The Southern California Select HMO plan is a local network solution designed to make health care more affordable, predictable and simple for the clients and customers we serve. By choosing the Southern California Select plan, you’ll have access to hundreds of providers at dozens of locations throughout Los Angeles, Orange, Riverside, San Bernardino, and San Diego Counties in the Southern California Select Network.

With Cigna, you’ll enjoy 24/7/365 customer support, quality service, and access to a variety of programs and resources to help you stay well in both body and mind.

The Southern California Select Network

There are several well-recognized physician group systems in the Southern California Select Network. No matter which physician group system you choose, you can enjoy convenient access to a network of quality providers who take great pride in caring for their patients.

<table>
<thead>
<tr>
<th>HERITAGE PROVIDER NETWORK</th>
<th>Hoag</th>
<th>MemorialCare</th>
<th>Providence</th>
<th>Scripps Health</th>
</tr>
</thead>
<tbody>
<tr>
<td>Heritage²,³</td>
<td>3,500+ providers, including 1,760+ specialists</td>
<td>600+ providers, including 475+ specialists</td>
<td>1,470+ providers, including 990 specialists</td>
<td>2,420+ providers, including 1,910+ specialists</td>
</tr>
<tr>
<td>50 hospitals</td>
<td>5 hospitals</td>
<td>6 hospitals</td>
<td>6 hospitals</td>
<td></td>
</tr>
<tr>
<td>51 urgent care centers</td>
<td>14 urgent care centers</td>
<td>13 urgent care centers</td>
<td>3 urgent care centers</td>
<td></td>
</tr>
</tbody>
</table>

²,³ Chronic Care

IN COLLABORATION WITH: Heritage Provider Network | Hoag MemorialCare | Providence | Scripps Health

Offered by Cigna HealthCare of California, Inc.
How the plan works

Each member on the plan can choose a primary care physician (PCP) from one of the physician group systems in the Southern California Select Network – whether it’s the one closest to home, school, or work.

› PCP selection determines the physician group system with which each member is aligned. Each covered plan member can select a different PCP with any of the physician group systems.

› The PCP coordinates care, including referrals to other providers or specialists.¹

› A physician or facility outside of the network will not be covered by your plan, except in the case of emergency or urgent care services.²

› PCP selection can be changed anytime after the plan start date by visiting myCigna.com, using the myCigna® App or calling the number on the back of the medical ID card.

The Southern California Select HMO plan offers service, support, and savings designed to help members and families live their healthiest lives.

› 24/7/365 customer service offers Spanish-speaking representatives, translation services in more than 200 languages, and document translation in preferred language, alternative font, Braille, or audio.

› 24/7/365 Health Information Line provides access to a clinician for support with choosing care, reviewing home treatment, and finding the nearest convenience care or urgent care centers.

› myCigna.com and the myCigna App are available after the plan start date with 24/7/365 access to a variety of tools, programs, and resources.

› Medical virtual care lets you speak with a U.S.-based board-certified physician via phone or video chat, whenever and wherever needed, for the same out-of-pocket cost as a PCP visit.³

› Transitional medical clinics offer specialized support for chronic health conditions. They focus on a limited number of patients and provide an extra layer of support to address concerns.

› Cigna Healthy Pregnancies, Healthy Babies® program offers personalized telephone support from dedicated nurses as well as online educational materials for everything from infertility and planning through postdelivery.

› Chronic condition management provides help with conditions such as asthma, lower back pain, depression, coronary artery disease and more. A Cigna health coach works with you to create a plan to help you maintain your health and manage your condition so you can achieve your personal goals.

› Lifestyle management programs give access to coaches who can help you lose weight, quit tobacco or reduce stress.

› Cigna Healthy Rewards® offers discounts on programs and services that help you live and stay well, such as weight management and nutrition, vision and hearing care, alternative medicine, healthy lifestyle products, and more.⁴

› Behavioral health network (or Employee Assistance Program Network,⁵ if offered by employer) provides access to behavioral health care and support with no referral required.

› Behavioral health virtual care facilitates private conversations with a licensed counselor or psychiatrist via video or phone, wherever and whenever is most convenient.⁶

Provider group coverage by county

Plans may be limited geographically. Providers are located throughout the majority of the counties. Not all providers may be in the Southern California Select Network. To find in-network providers, use the provider directory on Cigna.com before the plan start date or myCigna.com after the plan start date. For live customer service, call 800.244.6224.
FREQUENTLY ASKED QUESTIONS

What if I move outside of the network service area?
Eligibility for the Southern California Select plan is based on zip code; members must live or work in Los Angeles, Orange, Riverside, San Bernardino, or San Diego County. If you move outside of the service area, you should consult your employer for information about alternative plan options.

