

# SAVINGS AT YOUR FINGERTIPS



Now it's easier than ever to find and compare health care costs.

## Smarter searches. Better results.

It's true. The more you know about the cost and quality of doctors and hospitals, the easier it is to make the best choices for you and your family. After all, no one wants to pay too much for health care.

The intuitive myCigna health care professional directory has plenty to offer, starting with simplified search tools that give you the results you need. You'll also see integrated cost and quality information throughout the directory, helping you compare doctors and control health care spending.

We've put everything at your fingertips, ready to help you make the most confident, cost-effective decisions about your care.

## It pays to plan ahead.

Integrating cost and quality information into our online directory makes it easier for you to get the care you need.

For example, did you know that an MRI can cost anywhere from \$400 to \$1,400\*, depending on where you go? It's okay if you didn't know, because we do. And we'll tell you, even if you don't think to ask before you start searching.

The screenshot shows the myCigna website interface. At the top, there's a navigation bar with user information (Hi Brenda) and a search bar. Below that are several menu items: REVIEW MY COVERAGE, MANAGE CLAIMS & BALANCES, FIND A DOCTOR OR SERVICE, CHINA HOME DELIVERY PHARMACY, ESTIMATE HEALTHY CARE COSTS, and MANAGE MY HEALTH. The main heading is "Find a Doctor or Service". Below this, there's a search form with "Search Location" and "Looking for" fields. The "Looking for" field has "PCP" selected. To the right, there's a "NEED HELP" section with contact information for customer service. At the bottom, there's a "Compare procedure locations" section with three cards: "Knee Arthroscopy" (Estimated Costs \$2,167 - \$2,470), "Colonoscopy" (Estimated Costs \$696 - \$3,860), and "MRI Scan - Lower Back w/o Dye" (Estimated Costs \$472 - \$1,398). Each card includes a "Search now" button.

\* Estimated costs are based on November 2014 Cigna analysis of claims for MRI of lower back without dye total cost during a 12-month period. Actual costs will vary.

Together, all the way.<sup>SM</sup>



Offered by: Cigna Health and Life Insurance Company, Connecticut General Life Insurance Company or their affiliates.

## Details that make a difference.

Let's say you need to find a knee doctor. Wouldn't you want to know which doctors do their outpatient knee surgeries at a hospital and which do the same procedures at a (more affordable) outpatient surgery center? We'll show you those types of differences as part of your search, too.

**103 In-Network doctors for Orthopedic Surgery**

Costs for common Orthopedic surgery procedures within 24 miles of Hartford, CT  
**Joint Fluid Removal** \$3,525 - \$5,865 Search | **Knee Arthroscopy** \$3,525 - \$5,865 Search | **Shoulder Arthroscopy** \$3,525 - \$5,865 Search | View all procedures

Sort by: Distance | Last Name | Cigna Care Designation | Email | Save as PDF | View List | View Map

**Ortho, Ann B, MD** - Orthopedic Associates of Middletown  
 (860) 545-5000 | 80 Seymour St. Hartford, CT 06102 | 1.5 miles Get Directions | Send to text

Orthopedic Surgery 5 years in practice | In-Network 2 Hospital Affiliations | Board Certified | Cigna Care Designation | Accepting New Patients | Be wise before the bill arrives. View procedures and get cost estimates

**Doctor, Ben C, MD** - ProHealth Physicians  
 (860) 347-7600 | 512 Saybrook Rd #100 Middletown, CT 06457 | 2.0 miles Get Directions | Send to text | 2 other locations

Orthopedic Surgery 31 years in practice | In-Network 2 Hospital Affiliations | Board Certified | Cigna Care Designation | Accepting New Patients | Be wise before the bill arrives. View procedures and get cost estimates

**Surgeon, Cal D, MD** - Northeast Medical Group Inc.  
 (203) 777-2044 | 12 Village St #9 North Haven, CT 06473 | 0.6 miles Get Directions | Send to text | 3 other locations

Orthopedic Surgery 5 years in practice | In-Network 2 Hospital Affiliations | Board Certified | Cigna Care Designation | Not Accepting New Patients | Be wise before the bill arrives. View procedures and get cost estimates

## Savings by the numbers.

What will you have to pay? We don't just do the math for you. We go one step further and show you the math. Not only do we call out the estimated cost for each service, but we also show you how much your plan will pay and how much you'll need to cover.

Estimated Out-of-Pocket Cost <small>(Tip: Use account funds to pay your out-of-pocket expenses)</small>	\$1,345	Estimated Out-of-Pocket Cost <small>(Tip: Use account funds to pay your out-of-pocket expenses)</small>	\$1,545
<b>Total Cost Breakdown</b>		<b>Total Cost Breakdown</b>	
Dr. Koven's Primary Procedure	\$364	Dr. Koven's Primary Procedure	\$364
Dr. Koven's Additional Procedure	\$0	Dr. Koven's Additional Procedure	\$0
Orthopedic Associate Surgery Center	\$950	Hartford Orthos	\$1,150
Lab / X-ray / Anesthesia	\$22	Lab / X-ray / Anesthesia	\$22
Other	\$0	Other	\$0
<b>Total cost before applying coverage</b>	<b>\$1,345</b>	<b>Total cost before applying coverage</b>	<b>\$1,545</b>
<b>Your Coverage: Who Pays</b>		<b>Your Coverage: Who Pays</b>	
<b>Plan Pays</b> <small>Cigna pays 80% after deductible is met</small>	--	<b>Plan Pays</b> <small>Cigna pays 80% after deductible is met</small>	--
<b>Deductible - You pay</b> <small>Remaining: \$1,345</small>	\$1,345	<b>Deductible - You pay</b> <small>Remaining: \$1,545</small>	\$1,545
<b>Coinsurance</b> <small>You pay 20% after deductible is met</small>	--	<b>Coinsurance</b> <small>You pay 20% after deductible is met</small>	--
<b>Copay</b>	--	<b>Copay</b>	--
<b>Estimated Out-of-Pocket Cost</b>	<b>\$1,345</b>	<b>Estimated Out-of-Pocket Cost</b>	<b>\$1,545</b>
<b>Use account funds to pay out-of-pocket expenses</b>		<b>Use account funds to pay out-of-pocket expenses</b>	
Health Reimbursement Account could pay... <small>Available Balance: \$500</small>	\$500	Health Reimbursement Account could pay... <small>Balance: \$500</small>	\$500
<b>AUTO PAY ON:</b> Claims are being paid automatically.		<b>AUTO PAY ON:</b> Claims are being paid automatically.	
<b>Estimated cost if you use HRA funds</b>	<b>\$845</b>	<b>Estimated cost if you use HRA funds</b>	<b>\$1,045</b>

## Try it. You'll love it!

From simpler searches to valuable cost comparison information, there's so much to love about myCigna's health care professional directory. Smarter searching is just the beginning.

myCigna is your one-stop source for managing your health plan whenever and wherever you like. On myCigna you can estimate health care costs, manage and track claims, learn how to live a healthier life, and so much more.



Get the information you need to make the right decisions about your health care. Visit [myCigna.com](http://myCigna.com) or download the myCigna mobile app today.\*



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