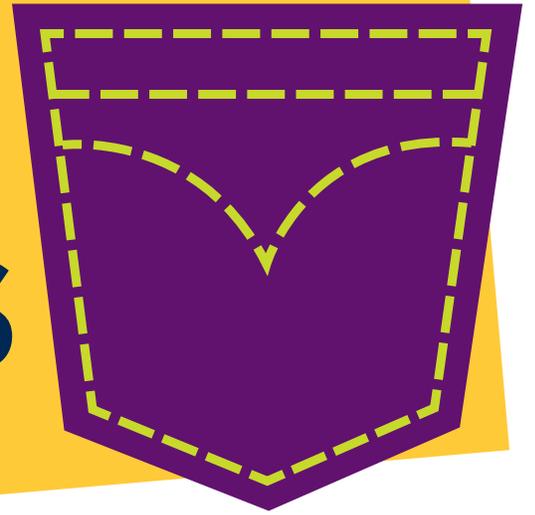


# POCKET THE SAVINGS



## Eight easy ways to lower your out-of-pocket health care expenses

**1. Stay in network.** Save big when you use a doctor, hospital or facility that's part of the Cigna network. Our nationwide network includes over 600,000 health care professionals and 5,600 hospitals and facilities. So chances are, there's a network doctor or facility in your neighborhood. It's easy to find quality, affordable care right where you need it. In fact, the only thing you won't find is higher costs.

**2. Go with the Cigna Care Designation.**

You may save even more money when you choose a Cigna Care Designation (CCD) doctor or a Centers of Excellence (COE) hospital. A CCD specialist is a network doctor or specialist who ranks in the top third for quality and savings. COE hospitals have also earned a special recognition for quality and savings.

**3. Get preventive care. It's 100% covered.**

Check-ups, immunizations and screenings can help detect or prevent serious diseases and keep you in tip-top shape. And, if your doctor is part of the Cigna network, preventive services are 100% covered. Your primary care physician can help you coordinate what tests and shots are right for you, based on your age, gender and family history.

**4. Rush to an urgent care center.** If you need medical attention but it's not serious or life-threatening, you don't have to go to the emergency room (ER). An urgent care center provides quality care like an ER, but can save you hundreds of dollars. Visit an urgent care center for things like minor cuts, burns and sprains, fever and flu symptoms, joint or lower back pain and urinary tract infections.

<b>Average urgent care center cost:</b>	<b>\$127</b>
<b>Average hospital ER cost:</b>	<b>\$1,449</b>

**5. Go to a convenience care clinic.** Need to see your doctor but can't get an appointment? Try going to a convenience care clinic. You'll get quick access to quality and affordable medical care. A convenience care clinician can treat you for sinus infections, rashes, ear aches, minor burns and other routine medical conditions. You can find convenience care clinics in grocery stores, pharmacies and other retail stores.

<b>Average convenience care clinic cost:</b>	<b>\$53</b>
<b>Average ER cost:</b>	<b>\$1,449</b>

**GO YOU**<sup>SM</sup>



**6. Stick with lower-cost labs.** If you go to a national lab such as Quest Diagnostics® or Laboratory Corporation of America® (LabCorp), you can get the same quality service and save up to 75%. Even though other labs may be part of the Cigna network, you'll get even bigger savings when you go to Quest and LabCorp. And with hundreds of locations nationwide, they make it easy to get lab services at a lower cost.

<b>Average LabCorp or Quest cost:</b>	<b>\$10.10</b>
<b>Average other lab cost:</b>	<b>\$31.43</b>
<b>Average outpatient hospital lab cost:</b>	<b>\$50.13</b>

**7. Visit independent radiology centers.** If you need a CT scan or MRI, you could save hundreds of dollars by going to MedSolutions Inc, a national independent radiology center. MedSolutions can provide you with quality service like you'd get at a hospital. In fact, the only difference you'll experience is the price.

	<b>CT</b>	<b>MRI</b>
<b>Average MedSolutions costs:</b>	<b>\$544</b>	<b>\$786</b>
<b>Average other vendor costs:</b>	<b>\$545</b>	<b>\$884</b>
<b>Average outpatient hospital costs:</b>	<b>\$1,343</b>	<b>\$1,648</b>

**8. Choosing the right place for your colonoscopy, GI endoscopy or arthroscopy.** When you choose to have one of these procedures at an in-network freestanding outpatient surgery center, you could save hundreds of dollars. These facilities specialize in certain types of procedures, and send patients home the same day. They offer quality care, just like a hospital, but at a lower cost to you.

<b>Average outpatient surgery center:</b>	<b>\$951</b>
<b>Average hospital cost:</b>	<b>\$2,267</b>

Where to go. Who to see. What it'll cost.  
Find it on **myCigna.com** or call the number on your Cigna ID card.



Cost estimates are national 2011 averages of participating facilities; actual cost may vary by location, facility, and the type or level of services received.

The information provided here is intended to be general information on how you can get the most out of your plan and your health care dollars. Customers are encouraged to consider all relevant factors and to consult with their treating doctor when selecting a health care professional or facility for care.

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