

Go In-Network, Stay In-Network

Cigna is our medical PPO network. When you use a Cigna provider, you and your National Roofers Union and Employers Joint Health and Welfare Fund receive a discount for those services.

Under our plan, you can visit doctors and other health care professionals who do not participate in the Cigna network. When you receive non-emergency, out-of-network medical care, it's important to remember two things:

Your share of the costs (e.g., coinsurance and deductibles) will be *higher* compared with what you'd pay for in-network care.

You will also be responsible for all charges above the maximum reimbursable charge.

What is a "maximum reimbursable charge"?

When you receive out-of-network medical care from a non-participating doctor or other health care professional, there's a limit to the amount of money that will be reimbursed. For example, your doctor might charge \$100 for treatment, but the most your plan will pay is \$80. This amount is called the maximum reimbursable charge.

How is a maximum reimbursable charge determined?

A maximum reimbursable charge is determined in one of two ways:

1. Using a percentage of a fee schedule developed by Cigna using a methodology similar to the one used by Medicare.
2. For some covered services, a reimbursement schedule is not available. In these cases, the maximum reimbursable charge is based on what other doctors in your area typically charge for the same services.

What if my doctor charges more than the maximum reimbursable charge?

When you or your doctor files a medical claim and we determine the doctor's fee exceeds the maximum reimbursable charge:

- You are responsible for paying any charges *above* the maximum reimbursable amount.
 - These charges don't apply to your out-of-pocket maximum or deductible.
- Your costs for out-of-network covered services could be high.

Know before you go

It makes sense to plan ahead. If you'd like to know *in advance* whether a proposed charge is within the Cigna maximum reimbursable amount, call the toll-free number on the back of your ID card. Please make sure you have the following information when you call:

1. The doctor's name and tax ID number
2. The place of service (ZIP code)
3. The doctor's procedure code

Choosing a Cigna doctor

To find a participating doctor that best meets your needs, use the directory on mycareallies.com.

DOCTOR'S OFFICE VISIT	IN-NETWORK	OUT-OF-NETWORK
Covered Dr. Charges	\$270	\$270
Cigna Discounted Charge	\$108	N/A
Maximum Reimbursable Charge	N/A	\$147
Amount Above Maximum Reimbursable Charge	N/A	\$123
Copay	\$25	40% OF \$147 = \$59
Your Total Cost	\$25	\$182
OUTPATIENT SERVICES	IN-NETWORK	OUT-OF-NETWORK
Covered Hospital Charges	\$3,401	\$3,401
Cigna Discounted Charge	\$1,701	N/A
Maximum Reimbursable Charge	N/A	\$1,000
Amount Above Maximum Reimbursable Charge	N/A	\$2,401
Your Coinsurance Obligation	20% OF \$1,701 = \$340	40% OF \$1,000 = \$400
Your Total Cost	\$340	\$2,801
INPATIENT SERVICES	IN-NETWORK	OUT-OF-NETWORK
Covered Hospital Charges	\$13,628	\$13,628
Cigna Discounted Charge	\$6,815	N/A
Maximum Reimbursable Charge	N/A	\$7,108
Amount above Maximum Reimbursable Charge	N/A	\$6,520
Your Coinsurance Obligation	20% OF \$6,815 = \$1,363	40% OF \$7,108 = \$2,843
Your Total Cost	\$1,363	\$9,363