

# HEALTH CARE JUST GOT PERSONAL

Cigna **SureFit** UNC Health Alliance



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 Raleigh area is different. That's why Cigna developed the SureFit solution, built specifically for Raleigh and the people who live 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 plans make health care more personal – and more affordable. Clients can save 15% or more\* 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 physician that works best for their individual needs. Using the community of care network helps make care more affordable since customers don't pay for access to doctors and hospitals they may never use. Plus, care within the network is coordinated by the primary care physician, 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 service

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% or more compared to our Open Access Plus product.\*

#### › Local collaboration

We actively collaborate with our network doctors and hospitals in Raleigh 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.**

\*Based on an average savings of 15%–17%, according to an internal Cigna study conducted in 2017 comparing Cigna's SureFit network to Cigna's Open Access Plus (OAP) network in Raleigh 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 Raleigh 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 the Cigna SureFit network:



UNC Health Alliance is a physician-led, clinically integrated network of more than 3,600 UNC Health Care employed providers and community physician partners, working together to provide evidence-based, patient-centered, affordable health care.

## Hospitals within the Cigna SureFit network:

- › Chatham Hospital
- › Johnston Memorial Hospital
- › Nash General
- › Rex Hospital
- › UNC Hospitals

## Physician groups coordinate care with quality, cost-effective hospitals.

## Solution details for Cigna SureFit UNC Health Alliance

<b>Out-of-network/ Out-of-area care</b>	<b>Temporarily out-of-area:</b> 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 <b>Permanently out-of-area:</b> If a family member is living permanently out-of-area, an Open Access Plus (OAP) plan is offered for the whole family
<b>Primary care provider (PCP)</b>	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
<b>Referrals</b>	Referrals required to see a specialist (except in an emergency or to visit an in-network OB/GYN)
<b>Ancillary network</b>	Cigna National Ancillary Vendors
<b>Service model</b>	Cigna One Guide® service included
<b>Health and wellness</b>	Cigna Health Matters® Care Management included AmWell and MDLIVE telehealth included
<b>Behavioral health</b>	Cigna Total Behavioral Health® included
<b>Pharmacy</b>	Cigna Pharmacy included
<b>Funding</b>	<b>Self-Funded:</b> Level Funding <sup>SM</sup> , Graded Funding <sup>SM</sup>

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. 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.**



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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