

SAVE TIME AND MONEY



You have choices for health care. Use this guide to help you pick the place that best meets your needs. It can help you save time and money.

	Emergency room	Urgent care center	Convenience care clinic	Primary care physician ¹
In-network cost LocalPlus [®]	\$300 copay per visit ² \$150 copay per visit ² at JMH ³ facilities (Memorial, North, South)	\$70 copay per visit	\$10 copay per visit	\$20 copay per visit
In-network cost OAP 20	\$350 copay per visit ² \$175 copay per visit ³ at JMH facilities (Memorial, North, South)	\$70 copay per visit	\$15 copay per visit	\$30 copay per visit
In-network cost OAP 10	\$350 copay per visit ² \$175 copay per visit ³ at JMH facilities (Memorial, North, South)	\$70 copay per visit	\$15 copay per visit	\$35 copay per visit
Time	<ul style="list-style-type: none"> › No appointment needed › Wait times may be long, averaging over 4 hours⁴ 	<ul style="list-style-type: none"> › No appointment needed › Wait times vary⁴ 	<ul style="list-style-type: none"> › No appointment needed › Wait times about 15 minutes or less 	<ul style="list-style-type: none"> › Usually need appointment › Short wait times
Conditions treated ⁵	<ul style="list-style-type: none"> › Sudden numbness, weakness › Uncontrolled bleeding › Seizure or loss of consciousness › Shortness of breath › Chest pain › Head injury/major trauma › Blurry or loss of vision 	<ul style="list-style-type: none"> › Minor cuts, sprains, burns, rashes › Fever and flu symptoms › Chronic lower back pain › Minor respiratory symptoms › Urinary tract infection 	<ul style="list-style-type: none"> › Common cold/flu › Rashes or skin conditions › Sore throat, earache, sinus pain › Vaccines 	<ul style="list-style-type: none"> › General health issues › Preventive services › Routine checkups › Immunizations and screenings

The Cigna 24-hour Health Information Line can help, too.

Save time and money with one toll-free call. Talk with a specialist trained as a nurse to help you decide if you need to go to an urgent care center, a convenience care clinic or your doctor's office.⁶ The specialist can also help you find an in-network health facility that's near you. This service is included as part of your medical plan, so there's no extra cost to you. Call as many times as you wish. If it's a true medical emergency, go to an ER. The specialist can also help you find an in-network health facility that's near you.





Call 800.806.3052
Available 24/7/365



Still not sure where to go? Call your doctor or the toll-free number on your Cigna ID card.

If it's a medical emergency, go to the nearest hospital or call 911.

Visit myCigna.com to find an urgent care center or primary care doctor near you.

1. Specialist visits will have higher copays
2. Copay waived if admitted.
3. Jackson Memorial Hospital (JMH)
4. "America's Emergency Care Environment, A State-by-State Report Card – 2014", American College of Emergency Physicians (ACEP).
5. List is not all-inclusive.
6. The 24-hour Health Information Line (HIL) assists individuals in understanding the right level of treatment at the right time. Trained nurses are available 24 hours a day, 7 days a week, 365 days a year to provide health and medical information and direction to the most appropriate resource. Medical advice is NOT provided.

The information provided here is for informational purposes only to help you get the most out of your plan. It is not intended as medical advice. You should consider all relevant factors and consult with your doctor when selecting a health care professional or facility for care. In an emergency, dial 911 or visit the nearest hospital. Health care professionals and facilities that participate in the Cigna network are independent contractors solely responsible for the care they deliver to their patients. They are not agents of Cigna.

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