

THERE'S NO PLACE LIKE HOME.

Especially when it comes to your health.

Cigna and CareCentrix, one of the nation's leading home health care companies, are bringing the necessary care and equipment right to your home. We want you to be where you are most comfortable, whether you are healing or aging or need help taking your medications.

Here are some of the services we provide:

SERVICES PROVIDED BY CARECENTRIX	EXAMPLES	SERVICES NOT PROVIDED BY CARECENTRIX
Durable Medical Equipment (DME)	Beds, wheelchairs, walkers, and scooters	Orthotics
Respiratory Equipment	Oxygen, continuous positive airway pressure (CPAP) equipment, and ventilators	Prosthetics
Enteral nutrition	Pumps and enteral nutritional support	Hospice
Home infusion therapy	Anti-infective therapy, total parenteral nutrition (TPN), pain management, inotropic therapies, immune globulin, enzyme replacement, and remicade.	Psychiatric Services
Home health care	Nursing, therapies, social work, and home health aides	
Other specialty services	Insulin pumps and supplies, continuous passive motion (CPM) machines and supplies, wound vacuums and supplies, and breast pumps	Bone growth stimulators

Together, all the way.®



Offered by: Cigna Health and Life Insurance Company, Connecticut General Life Insurance Company or their affiliates.

With Cigna and CareCentrix you get:

- ▶ A national network of over 7,700 credentialed home health care providers, giving you access to experts in home health care.
- ▶ A broad national network minimizes your need for out-of-network providers, saving you money.
- ▶ Nationwide coverage at highly competitive rates.

How does precertification work?

- ▶ **If your doctor participates in the Cigna network**, he or she contacts your Third Party Administrator or CareCentrix directly and provides all the necessary information for review.
- ▶ **If your doctor is not in the Cigna network** and your plan covers out-of-network services, you are responsible for working with your physician to make sure the precertification process is completed. Your doctor may contact the number on the back of the ID card for help.
- ▶ **If your request is approved**, your doctor will receive the go-ahead and your appointment will be scheduled. Appointments should not be scheduled until your doctor receives the approval.

How does billing work?

- ▶ You'll be billed for any patient co-pays, co-insurance and deductibles around 45 days after the date of service. You'll be expected to pay within 30 days of receipt of the bill.
- ▶ You will need to pay CareCentrix for all co-pays, co-insurance or deductibles owed for covered home care service. CareCentrix will pay your provider for all covered services.

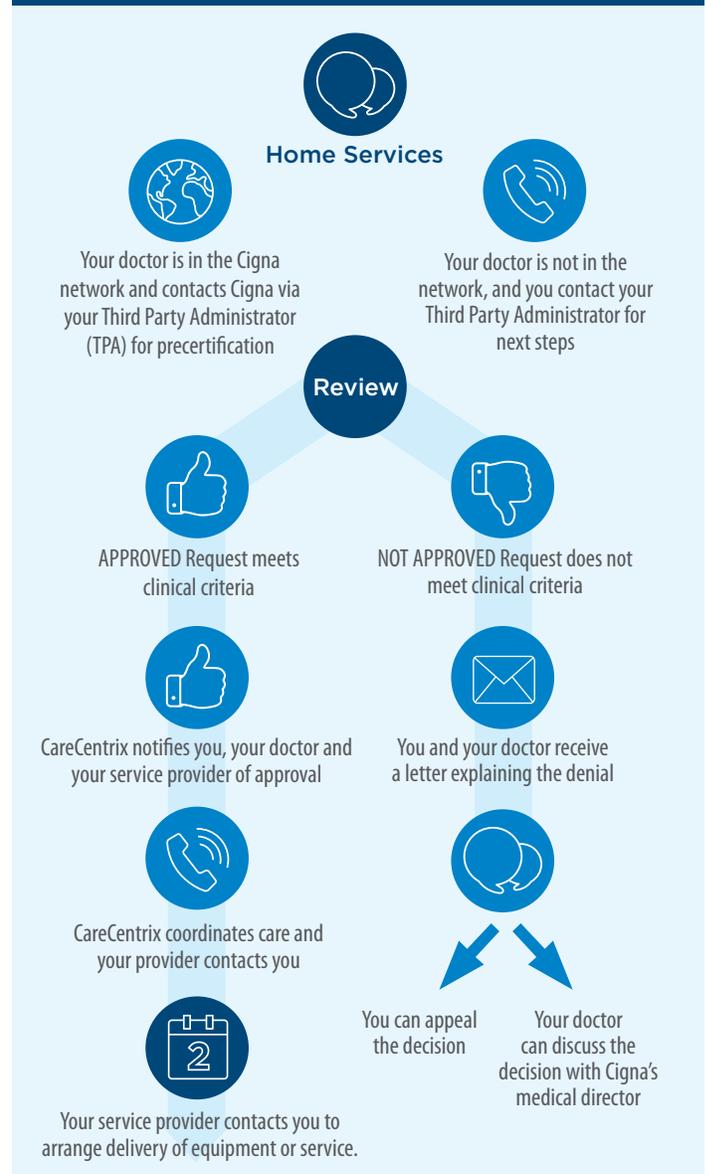


Call the number on the back of your ID card, to get an estimate for your expected out-of-pocket costs. Or ask your Third Party Administrator to contact us.

- ▶ **Sometimes the request does not meet the required clinical criteria** based on the information provided and the service will be denied. When this happens:

- Both you and your doctor will receive a written letter explaining the reason for the denial, how you can appeal the decision, and a number to call if you have any questions.
- Your doctor will also receive a faxed notification and be offered the opportunity to discuss the decision with Cigna's medical director. Denials are normally issued within two business days.

Home Services Precertification: How it works



All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company, Connecticut General Life Insurance Company, Cigna Behavioral Health, Inc., Cigna Health Management, Inc., and HMO or service company subsidiaries of Cigna Health Corporation. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc.

