



# ARE YOU ALL IN?

When it comes to getting the most out of your health care dollars, it pays to stay in-network – for everything.

If you're having surgery, there will probably be several health care professionals and facilities involved. The surgeon, surgical assistant, anesthesiologist and facility all may not be in your network. And, if you go outside the network, you may pay more than you need to. Below are examples of typical facility charges only.\*

## ARTHROSCOPIC KNEE REPAIR\*

In-Network Facility	Out-Of-Network Facility
Facility charges \$34,500	Facility charges \$34,500
Your plan covers \$5,500 (the contracted rate)	Your plan covers \$5,500 (maximum reimbursable charge)
Facility is not allowed to bill you for the difference	Facility bills you for the \$29,000 difference
Plan pays 80% of covered charges after deductible is reached	Plan pays 60% of covered charges after deductible is reached

	Your plan covers	You owe		Your plan covers	You owe
Facility charge	\$5,500 discounted rate	\$0	Facility charge	\$5,500 max	\$29,000
Deductible	\$0	\$500	Deductible	\$0	\$1,000
Coinsurance	\$4,000 (80% of remaining \$5,000)	\$1,000 (20% of remaining \$5,000)	Coinsurance	\$2,700 (60% of remaining \$4,500)	\$1,800 (40% of \$4,500)
<b>\$1,500</b> Your estimated total cost for in-network care			<b>\$31,800</b> Your estimated total cost for out-of-network care		

**YOUR SAVINGS BY STAYING IN NETWORK = \$30,300**

### IN-NETWORK VS. OUT-OF-NETWORK.

#### What's the difference?

Doctors and facilities in your plan's network agree to accept a discounted rate. Those who are not in the network can charge you whatever fee they want. And it's almost always higher than the Cigna in-network discounted rate – often much higher.

**Important:** Just because a doctor is in the Cigna network, doesn't always mean the facility where they choose to perform a procedure is too. Always ask if the doctors and facilities involved in your care are in your Cigna plan's network before you make an appointment.

**GO YOU**®



## EAR TUBE PROCEDURE\*

In-Network Facility	Out-Of-Network Facility
Facility charges \$12,800	Facility charges \$12,800
Your plan covers \$1,200 (the contracted rate)	Your plan covers \$1,200 (maximum reimbursable charge)
Facility is not allowed to bill you for the difference	Facility bills you for the \$11,600 difference
Plan pays 80% of covered charges after deductible is reached	Plan pays 60% of covered charges after deductible is reached

	Your plan covers	You owe		Your plan covers	You owe
Facility charge	\$1,200 discounted rate	\$0	Facility charge	\$1,200 max	\$11,600
Deductible	\$0	\$500	Deductible	\$0	\$1,000
Coinsurance	\$560 (80% of remaining \$700)	\$140 (20% of remaining \$700)	Coinsurance	\$120 (60% of remaining \$200)	\$80 (40% of remaining \$200)
<b>\$640</b> Your estimated total cost for in-network care			<b>\$12,680</b> Your estimated total cost for out-of-network care		

**YOUR SAVINGS BY STAYING IN NETWORK = \$12,040**

**Before scheduling a procedure, be sure to ask your doctor:**

- Are all of the health care professionals involved in the procedure in my plan's network?
- Is the facility where the procedure will be performed in my plan's network?
- If lab work is needed, are you sending it to a lab in my plan's network?

\* These examples are used for illustrative purposes only based on Cigna analysis of charges for these services in the Denver metro area. Actual covered charges and out-of-pocket costs, including deductibles, coinsurance and copays, will vary by plan. Refer to your plan documents or call the number on your ID card for details about your specific medical plan.

### Don't be shy. Ask questions. Speak up.

Insist that everyone and everything is in your plan's network. You'll maximize your savings and minimize post-surgery paperwork and bills. Learn more about your choices at [myCigna.com](http://myCigna.com) and the [myCigna Mobile App](#) or by calling the number on the back of your Cigna ID card.

- **Find in-network doctors and hospitals**
- **Compare treatment costs**
- **See what your plan will pay**



The downloading 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 usage charges apply. The listing of an in-network health care professional or facility does not guarantee that the services rendered by that professional or facility are covered under your specific medical plan. Check your official plan documents, or call the number listed on your ID card, for information about the services covered under your plan benefits. Doctors who participate in Cigna's network are independent practitioners solely responsible for the treatment provided to their patients. They are not agents of Cigna.

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