

Information You Need to Know

ABOUT YOUR HEALTH PLAN

Your Employer, as Plan Sponsor, has adopted a self-insured group health plan for the benefit of you and your eligible dependents and is solely responsible for funding plan benefits. QualCare, Inc., a Cigna Company, administers non-pharmacy benefits on behalf of your employer.

COVERAGE DETAILS

Please remember: the information on this website only provides a general outline of your plan. For official plan coverage details, including what's covered, what's not covered and state government coverage requirements, please review official plan documents, such as: your insurance certificate, your plan booklet, policy or contract, your summary plan description. If there are any differences between these plan documents and the information on this page, your official plan documents are correct.

DEDUCTIBLE AND OUT-OF-POCKET EXPENSES

Out-of-network services are covered only up to your plan's Maximum Reimbursable Charge. This is the highest amount of money you can get reimbursed for. Anything above the Maximum Reimbursable Charge may come out of your pocket. If you visit an in-network health care professional, you get a discount. However, if you visit an out-of-network health care professional, you will only get paid up to a specific amount--your Maximum Reimbursable Charge. For specific information on your costs, please read your plan materials or call Cigna Customer Support at the toll-free number on the back of your ID card.

PROVIDER DIRECTORY

This online directory is updated often. Some providers may have been added or removed from a network after this directory was printed. We do not guarantee that each provider is still accepting new patients. To get the most up-to-date information about the network providers in your area, or to get a paper copy of this directory, use our online directory at this website or call Customer Service at the toll-free number on the back of your ID card. In addition, please check with the provider before scheduling your appointment or receiving services to confirm he or she is participating in your network.

SOCIAL SECURITY NUMBER PROTECTION POLICY

We take our obligation to protect your Social Security number ("SSN") seriously. This notice applies to any SSN that Cigna and its affiliates collect in the course of business. It is our policy to protect the confidentiality of SSNs by implementing administrative, physical and technical safeguards that are designed to guard against unauthorized access to SSNs. It is also our policy to limit access to SSNs to that which is allowed by applicable law and to prohibit the unlawful disclosure of SSNs.