

HEALTH CARE JUST GOT PERSONAL

Cigna **SureFit** with Arizona Care Network
and HonorHealth



Health benefits are often seen as one size fits all, but Cigna understands that health care needs are not all the same. They differ by person and even by community. Access to care and how it's delivered in the Phoenix area is different. That's why we developed the Cigna SureFit[®] solution, built specifically for Phoenix and the people who live and work here.

The Cigna **SureFit**[®] difference



Flexible benefits

Customizable solutions and capabilities that flex to fit the unique needs of customers and employers in a given market.



Delivery system evolution

Innovative ways of convening and collaborating with quality doctors and hospitals using a local lens, to increase efficiency and lower costs.



Interactive health decision support

Advanced tools and dedicated resources give customers the power, insight, guidance and confidence to choose the coverage that fits them best.



Customer advocacy

Our highest level of personal support proactively engages customers in new ways. Wherever they are on their health journey, we help them get the most value from their benefits.

For a more affordable, personal experience.

Together, all the way.[®]



Cigna SureFit makes health care more personal – and more affordable. Clients can save 15%–20%* with a solution built around the community where they live and work.

A personal fit for customers

› Focus on collaboration

Cigna created a community of care network with physician groups and hospitals who collaborate closely with each other and Cigna to help drive cost efficiency and create a more personal experience. The collaborative focus gives doctors patient specific information, insights and resources to improve quality of care and drive better outcomes.

› Collaboration helps improve experience and reduce cost

In the community of care network, customers choose a primary care provider (PCP) that works best for their individual needs. The PCP coordinates the patient's care, which helps to eliminate surprises, reduce costs and improve the customer experience.

› Giving customers confidence in their coverage

Interactive tools and dedicated resources make it easy to compare and choose plan options during open enrollment. Coverage decisions can be made more confidently with simple comparison tools. Customers can even get personal recommendations based on their preferences and unique situations, so they can be sure to choose the coverage that fits them best.

› Complete personal support with Cigna One Guide

Customers receive our highest level of personal support and guidance with the Cigna One Guide® solution. A guide is available to help customers with everything from choosing a plan and finding the right doctor, to understanding their plan, resolving service issues and accessing a clinical team to help them choose the right care.

The right fit for employers

› Up-front cost savings

Collaboration and efficiencies within the network help lower the cost of care for customers and provide immediate savings for employers – with potential savings of 15%–20% compared to our Open Access Plus product.*

› Local collaboration

We actively collaborate with our network doctors and hospitals in Phoenix to align our data, incentives and goals to drive better health outcomes and lower costs for employers.

› Less administration

The Cigna One Guide solution provides customers with our highest level of personal support. Plus, intuitive technology and online tools give customers control of their coverage and care. The additional customer support helps employers save time and focus on running their businesses.

› Informed decisions and cost predictability

Advanced reporting and insights on performance helps employers make more informed decisions. And, a defined contribution option allows for better cost management year over year.

› Flexible funding and plan designs

We offer self-funding options that are paired with our integrated medical, pharmacy and behavioral health products to maximize savings. Flexible plan designs are also tailored to incent healthy behaviors and reduce costs based on the employer's objectives, utilization and risk profile.

› Health and wellness engagement

Our innovative tools and resources can help to create a culture of well-being. They are designed to work in tandem with network solutions to maximize savings, drive healthy behaviors and improve productivity.

Cigna SureFit is rooted in an integrated network of doctors and hospitals committed to promoting quality care and lower medical costs through collaboration.

* Percentage of savings is estimated based on an internal Cigna study conducted in 2017 comparing Cigna's SureFit network to Cigna's Open Access Plus (OAP) network in Phoenix assuming equivalent benefit structure, deductibles, copay and out-of-pocket maximum limits. Savings range represents the potential savings and is not guaranteed. Savings will also vary depending on plan design, geographic distribution and utilization patterns.

Community of care network

Cigna created a community of care network with physician groups and hospitals in the Phoenix area who are committed to quality and cost-effective care through collaboration. The providers are evaluated and incentivized based on their ability to provide better outcomes at a lower cost. The community of care physician groups drive and coordinate the customer's care, creating network efficiencies that bring real value to both customers and clients.

Physician groups within Cigna SureFit with Arizona Care Network and HonorHealth:*

Arizona Care Network

- › More than 800 primary care physicians, 4,000 specialists and ~300 pediatricians
- › Collaboration among Dignity Health, Abrazo Community Health Network and Phoenix Children's Hospital

Cigna Medical Group

- › More than 120 physicians and 20 locations in Arizona have been awarded the NCQA Patient-Centered Medical Home™ 2014**

Phoenix Children's Care Network

- › Active engagement with 100+ independent pediatric practices with 1,000+ providers
- › Integrated hospital, medical group and network teams
- › 1st URAC accredited pediatric clinically integrated network

Innovation Care Partners

- › 1,600+ physicians and 700+ practice locations
- › Nearly 300 PCP providers and 80+ specialties

Hospital systems within Cigna SureFit with Arizona Care Network and HonorHealth:*

Abrazo Community Health Network

- › 5 acute-care hospitals
- › Level 1 Trauma Center at Abrazo West Campus

Dignity Health

- › 5 hospitals
- › 40+ Dignity Health Medical Group practices

HonorHealth

- › 5 hospital campuses
- › HonorHealth Medical Group, with 70+ primary, specialty and immediate care locations

Phoenix Children's Hospital

- › 1,000+ pediatric physicians
- › 70+ pediatric subspecialties

Physician groups coordinate care with quality, cost-effective hospital systems.

