Helping you better understand the total cost of your care

To help you and your health care professional better understand your medical coverage and payment responsibilities, we have developed a new online tool for health care professionals that lets them estimate the cost for their medical services, based on your specific Cigna health plan. This tool can help you:

• Understand your benefits and how much you could owe for specific services.

• Have more informed pre-care financial discussions with your health care professional to avoid unexpected bills.

What is the Estimator?

• The Estimator is an electronic tool that lets health care professionals create an estimate of your payment responsibility. The estimate is specific to the treatment or service you’re considering, as well as the health care professional treating you, and is based on a real-time snapshot of your Cigna medical benefits.

• The health care professional enters information about the services they will perform, and the Estimator returns an estimate that shows the cost for these services, how your Cigna medical benefits are applied, any anticipated payments from your health account(s), such as a health reimbursement account or flexible spending account, and any out-of-pocket costs you may be responsible for.

• The health care professional can run an estimate for you at any time up to 30 days in advance of a scheduled visit.

How will it help me?

The Estimator provides a printed explanation that clearly illustrates “the math.” With this cost information, you’ll be able to:

• Have more informed conversations with Cigna and your health care professional about medical coverage and treatment options.

• Understand what the cost of treatment will be, what your Cigna medical plan will cover and how much you will owe out-of-pocket – before service is rendered.

• Set appropriate expectations between you and your health care professional for financial responsibility.

What else should I know?

• The Estimator is available for use with all individuals in Cigna Preferred Provider Organization (PPO), Open Access Plus (OAP), Open Access Plus In-network (OAPIN), Exclusive Provider Organization (EPO), HMO and Network medical plans, including all individuals with Cigna Choice Fund® plans, GWH-Cigna network plans, Behavioral plans.

• Not all health care professionals in the Cigna network will choose to use the Estimator. You can request an estimate, but health care professionals are not required to use the Estimator if they do provide an estimate.

• Some services require multiple health care professionals to bill for their independent services. The estimate you receive from the Estimator will only reflect the cost for services to be performed by the health care professional providing it.

• At this time, only health care professionals are able to access the Estimator to generate estimates; however, you can still go to myCigna.com and click on “MY HEALTH” in the top toolbar to get estimated medical costs for surgeries and more complicated procedures. These estimates are not specific to a doctor, but can help you understand the cost of care before you go to the health care professional’s office. myCigna.com has many other resources to help you learn more about your options and make more informed decisions.

See reverse for a sample of the Explanation of Estimate >
<table>
<thead>
<tr>
<th>Health Care Professional or Facility</th>
<th>Central City Hospital</th>
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<tr>
<td>Benefit Category</td>
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<td>Plan Name</td>
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**Explanation of estimate**

This estimate shows what you should expect to pay for the specific health care service(s) indicated above. This is only an estimate - it is not a guarantee of coverage for charges made by your health care professional or facility. The final amount you owe may change from this estimate for several reasons: (1) your benefits change, (2) your coverage ends, (3) you have other claims processed before you receive these services, (4) you receive fewer, more or different services, (5) you reach your plan’s out-of-pocket maximum (when it starts to pay 100% for covered services), or (6) the amount in your health account changes (if applicable*).

**Estimated total cost of service**

This is the total estimated amount as of January 3, 2014, for the service(s) above, based on Cigna’s discount. This includes the amount Cigna will pay and the amount that will be your responsibility.

- Your deductible responsibility: $1,000.00
- Your coinsurance responsibility: $30.00
- Your copay responsibility: $0.00

**Estimate of your total responsibility**

The anticipated amount you will owe after your plan benefits are applied to the estimated cost. This includes any deductible, coinsurance or copay. This amount might be lower if you’ve reached your out of pocket maximum.

- Anticipated payment from your health account (for account-based plans only)*: $250.00
- Estimate of what you owe**: $780.00

*This applies only if you are enrolled in a plan with a health account, such as a Health Reimbursement Account (HRA), Health Savings Account (HSA) and/or Flexible Spending Account (FSA). Anticipated HRA/HSA and/or FSA payments will only be applied if you are enrolled in automatic claim forwarding.

**Your health care professional may collect a portion of the estimated amount and/or bill you directly for the final amount after your claim is processed.

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