

# Pocket the savings.

Ten easy ways to lower your out-of-pocket health care expenses.

**1. Stay in network.** You'll save big when you use a hospital or facility that's part of the Cigna Healthcare<sup>SM</sup> network. Chances are, there's a network or facility nearby.

**2. Ask before you go.** Your primary care provider may be in your plan's network, but other providers they refer you to might be out-of-network. Make sure to ask if referrals are in your plan's network. If you don't, you may be surprised by a higher bill.

**3. Know your plan – and save.** If you use an out-of-network provider, your costs can add up quickly. That's because you're probably going to pay full price and not the discounted price an in-network provider or facility would charge for covered services. Plus, the provider or facility might charge more than what your plan will pay for out-of-network care. That means you will have to pay the difference.

## **4. Look for the Cigna Care Designation.**

You may save even more when you choose a Cigna Care Designated provider or a Centers of Excellence hospital. Look for these designations in the online directory:

- Cigna Care Designation – Providers in 21 medical specialties, including primary care, who achieve top results based on Cigna Healthcare quality and cost-efficiency measures.
- Centers of Excellence – Hospitals that show quality and cost-efficiency for certain procedures.

**5. Get preventive care.** Checkups, immunizations and screenings can help detect or prevent serious diseases and keep you in tip-top shape. Your primary care provider can help you coordinate tests and shots that are right for you, based on your age, gender and family history.

**6. Consider an urgent care center.** If your medical need isn't serious or life threatening and you can't get an appointment with your provider, you should consider an urgent care center instead of the emergency room (ER). An urgent care center provides quality care like an ER, but can save you hundreds of dollars. Visit an urgent care center for things like:

- Minor cuts
- Burns and sprains
- Fever and flu symptoms
- Joint or lower back pain
- Urinary tract infections.

Need to find an in-network provider, hospital or other care facility? Use the online directory on [myCigna.com](https://myCigna.com)<sup>®</sup> or call the number on your Cigna Healthcare ID card.

**7. Consider using a convenience care clinic.** Need to see your provider but can't get an appointment? Talk to your provider about using a convenience care clinic. You'll get quick access to quality, cost-effective medical care. You can find convenience care clinics in grocery stores, pharmacies and other retail stores. A convenience care clinician can treat you for:

- Sinus infections
- Rashes
- Earaches
- Minor burns
- Other routine medical conditions.

**8. Stick with lower-cost labs.** If you use a national lab, such as Quest Diagnostics® or Laboratory Corporation of America® (LabCorp), you can save up to 85%.\* Other labs may be part of the Cigna Healthcare network, but you could see greater savings when you go to a national lab. And they have hundreds of locations nationwide.

**9. Consider independent radiology centers.** If you need a CT scan or MRI, you could save hundreds of dollars by going to an independent radiology center. These centers can provide you with quality service like you'd get at a hospital, but usually at a lower price.

**10. Choose the right place for your colonoscopy, GI endoscopy or arthroscopy.** When you choose to have one of these procedures at an in-network freestanding outpatient surgery center, you could save hundreds of dollars. These facilities specialize in certain types of outpatient procedures. They offer quality care, like a hospital. But at a lower cost to you.



Visit [myCigna.com](https://myCigna.com) to access the online directory and manage your health spending.

On the go and need to know? Use the myCigna App. Download it today from the App Store<sup>SM</sup> or Google Play<sup>TM</sup>.



\* 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.

The Apple logo is a trademark of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc. Google Play is a trademark of Google Inc. 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. Customers under age 13 (and/or their parent/guardian) will not be able to register at myCigna.com.

This information is provided for educational purposes only. It is not medical advice. Quality designations and ratings are based on a partial review of quality and cost-efficiency measures and should not be the sole basis for decision-making (as such measures have a risk of error). Cigna does not guarantee the quality or cost of services provided. You should consider all relevant factors and speak with your provider when choosing a health care provider. Providers that participate in the Cigna network are not agents of Cigna and are solely responsible for any treatment provided.

All Cigna Healthcare products and services are provided exclusively by or through operating subsidiaries of The Cigna Group, including Cigna Health and Life Insurance Company, Connecticut General Life Insurance Company, Cigna Behavioral Health, Inc., and HMO or service company subsidiaries of Cigna Health Corporation.

835975 k 06/23 ©2023 Cigna Healthcare. Some content provided under license.

