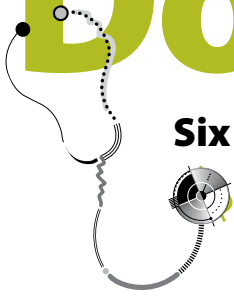


Dollars & Sense



Six easy ways to decrease your out-of-pocket health care expenses.

- 1. Use the CIGNA Network** Using doctors, hospitals and facilities that participate in the CIGNA network can save you a lot of money. "In-network" services apply to all health care services, including doctors and hospitals, as well as outpatient testing, treatment and surgery centers that are participating in the CIGNA network. Additionally, the CIGNA Care Network, a special group of designated in-network doctors and facilities who have met stringent quality and cost criteria, may offer additional value and savings. To verify that a doctor or facility is in CIGNA's network and the CIGNA Care Network, check our provider directory on myCIGNA.com or CIGNA.com, or call the number on the back of your CIGNA ID card.
- 2. Go to the Most Appropriate Place for Urgent Care** Emergency Rooms (ER) provide immediate specialized care to people with serious, often life-threatening issues. However, many people often use the ER for conditions that are much less serious. Treatment for non-emergency conditions in an ER costs hundreds of dollars more than treatment at an urgent care center or your doctor's office. If you need care and you're not sure whether you need to go to the ER, call your doctor's office or CIGNA's 24-hour nurse line at 1.800.CIGNA24.
- 3. Use Convenience Care Clinics** Convenience Care clinics offer quick and convenient access to affordable care for common medical conditions when you cannot get an immediate appointment with your doctor. They are often located in department stores, grocery stores and pharmacies, and most are open nights and weekends. When your doctor is not available, you can save time and money by using a Convenience Care clinic for minor or routine conditions, instead of going to an ER or urgent care center. To locate Convenience Care clinics near you, check our provider directory on myCIGNA.com or CIGNA.com, or call the customer service number on the back of your CIGNA ID card.
- 4. Laboratory and Pathology Tests** Two of the nation's largest laboratories, Quest Diagnostics, Inc. (Quest) and Laboratory Corporation of America (LabCorp), participate in the CIGNA network. Services at these labs can cost 70-75% less than the same services provided by hospital-based facilities and other laboratories. When you need lab services, discuss these options with your doctor. To find the nearest Quest and LabCorp locations, check our provider directory on myCIGNA.com or CIGNA.com. You can also contact Quest or LabCorp directly by phone or visit their websites:
 - Quest: 800.377.7220 / web: www.questdiagnostics.com
 - LabCorp: 888.522.2677 / web: www.labcorp.com
- 5. Radiology Services (MRI or CT Scan)** If you need to have an MRI or CT scan, you can save hundreds of dollars by considering an independent radiology center instead of a hospital setting. While CIGNA contracts with all types of facilities, including hospitals and outpatient radiology centers, cost can vary greatly depending on where you have your MRI or CT scan. Discuss the options with your doctor. For help locating the most appropriate facility to have your MRI or CT scan, you can use our cost comparison tools on myCIGNA.com or call the customer service number on the back of your CIGNA ID card.
- 6. Selecting Where to Go for a Colonoscopy, Endoscopy or Arthroscopy.** When your doctor recommends a colonoscopy, GI endoscopy or arthroscopy, make sure you know your options. Using an independent outpatient surgery center for these procedures instead of a hospital can often save hundreds of dollars. Talk with your doctor about options. For help locating the most appropriate facility, you can use our cost comparison tools on myCIGNA.com or call the customer service number on the back of your CIGNA ID card.

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