

 Open Access Plus and (OAP) Network

# Quality care, close to home, or anywhere you roam.

More options await with our broad, national network.



## Find quality providers where you live, work or travel.

Get flexible access to health care providers nationwide – plus programs and services to support your whole health needs.



**1M+**

healthcare  
providers<sup>2</sup>



**17,000+**

facilities<sup>2</sup>



**5,500+**

hospitals<sup>2</sup>

## Here's how it works:

### Primary Care Provider:

A primary care provider (PCP) is recommended but not required. If your provider is in-network, they will arrange for prior authorizations when necessary.

### Specialist:

You can see a specialist without a referral.

### Network:

Lower costs by using providers and health care facilities in the OAP network. Use the Cigna Healthcare® network of providers, health care facilities, labs, x-ray and radiology centers, as well as emergency care.

### Deductible:

You may pay an annual amount – a deductible – before your health plan begins to pay for covered health care costs.<sup>3</sup> Only services covered by the health plan count toward the deductible.





### Copay and co-insurance:

Once you meet your deductible, you will pay a portion of covered health care costs and the plan pays the rest.<sup>4</sup>

### Out-of-pocket maximum:

Once you meet an annual limit on your payments – out-of-pocket maximum – your plan pays 100% of covered costs.

## Ranked #1 carrier<sup>1</sup>

-  for customer service
-  for care/condition management
-  for plan support & tools
-  for networks

## Save more with in-network lab work.

Save up to 85% on lab services when you use Laboratory Corporation of America® or Quest Diagnostics®.<sup>5</sup>

## Get healthy. Stay healthy.

You'll also have access to wellness services and programs to help you stay on the path to good health, including:

- Well visits, preventive care screenings, and immunizations.<sup>6</sup>
- Sick visits and specialist, in-hospital and outpatient care.
- Nationwide in-network coverage in case of an emergency.

## 24/7/365 service – personalized for you.

- On-demand access to virtual care, anywhere, at any time, through MDLIVE® for Cigna Healthcare.
- Live customer service, including translation services available in over 150 languages.
- 24/7/365 Health Information Line, which lets you speak with a nurse advocate.<sup>7</sup>
- Helpful decision-support tools, available on [myCigna.com](https://mycigna.com) and the **myCigna® App**.

## Is your provider in the OAP network?

### If you're already an OAP member:

1. Go to [myCigna.com](https://mycigna.com) and sign in with your user ID and password. (If you're not already registered for [myCigna.com](https://mycigna.com), click on "Register Now" to sign up).<sup>8</sup>
2. Click on the "Find Care & Costs" tab.
3. Select from several ways to search providers, including by doctor name and type.
4. Follow the on-screen prompts to see providers in the OAP network.

### If you're not yet an OAP member:

1. Go to [Cigna.com](https://cigna.com).
2. Click on "Find a Doctor."
3. Under "How are you Covered?" click on "Employer or School."
4. Enter your location in the search box. Then select the type of search you'd like to perform and follow the prompts to search for a provider.
5. Confirm your location under "I Live in" and click "Continue."
6. Choose "OAP" from the list of medical plans to see providers in your network.



To learn more, please visit [myCigna.com](https://mycigna.com) or call customer service at 800.244.6224

1. Source: UBS 2024 Managed Care: Annual Health Benefits Survey.

2. Based on Cigna Healthcare internal provider data for OAP service area as of 3/2022. Subject to change.

3. Plans may vary; see your employer's plan documents for details related to your specific medical plan.

4. Coinsurance is what you pay for covered services after you've met your deductibles. It does not include charges for services not covered by your plan. If you use an out-of-network provider, your expenses may be more than the coinsurance amount shown because the out-of-network provider can bill you for charges that are more than what your benefit plan will pay.

5. Savings based on average Quest/Labcorp costs compared to labs done at other ancillary, outpatient hospital and non-par labs. These values are based on the top utilized reference laboratory tests in 2022. Results may vary.

6. Not all preventive care services are covered and different plans may cover different things. For example, immunizations for travel are usually not covered. See your plan materials for a complete list of covered preventive care services.

7. These health advocates are trained nurses. They have a current nursing license in at least one state. When working as a health advocate, they are not practicing nursing or giving medical advice.

8. Children under age 13 are not permitted to register for a personal profile at [myCigna.com](https://mycigna.com). App/online store terms and mobile phone carrier/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 details of coverage, contact a Cigna Healthcare representative.

Cigna Healthcare products and services are provided exclusively by or through operating subsidiaries of The Cigna Group, including Cigna Health and Life Insurance Company (Bloomfield, CT), or its affiliates. In Utah, all products and services are provided by Cigna Health and Life Insurance Company (Bloomfield, CT).