What if a dependent moves out of the area?
Dependents living outside the service area may be eligible for “guesting” if they are away from the local area for at least 60 days but not longer than two years. Call Cigna at 800.244.6224 to learn more.

How do I know if a provider is in-network?
Search “Find a Doctor, Dentist or Facility” at Cigna.com (before your plan starts) or on myCigna.com (after your plan starts) to find in-network providers.

What if I need to see a behavioral health professional?
Call Cigna customer service or go to myCigna.com (after your plan starts) to locate an in-network behavioral health professional.

Do all of my family members need to choose the same provider group?
Each member of your family has the option to select a PCP at any one of the physician group systems in the Southern California Select Network. Each member must receive care from providers and facilities within the group selected to be considered in-network, except in the case of emergency or urgent care.

Can I change my PCP?
You may change your PCP anytime after your plan start date by visiting myCigna.com, using the myCigna App or by calling the number on the back of your ID card. If you call before the 15th, the change will take effect the first day of the following month. If you call after the 15th, the change will take effect the first day after the next full month.

Do I have to use in-network providers and facilities?
If you receive care outside the network, it is considered out-of-network and will not be covered by your plan, except for emergency or urgent care.

What if I need to see a specialist?
Your PCP can provide a referral to an in-network specialist or facility if needed or when required by your plan.

What happens in the case of an emergency?
Emergency care is covered at the in-network level. If you have an emergency, dial 911 or go to the nearest emergency facility.

What if I’m receiving care from a doctor outside of the network for an ongoing condition?
If you meet the requirements and your provider agrees to Cigna’s terms and conditions, you may temporarily receive in-network-level benefits for your treatment. Call Cigna customer service for help with completing a Transition of Care (TOC) or Continuity of Care (COC) request form.

How do I fill my prescriptions?
You can fill your prescriptions through Express Scripts Pharmacy® or at any retail pharmacy that is in your plan’s network. For more information, log in to myCigna.com or call Cigna customer service.

How do I know if my prescription is on Cigna’s approved drug list?
Cigna customer service can help; call 800.244.6224. They may also be able to help you find a less expensive drug alternative, or you can use the pricing tool on myCigna.com.

What if my medication needs a prior authorization?
Call Cigna customer service at 800.244.6224.
1. Includes PCPs, pediatricians, specialists and allied practitioners. Subject to change.

2. Not all providers may be in the Southern California Select Network. Please access the Cigna provider directory on Cigna.com or call 800.244.6224 to confirm which providers are in-network.

3. Data as of March 2020-2021 analyzing “unique” provider IDs. Access the provider directory on Cigna.com to see which providers are accepting new patients. Provider counts represent contracted providers within the county and may vary. Counts are not a representation of contractually available providers, are subject to change, and may vary based on factors including, but not limited to, location, referral patterns and capacity. PCP and specialist counts include pediatric providers.

4. Specific providers such as OB/GYNs and behavioral providers can be seen without a referral. See your plan documents for details or call 800.244.6224.

5. Eligible out-of-network emergency and urgent care services (as defined in the plan documents) are covered at the in-network benefit level.

6. Cigna provides access to virtual care through national telehealth providers as part of your plan. Providers are solely responsible for any treatment provided to their patients. Video chat may not be available in all areas or with all providers. This service is separate from your health plan’s network and may not be available in all areas or under all plan types. A PCP referral is not required for this service.

7. Healthy Rewards programs are NOT insurance. Rather, these programs give a discount on the cost of certain goods and services. The customer must pay the entire discounted cost. Some Healthy Rewards programs are not available in all states, and programs may be discontinued at any time. Participating providers are solely responsible for their goods and services.

8. Employee Assistance Program services are in addition to, not instead of, your health plan benefits. These services are separate from your health plan benefits and do not provide reimbursement for financial losses. Program availability may vary by plan type and location, and programs are not available where prohibited by law.

9. Providers are solely responsible for any treatment provided. Not all providers have video chat capabilities. Video chat is not available in all areas. A PCP referral is not required. Virtual care services may not be available under all plan types. See your plan materials for the details of your specific health plan.

The providers and facilities that participate in the Cigna network are independent contractors solely responsible for the treatment provided to their patients. They are not agents of Cigna. 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 representative.

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