WHO WE ARE

■ CIGNA strives to keep our customers healthy and productive. We are committed to giving you access to technology, information and support in reaching health care decisions.

■ We are where you are. CIGNA has a national presence, but we also have a local focus in most areas. This means local medical directors and health services representatives work to provide you with access to quality care.

WHAT YOU CAN EXPECT

■ Convenient access to quality health care. Before joining the CIGNA network doctors must meet CIGNA standards through a process called credentialing. We regularly review physicians’ credentials to help ensure they continue to meet these standards.

■ Responsive customer service. Whether on our website, www.cigna.com, by phone when you talk to a representative or through our automated telephone system, you have easy access to consistent, accurate, and timely information about your plan – when it’s convenient for you.

ABOUT THIS DIRECTORY

The following pages list the doctors and other health care professionals in this area who participate in the CIGNA network. An updated listing is always available at www.cigna.com. You can use our online directory to:

■ search for participating physicians, hospitals and other health care professionals.

■ download your own personalized provider directory to have on hand when you need it.

■ find hospital scores for specific conditions/procedures through CIGNA “Centers of Excellence.”

The online directory is updated often, so visit it often. For more information, please visit www.cigna.com or call CIGNA Customer Service at 1.800.244.6224.

PLEASE NOTE: The term “health care profesional” also refers to “provider”.

www.cigna.com
Your personal physician can serve as a source for advice and direction.

**WORKING WITH YOUR DOCTOR**

We encourage you to choose a primary care physician (PCP) to be your personal physician.

- Your personal physician can serve as a “home base” for basic care – your source for advice and direction.
- Your personal physician also coordinates your care - from preventive checkups and routine medical care to specialized care and hospitalizations.

**YOUR SUMMARY OF BENEFITS**

Your *Summary of Benefits* gives you important information on the medical benefits and other types of services your plan covers. You should read your *Summary of Benefits* to determine whether you have prescription drug coverage, coverage for mental health and substance abuse, and/or vision care coverage as a part of your CIGNA plan.

Visit [www.cigna.com](http://www.cigna.com) to search for participating doctors, find information on preventive care and other health topics, and learn more about your plan’s benefits and programs.

The listing of a doctor in this directory does not guarantee that the services provided by that doctor are covered under your specific medical plan. Check the materials which describe your particular plan benefits, or call CIGNA Customer Service, for information about the services covered under your plan benefits. If you have questions or need assistance, please contact Customer Service at the toll-free telephone number listed in your enrollment materials or on your CIGNA ID card.
As a CIGNA customer, you have access to the CIGNA LifeSOURCE Transplant Network®, a network of participating organ and tissue transplant centers. Developed by a team of CIGNA clinical professionals, the transplant network includes over 400 transplant programs at more than 120 independent transplant centers that are nationally recognized for their clinical outcomes.

Each transplant facility is evaluated for favorable rates of patient outcomes, support services and “patient friendly” environments before it is included in the CIGNA LifeSOURCE Transplant Network.

CIGNA LifeSOURCE participants are managed by our comprehensive transplant case management unit. This unit consists of registered nurses with clinical experience in transplant, hematology/oncology, home health care, dialysis, critical care and/or community care. They are specially trained to manage complex transplant cases.

Our comprehensive transplant case management unit offers the following benefits:

- Clinical partnership with health care professionals
- Consistency in service and benefit administration
- Dedicated resources for complex areas of medicine
- Advocacy
- Administrative efficiency

In some instances a travel benefit is offered as a feature of the program. Please be aware that most of these expenses are considered taxable income.

If the facility designated by CIGNA is not in the service area and there is an instate participating facility at which the transplant can be performed, you will be provided with information about both facilities and you may choose to have the procedure performed at either facility. CIGNA may not require you to travel out of the service area for a transplant procedure without your consent.

As a CIGNA customer, you can have access to these services when they are coordinated through your physician and your transplant case manager.

You may not receive the in-network level of benefits for all types of transplants at all facilities. In addition, our network of facilities changes frequently. For the most current listings with the programs covered at the in-network benefit level, please visit www.cignalifesource.com or call CIGNA LifeSOURCE Customer Service at 800.668.9682.