* Provider information based on publicly available information as of September 2017 and is subject to change.

** Cigna Medical Group is recognized by the National Committee for Quality Assurance (NCQA) as a Patient-Centered Medical Home™. The standards for this recognition emphasize the use of systematic, patient-centered, coordinated care that supports access, communication and patient involvement.

Solution details for Cigna SureFit with Arizona Care Network and HonorHealth

Out-of-network/ Out-of-area care

Temporarily out-of-area: Emergency and most urgent care services are covered at the in-network benefit level without an authorization. Telehealth services are also available out-of-area

Permanently out-of-area: If a family member is living permanently out-of-area, a Cigna Open Access Plus (OAP) plan is offered for the whole family

Primary care provider (PCP)

Customers must choose a PCP at the time of enrollment. If they do not choose a PCP, one will be assigned to them, but they can change their PCP at any time

Referrals

Referrals required to see a specialist (except in an emergency or to visit an in-network OB/GYN)

Ancillary network

Cigna National Ancillary Vendors

Service model

Cigna One Guide® service included

Health and wellness

Cigna Health Matters® Care Management included
AmWell and MDLIVE telehealth included

Behavioral health

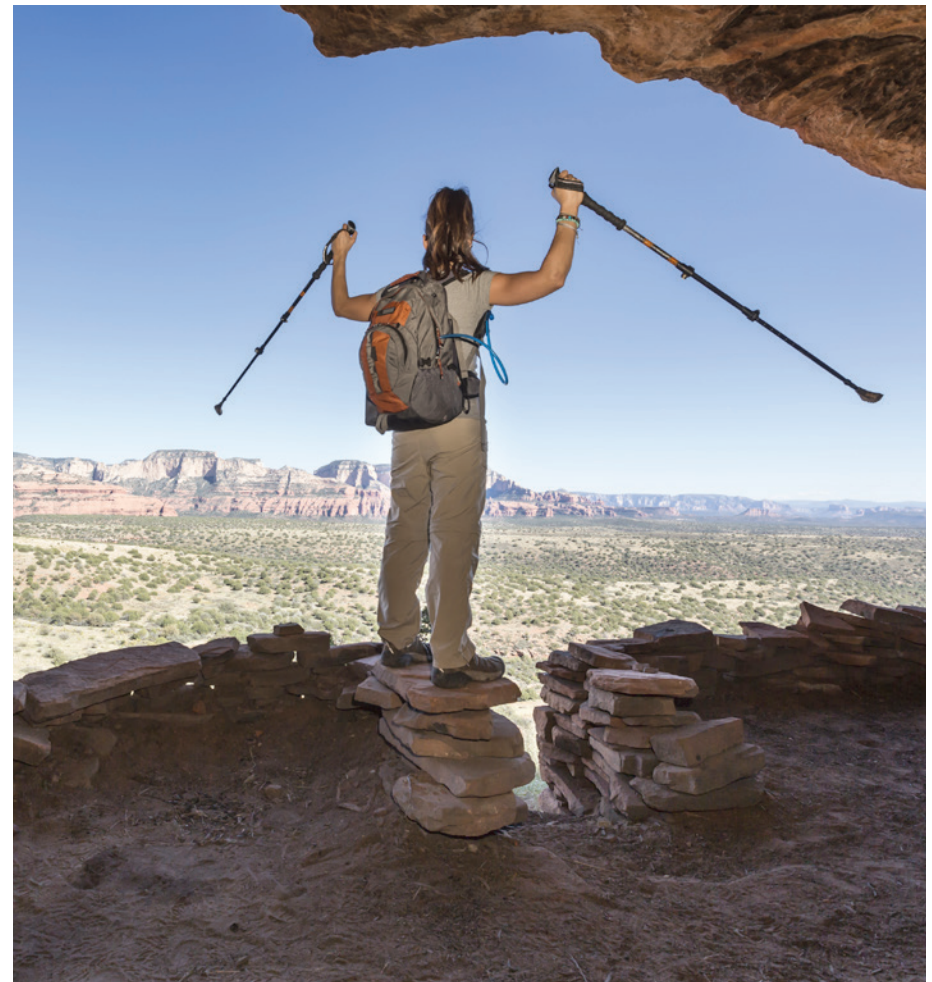
Cigna Total Behavioral Health® included

Pharmacy

Cigna Pharmacy included

Funding

Administrative Services Only (ASO)/
Self-funded options*



Cigna SureFit is our new approach to health benefits designed to meet the needs of each employee (and employer) in the communities where they live and work. Flexible benefits, innovative ways of collaborating and delivering health care, enhanced decision support and customer advocacy are packaged together to provide more savings and value to employers and their employees. With Cigna SureFit, health care is personal – for a custom fit, better outcomes and an improved experience.

[Contact your Cigna representative or broker to learn more.](#)



* ASO/Self-funded options include: Level FundingSM, Graded FundingSM, Self-funded

Product availability may vary by location and plan type and is subject to change. For costs and complete details, contact your Cigna representative.

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