



Cigna, a Partners for Health medical insurance carrier, offers two main network options:

1. LocalPlus and
2. Open Access Plus

Both networks allow members to see specialists without a referral and encourage, but do not require, a primary care provider. LocalPlus uses an efficient network of facilities and providers at a lower cost, while OAP uses an expanded network of facilities and providers at a higher cost.

Members share costs through copays, deductibles, coinsurance and an out-of-pocket maximum. After meeting the out-of-pocket maximum, the plan pays 100% of covered costs.

Virtual health programs make it easier to access care anytime, anywhere.

- Through MDLIVE®, members can connect 24/7 with board-certified providers for common conditions and virtual primary care needs.
- In addition, Hinge Health offers a convenient, at-home virtual exercise therapy program designed to help prevent and treat musculoskeletal pain.
- For digestive health, Oshi Health provides comprehensive virtual GI care.

Together, these programs expand access to high-quality care while helping improve outcomes and reduce the need for in-person visits.

Additional programs to support overall health include Cigna's Bone and Joint Health Program and expert medical opinion services through My Medical Ally. These programs provide coaching, guidance and access to quality providers.

All plan and benefit details can be found [on the Cigna microsite](#). Customer support is available 24/7 to help members understand benefits, find care and manage health needs at 1.800.997.1617.

Please review plan details carefully.

If there are any differences between the information contained here and the certificate/plan document, the information in the certificate/plan document takes precedence.