

# INDEMNITY



## How it works for you.

The Indemnity plan gives you freedom to see any doctor and use any facility. Plus, you never need a referral to visit a specialist.

### Options for care

- › **Primary care physician (PCP)** – You don't need to choose a PCP. Cigna will work closely with you and your doctors to help coordinate your care.
- › **Doctor** – Choose to see any doctor or other health professional at any hospital or health care location. You must file a claim to be reimbursed for covered health care expenses.
- › **No-referral specialist care** – If you need to see a specialist you don't need a referral.
  - You may need precertification for hospital stays and some types of outpatient care.
- › **Emergency and urgent care** – When you need care, you have coverage.
- › **Out-of-pocket costs** – You pay for the cost of your care and services at the time you receive them. This may include routine health care services or emergency and urgent care. Once you meet your deductible, you are responsible for paying coinsurance – a percentage of the cost for covered health care services. You are also responsible for any costs not covered under your plan, including any amounts that are more than what your plan pays for covered expenses.

### 24/7 service

Whenever you need us, customer service representatives are available to take your call.

**Partner with a health coach** – Even when you're not sure where to begin, you'll get confidential assistance from reliable, caring professionals who want to help you take an active role in your health.

### Access to myCigna.com

- › **Learn** more about your plan, and the coverage and programs that come with it.
- › **View** claim history and account transactions; print claim forms.
- › **Compare** hospitals by number of procedures performed, patients' average length of stay and cost.

Visit [Mymohawkbenefits](https://mymohawkbenefits.com) click 2024 Benefits, click Puerto Rico for more information, including how to file a claim electronically or download a paper version.

To file a claim/reimbursement for pharmacy, please use the ESI pharmacy claim form located on [mymohawkbenefits.com](https://mymohawkbenefits.com) under the Puerto Rico page.

Together, all the way.™



## Q&A

### **Do I have to choose a Primary Care Physician (PCP)?**

No, but it is recommended. A PCP gives you and your covered family members a valuable resource and can be a personal health advocate.

### **Do I need a referral to see a specialist?**

You do not need a referral to see a specialist.

### **Who must get precertification?**

Your doctor will help you decide which procedures require you to be admitted to the hospital, and which can be handled on an outpatient basis. You must make the arrangements. Check your plan materials to see which procedures need precertification.



All group health insurance policies and health benefit plans contain exclusions and limitations. For costs and complete details of coverage, see your employer's insurance certificate, group service agreement or summary plan description.

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