Not all CIGNA LifeSOURCE Transplant Network facilities are available to participants in all plans. Please call Customer Service at 800.668.9682 for more information. If you are already in transplant case management, please call your case manager directly.
<table>
<thead>
<tr>
<th>State</th>
<th>Affiliations</th>
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<tbody>
<tr>
<td>Alabama</td>
<td>University of Alabama at Birmingham Medical Center</td>
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<tr>
<td>Arizona</td>
<td>Banner Good, Samaritan Medical Center - Solids and Blood &amp; Marrow Transplant Programs, Phoenix Mayo Clinic Scottsdale University of Arizona Health Sciences Center, Tucson</td>
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<tr>
<td>Arkansas</td>
<td>University of Arkansas for Medical Sciences, Little Rock</td>
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<tr>
<td>California</td>
<td>California Pacific Medical Center, San Francisco Cedars-Sinai Medical Center, Los Angeles Children’s Hospital, Los Angeles Children’s Hospital at Oakland Children’s Hospital of Orange County City of Hope National Medical Center, Duarte Loma Linda University Medical Center Lucile Salter Packard Children’s Hospital, Palm Alto Rady Children’s Hospital, San Diego Sharp Memorial Hospital, San Diego Stanford University Medical Center UC Davis Medical Center, Sacramento UCSD Medical Center, San Diego UCSF Medical Center, San Francisco USC University Hospital, Los Angeles</td>
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<tr>
<td>Colorado</td>
<td>Children’s Hospital of Denver Porter Adventist Hospital, Denver Presbyterian St. Luke’s Medical Center, Denver University of Colorado Hospital, Denver</td>
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<tr>
<td>Connecticut</td>
<td>Yale-New Haven Hospital, New Haven</td>
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<tr>
<td>Delaware</td>
<td>Alfred I. duPont Hospital for Children (Nemours), Wilmington</td>
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<tr>
<td>District of Columbia</td>
<td>Children’s National Medical Center Georgetown University Hospital Washington Hospital Center</td>
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<tr>
<td>Florida</td>
<td>All Children’s Hospital, St. Petersburg Florida Hospital, Orlando H. Lee Moffitt Cancer Center, Tampa Jackson Memorial Hospital, Miami Mayo Clinic, Jacksonville Shands Hospital, Gainesville Tampa General Hospital</td>
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<tr>
<td>Georgia</td>
<td>Children’s Healthcare of Atlanta Emory University Hospital, Atlanta Northside Hospital/The Blood and Marrow Transplant Group of Georgia, Atlanta Piedmont Hospital, Atlanta</td>
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<td>Illinois</td>
<td>Children’s Memorial Hospital, Chicago Northwestern Memorial Hospital, Chicago Rush University Medical Center, Chicago University of Chicago Medical Center and Comer’s Children’s Hospital</td>
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<tr>
<td>Indiana</td>
<td>Clarian Health - Indiana University Hospital, Indianapolis Clarian Health - Methodist Hospital, Indianapolis Clarian Health - Riley Children’s Hospital, Indianapolis Indiana Blood and Marrow Transplantation, Beech Grove</td>
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<tr>
<td>Iowa</td>
<td>University of Iowa Hospital and Clinics, Iowa City</td>
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<tr>
<td>Kansas</td>
<td>University of Kansas Hospital, Kansas City</td>
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<tr>
<td>Kentucky</td>
<td>Jewish Hospital, Louisville</td>
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<tr>
<td>Louisiana</td>
<td>Ochsner Clinic Foundation, New Orleans Tulane University Hospital and Clinic, New Orleans</td>
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<tr>
<td>Maine</td>
<td>Maine Medical Center, Portland</td>
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<tr>
<td>Maryland</td>
<td>Johns Hopkins Health System, Baltimore University of Maryland Medical Center, Baltimore</td>
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<tr>
<td>Massachusetts</td>
<td>Brigham and Women’s Hospital and Dana Farber Cancer Institute, Boston Children’s Hospital Boston and Dana Farber Cancer Institute, Boston Lahey Clinic Medical Center, Burlington Massachusetts General Hospital and Dana Farber Cancer Institute, Boston Tufts - New England Medical Center, Boston</td>
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<tr>
<td>Michigan</td>
<td>Henry Ford Health System, Detroit Karmanos Cancer Center, Detroit</td>
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<tr>
<td>Minnesota</td>
<td>Hennepin County Medical Center, Minneapolis Mayo Clinic, Rochester</td>
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<td>Missouri</td>
<td>Barnes Jewish Hospital, St. Louis Children’s Mercy Hospital, Kansas City St. Louis Children’s Hospital Saint Louis University Hospital Saint Luke’s Hospital of Kansas City</td>
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<tr>
<td>Nebraska</td>
<td>The Nebraska Medical Center, Omaha</td>
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<td>New Hampshire</td>
<td>Mary Hitchcock Memorial Hospital, Lebanon</td>
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<td>New Jersey</td>
<td>Hackensack University Medical Center, Hackensack Newark Beth Israel Medical Center, Newark Robert Wood Johnson University Hospital, New Brunswick St. Barnabas Medical Center, Livingston</td>
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<tr>
<td>New York</td>
<td>Memorial Sloan-Kettering Cancer Center, New York Mt. Sinai Medical Center, New York New York Presbyterian Hospital, New York New York University Medical Center, New York Strong Memorial Hospital, Rochester</td>
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<td>North Carolina</td>
<td>Carolinas Medical Center, Charlotte University of North Carolina Hospitals, Chapel Hill</td>
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<tr>
<td>Ohio</td>
<td>Arthur G. James Cancer Hospital, Columbus Children’s Hospital Medical Center, Cincinnati Christ Hospital, Cincinnati Cleveland Clinic Foundation, Cleveland Nationwide Children’s Hospital, Columbus Ohio State University Medical Center, Columbus University Hospital, Cincinnati University Hospitals Case Medical Center, Cleveland</td>
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<tr>
<td>State</td>
<td>Hospitals and Centers</td>
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<tr>
<td>Oklahoma</td>
<td>INTEGRIS Baptist Medical Center, Oklahoma City</td>
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</tbody>
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| Oregon     | Legacy Good  
Samaritan Hospital and Medical Center, Portland  
Oregon Health & Science University, Portland       |
| Pennsylvania | Children’s Hospital of Pittsburgh  
Penn State Milton S. Hershey Medical Center, Hershey  
Temple University Health System, Philadelphia  
Thomas Jefferson University Hospital, Philadelphia  
University of Pennsylvania Health System, Philadelphia  
UPMC Presbyterian Shadyside Hospital, Pittsburgh |
| South Carolina | Medical University of South Carolina Medical Center, Charleston |
| Tennessee  | Methodist University Hospital  
(LeBonheur Healthcare), Memphis  
St. Jude Children’s Research Hospital, Memphis  
Vanderbilt University Medical Center, Nashville  |
| Texas      | Children’s Medical Center, Dallas  
Cook Children’s Medical Center, Ft. Worth  
Medical City Dallas Hospital  
Memorial Hermann Hospital, Houston  
Methodist Dallas Medical Center  
St. Luke’s Episcopal Hospital, Houston  
Texas Children’s Hospital, Houston  
Texas Transplant Institute, San Antonio  
The Methodist Hospital, Houston  
University of Texas MD Anderson Cancer Center, Houston  
University of Texas Southwestern St. Paul Hospital, Dallas |
| Utah       | University of Utah Hospital, Salt Lake City                |
| Virginia   | Medical College of Virginia Hospitals, Richmond  
Sentara Norfolk General Hospital, Norfolk  
University of Virginia Hospital, Charlottesville |
| Washington | Seattle Children’s Hospital                                |
| Wisconsin  | Children’s Hospital of Wisconsin, Milwaukee  
Froedtert Memorial Lutheran Hospital, Milwaukee  
St. Luke’s Medical Center, Milwaukee  
University of Wisconsin, Madison |
CIGNA is committed to keeping you informed about matters related to your health care plan. For that reason, we offer the following description of the way that CIGNA compensates health care professionals (physicians, hospitals and other health care practitioners and facilities) that participate in our networks.

