology at highly competitive rates

- **Physical Therapy and Occupational Therapy**
  - American Specialty Health Network and OrthoNet

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*The Cigna network of ancillary vendors includes additional vendors. This is not a complete list.
UTILIZATION MANAGEMENT ADVANTAGE
Integrated UM helps manage costs¹ and improve member experience

Manage costs¹
- 4% fewer unnecessary hospitalizations¹
- 20.3% reduction in outpatient procedures¹
- $857 average savings per high tech radiology scan when done by a preferred radiology facility¹
- $11,200 average savings for each NICU event¹

Improve member experience²
- 81% of eligible individuals successfully engaged in Case Management programs²
- 95% overall member satisfaction with Case Management experience²
- 96% of participants responded that their Case Manager was knowledgeable about their condition²

¹. All savings amounts and percentages: Cigna internal Analysis of core Cigna medical management programs based on full-year 2012 Cigna Book of Business data, March 2013. Savings are not guaranteed and will vary.
CIGNA LIFESOURCE TRANSPLANT NETWORK®

Cigna LifeSOURCE Transplant Network is one of the leading transplant networks in the industry. We provide access to solid organ, bone marrow and stem cell transplants while helping to improve cost containment and reduce financial risk.

Access
- More than 700 transplant programs
- More than 155 facilities

Cost containment
- Experienced team negotiates provider contracts using traditional case rate methodology
- Only 10% of contracts contain minimum payment provisions¹
- Provider contracts that on average achieve 47% savings off billed charges for evaluation through one year post-transplant²

Ease-of-use
- Provider contract details and reports
- Online referral submission through LifeSOURCE web portal

Service team
- Dedicated account managers and transplant care coordinators

Cigna Quality Assurance – Extensive initial evaluation and annual reviews ensure each transplant program meets rigorous standards

1. Based on actual Cigna LifeSOURCE Transplant Network contract data. Cigna analysis, March 2014
2. Cigna NAC repriced transplant claim data from 2011-2013. Cigna analysis; March 2014
CIGNA BEHAVIORAL HEALTH NETWORK

- Over 40 years experience
- More than 90,000 facilities and providers\(^1\)
- 37% savings when using Cigna MHSA network versus going out of network\(^2\)
- Includes inpatient utilization management
- Embedded in medical product; cost captured in network access fee

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Is your medical network helping you contain your health care costs? If not, consider Cigna’s Preferred Provider Organization (PPO).

**National Network from a Trusted Brand**

**Competitive Discounts to Help Your Employees and the Health Plan Money**

**Flexibility for Your Business and Your Employees**