

Cigna PPO NETWORK

Significant cost savings and broad, national access

The Cigna PPO* is a National Network of Over 940,000 Health Care Professionals and 6,300 Hospitals.

The Cigna Advantage:

A National Network Solution.

A single network for your employer clients and customers. The Cigna PPO network is a single, comprehensive, multi-disciplinary network built through innovative contracting. The result is value not only in cost and quality of care, but also by helping to eliminate administrative burdens and customer confusion.

Broad Access.

With nearly one million health care professionals (HCPs) in our PPO network, your customers should be able to find in-network care near where they live or work, and can use myCigna.com to speed their search. They can also rest assured that when they travel, they will continue to receive access to in-network benefits via a national seamless network.

Service.

A dedicated team with skilled account managers and specialized service representatives is focused on supporting you, your clients and their employees and dependents.

Competitive Discounts.

Cigna's local contracting offices understand the competitive dynamics and intricacies of the local market and are dedicated to ensuring Cigna customers receive competitive discounts. We focus on negotiating fixed fees for in-network claims (Fee Schedules, Case Rates,

Per Diem Rates, etc.), instead of a percentage of billed charges, helping to control costs. Additionally, we leverage the strength of our more than 12.8 million customers to negotiate competitive national contracts for lab, radiology and dialysis services.

Dedication to the Health Care Professional Experience.

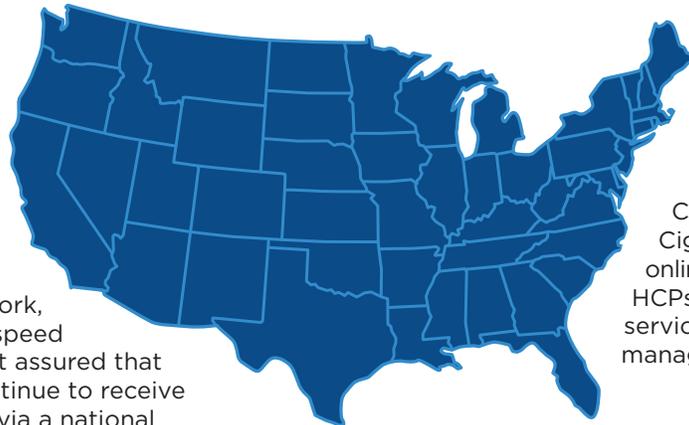
Cigna values our strong relationships with our Health Care Professional community. Cigna offers a combination of online self service support for our HCPs, combined with local provider service representatives and contract managers across the country.

Flexibility.

Cigna's PPO allows you the greatest flexibility in designing a benefit plan to meet the unique needs of each employer, while also providing your customers with the greatest choice in using in- and out-of-network providers. Please refer to the PPO At A Glance document for availability of plan designs.

The Power of the Brand.

The nationally known, highly regarded Cigna brand will be recognized and valued by your clients and their individual customers.



Together, all the way.®



* Cigna's PPO network refers to the health care providers (doctors, hospitals, specialists) contracted as part of the Cigna PPO for Shared Administration.

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