What we have to offer

The Cigna Medicare Surround® indemnity medical plan helps pay some of the health care costs that Medicare does not cover, such as your Medicare Part A and Part B deductibles and coinsurance.

› You are guaranteed acceptance into the plan regardless of medical history, as long as you meet the eligibility requirements.

› With the Cigna Medicare Surround indemnity medical plan, you don’t need to send your claims to Cigna for Medicare covered services. This means less paperwork for you!

› Our experienced customer service team focuses on caring for your specific needs.

› You have the freedom to choose any health care professional. You don’t need to select a primary care physician, and you don’t need referrals or prior authorizations for health care professionals or facilities.

› Your out-of-pocket costs may be lower when you use a doctor who accepts Medicare assignment.

Please refer to your Summary of Benefits for details about your specific plan.

Eligibility requirements

› You must be enrolled in Medicare Part A and Part B.

After you enroll

› You will receive a Cigna indemnity medical identification (ID) card. You should present this card along with your Medicare card when you receive care.

› Expenses covered by your Cigna Medicare Surround plan must be submitted to Medicare before being considered for payment.

› Once Medicare has paid your claim, they will forward it to Cigna for review and payment for covered services as your secondary payer.

› To find doctors who accept Medicare, or to learn more about Medicare benefits and services, visit www.medicare.gov or call 1-800-MEDICARE (1-800-633-4227) 24 hours a day, 7 days a week. TTY/TDD users call 1-877-486-2048.

Find health and benefits information specifically for you online, at your convenience – with myCigna.com.

Our easy-to-use website gives you the tools you need to make informed health care decisions.

› Review your benefit plan information.

› Learn about the Cigna programs available to you.

› Manage your health using interactive tools that explain specific conditions and compare treatment options.

› View the status of claims submitted in the past 24 months for you and your covered dependents.

› Take a health assessment and review the results with your doctor.

What does real service feel like?

Call us to find out! Our customer service associates are available 24 hours a day, 7 days a week to assist you.
Discounts on products and programs
Through the Healthy Rewards program,* our customers have access to a range of health and wellness programs and services. To access Healthy Rewards, visit us online at myCigna.com or call Cigna customer service at the number on the back of your Cigna ID card.

› Hearing aids and exams
Deeply discounted pricing on hearing aids plus free batteries for two years and free follow-up care for one year. More than 2,800 hearing aid models from leading brands such as Miracle-Ear, Oticon, Phonak, Starkey, and more. Low price guarantee – find a local quote for less and Amplifon will beat it by 5%. Plus, 40% off diagnostic services/testing at over 5,500 credentialed locations nationwide.

› Weight and nutrition
Savings up to 30% off weight and nutrition programs including Jenny Craig® and more.

› Fitness clubs
Choose from 9,000+ fitness centers nationwide for $25/month (plus a $25 enrollment fee and applicable taxes). The program offers:
- A free guest pass to try out a fitness center before enrolling (where available)
- The option to switch fitness centers at any time
- Online fitness tracking from a wide variety of popular wireless fitness devices, apps, and exercise equipment

› Vision exams and eyewear
Discounts for routine vision services including exam and eyeglasses through the Vision Network Savings Program. Over 25,000 locations nationwide, including these national retail opticals: Pearle Vision®, Sears®, Target and JCPenney®.

› Alternative medicine and therapy
Savings up to 25% off usual and customary fees for services including chiropractic care, acupuncture, massage therapy, routine foot care and more.

› Yoga and wellness products
Save up to 40% off professionally designed yoga mats, wellness and fitness accessories, and instructional yoga and fitness DVDs from GaiaM®, a leading online source for yoga and wellness products.

* Healthy Rewards is a discount program. If your plan includes coverage for any of these services, this program is in addition to, not instead of, your plan benefits. Healthy Rewards programs are separate from your medical benefits. A discount program is NOT insurance, and you must pay the entire discounted charge. Some Healthy Rewards programs are not available in all areas and programs may be discontinued at any time. Healthy Rewards participating vendors are independent contractors and solely responsible for any products or services provided. Before using any discount program, check with any other insurance or plan you may have to determine the same or similar programs, products or services may be available to you at a lesser charge. All savings amounts and provider counts are based on Cigna data as of the date of publication and are subject to change. Actual savings may vary.
**Do I need to be enrolled in Medicare Part A and Part B?**

Yes, with the Cigna Medicare Surround indemnity medical plan it is important for you to enroll in and maintain your Part A and Part B Medicare coverage.

**Can I go to any doctor?**

There is no network so you have the freedom to see any licensed health care professional that has been approved by Medicare to offer services to individuals enrolled in the Medicare program.

**Can I be billed by my doctor?**

Most doctors and other health care professionals choose to accept the Medicare-approved amount as payment in full for Medicare covered services and can only bill you for any deductible and coinsurance amounts left after Medicare has made their payment. By agreeing to accept the Medicare-approved amount as payment in full, your doctor has chosen to accept Medicare’s assignment of benefits.

Some doctors do not agree to take the Medicare-approved amount as payment in full which means they do not accept assignment of benefits from Medicare. If you choose to see a doctor that does not accept assignment from Medicare, you may pay more out-of-pocket because the doctor is allowed to bill you for excess charges. Excess charges are limited to 15% above the Medicare-approved amount for Medicare covered services in most instances.*

**Will I need to submit claims to Cigna?**

Whether your doctor accepts assignment of Medicare benefits or does not accept assignment, he or she is required to submit claims directly to Medicare. Once Medicare has made payment, they will send the claim to Cigna. This is called “Medicare Crossover.” Cigna will review the information provided by Medicare when processing your claim and administer coverage according to your plan benefits. Refer to the Summary of Benefits for the details of your plan.

**What happens if my doctor opts out of Medicare?**

If your doctor opts out of Medicare, you have the option to continue seeing him or her under a “private contract.” If you enter into a private contract with your doctor, you agree to give up Medicare payment for services provided by your doctor. Claims cannot be submitted to Medicare so this means you or your doctor will need to submit the claim to Cigna with a copy of the signed contract. Under your Cigna plan, the amount that Medicare would have paid (80% of your health care costs after you meet your deductible) will not be an allowable expense. You will be responsible to pay for this amount.

* In accordance with Medicare guidelines:

All group health insurance policies and health benefit plans contain exclusions and limitations. For costs and complete details of coverage, see your plan documents.

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Cigna Medicare Surround is an employer-sponsored group retiree medical plan that supplements Medicare. It is NOT a standardized Medicare Supplement (Medigap) plan and is NOT offered under a contract with the federal government.

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