

Save more on quality care.

With LocalPlus in Phoenix, Arizona, you could save up to 12% on total medical costs.¹



Get quality care at the right price.

Health care costs are rising, but our need for quality care remains. LocalPlus® helps deliver a cost-effective solution designed to be flexible and help you control health care costs – without sacrificing the quality and convenience your employees want and expect.

How does it work?

Local networks of health care providers, specialists and hospitals deliver value and results right where your employees live.

- The Away From Home Care feature gives employees access to in-network care from anywhere in the country.
- Flexible and customizable plans come with a suite of wellness services and programs for employees, plus a package of ready-to-use communications for you to share.
- Plans designed to help drive better health outcomes and lower costs for your employees – as well as drive potential cost savings for your business.^{1,2}

Affordable and accessible.

LocalPlus is designed to deliver cost-effective, quality care for today's busy, on-the-go families.

- More top-quality providers make it easier to choose and use quality care.²
- Employees have access to any LocalPlus network across the country.
- When temporarily away from a LocalPlus network, the Away From Home Care feature provides coverage at in-network cost.
- Out-of-network coverage is available with LocalPlus.⁴
- An in-network-only coverage option is available with LocalPlus IN.⁵

LocalPlus – Phoenix at a glance

Service area: Maricopa and Pinal County

Network includes:⁶

Major provider groups

Banner Health Network (BHN)★⁷

– Over 1,800 physicians in over 700 locations – Integrated system of hospitals, internationally recognized research, and convenient access to quality care

Evernorth Care Group★ – 100 clinicians and 20 locations in Arizona are National Committee for Quality Assurance (NCQA) certified⁸

Innovative Care Partners (ICP)★⁷ – 285 primary care physicians, 1,893 specialists, 75 specialties in 1,200+ locations

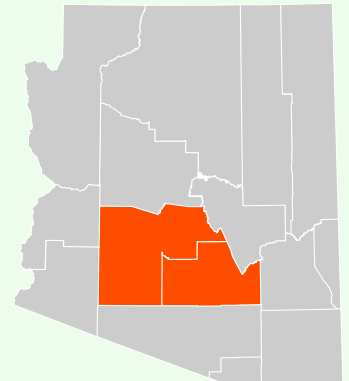
Phoenix Children's Care Network★⁷ – Active engagement with 90+ independent pediatric practices with over 1,000 providers – Integrated hospital, medical group and network teams – First URAC® - accredited pediatric clinically integrated network in the United States – 1,100+ physicians and 600+ practice locations

Major hospitals

Banner Health⁷ – 14 hospital campuses – Banner Medical Group – 1,800+ physicians within 200+ locations

Phoenix Children's Hospital⁷ – 700+ pediatric physicians – 70+ pediatric subspecialties

HonorHealth⁷ – 6 hospital campuses – HonorHealth Medical Group and HonorHealth Ambulatory, with 70+ primary, specialty and immediate care locations



★ Cigna Collaborative Care® (CCC) value-based providers.

Just what your business needs.

Our flexible plans can be customized to your business's needs and budget. We encourage you to pair LocalPlus with other solutions to help maximize value and savings.

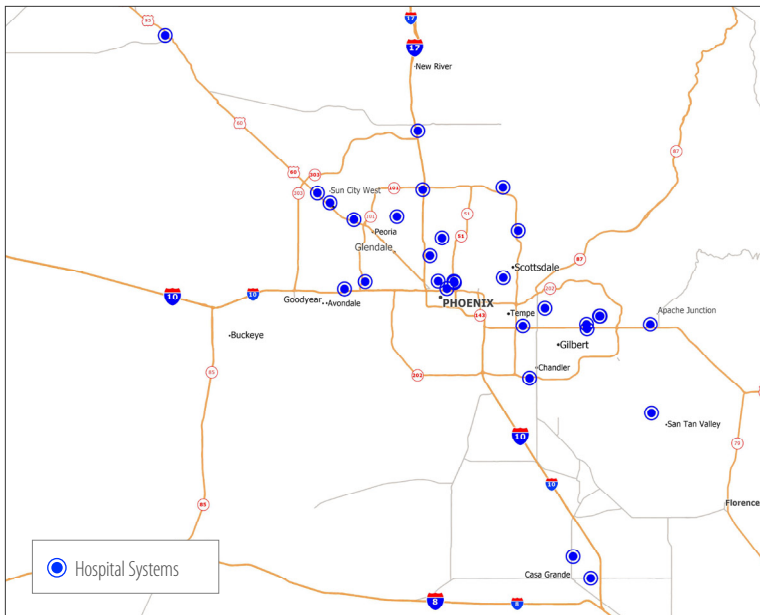
- Variety of funding types and cost-sharing options
- Health savings account (HSA) and health reimbursement account (HRA) compatible
- Maximum reimbursable charge (MRC) options to help control costs on out-of-network care

Exactly what employees want.

LocalPlus has the features your employees are looking for.

- Primary care provider (PCP) selection is encouraged, but not required
- No specialist referrals
- In-network Away From Home Care for peace of mind
- Access to our national network of labs, behavioral providers, convenience care clinics and virtual care services
- Helpful decision-support tools on **myCigna.com** and the **myCigna® App**
- 24/7 live customer service

 **Contact your broker or Cigna HealthcareSM representative to learn more about LocalPlus.**



Map is for illustrative purposes only.

For even greater savings, choose LocalPlus IN.

With this plan, to be covered, employees must receive care from a network of LocalPlus providers and facilities.

If employees access care in an area where LocalPlus is available and they choose to go outside the network (or outside the Away From Home Care feature when LocalPlus isn't available), their care will not be covered by the plan.

Rest assured, in the event of an emergency, employees will always be covered, regardless of where they receive care.⁴

The savings really add up.

85% potential savings for employees when they use in-network national labs (Labcorp® or Quest Diagnostics®).³

LocalFlex

1. Potential savings estimated, based on an internal Cigna Healthcare study conducted in 2023 comparing LocalPlus plans to Open Access Plus (OAP) plans in Phoenix, Arizona, with the same benefit plan provisions. Savings are not guaranteed and will vary depending on plan design, geographic distribution and utilization patterns. Medical cost savings do not directly translate to rate or premium rates.
2. 2022 Cigna Healthcare Business Analytics internal analysis demonstrating higher concentrations of Cigna Care Designated (CCD) providers in the LocalPlus Network compared to similar providers in the Open Access Plus (OAP) Network. CCD is for providers that meet volume, care quality and medical cost-efficiency standards. This analysis is a reflective view, and results are not predictive of future results or outcomes.
3. 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.
4. "Out-of-network" includes any health care provider or facility in a LocalPlus Network service area that is not part of the LocalPlus Network. When receiving care in any LocalPlus Network service area, covered employees must use a health care provider or facility in the LocalPlus Network to receive coverage at the in-network level — except in the case of emergencies. Outside of any LocalPlus Network service area, employees have in-network access through the Away From Home Care feature.
5. In Chicago, Las Vegas and Kansas markets, LocalPlus IN is only available to self-insured employers.
6. Listing is not all-inclusive. For a complete listing, contact your Cigna Healthcare representative or visit Cigna.com.
7. As of February 2024. Subject to change.
8. National Committee for Quality Assurance. Accreditation verified May 2024.

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 complete details of coverage, contact your Cigna Healthcare representative.

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