CIGNA compensates health care professionals in ways that are intended to emphasize preventive care, promote quality care and ensure the appropriate and cost-effective use of covered medical services and supplies. CIGNA reinforces this philosophy through utilization management decisions made by its medical directors and medical management staff. CIGNA employees are encouraged to promote appropriate utilization of covered health care services and to discourage underutilization.

The methods by which participating health care professionals agree to be compensated are described generally here. The amount and type of compensation a health care professional agrees to accept may vary depending upon the type of plan. For example, a hospital may agree to accept less for services provided to patients enrolled in an HMO plan than to patients enrolled in other types of plans. In addition, CIGNA may attempt in various ways to promote the use of participating health care professionals based upon quality and cost-effectiveness measures while assuring quality and access to covered services and supplies.

**DISCOUNTED FEE FOR SERVICE:**
Payment for services is based on an agreed-upon discounted amount from the health care professional’s bill.

**CAPITATION:**
By mutual agreement, network physicians, physician/hospital organizations (PHOs) or other health care professional groups are paid a fixed amount (capitation) at regular intervals for each individual assigned to the physician, PHO or other health care professional groups, whether or not services are provided. This payment covers physician and/or, where applicable, hospital or other services covered under the benefits plan. Health care professional groups and PHOs may in turn compensate health care professionals using a variety of methods. Capitation can offer health care professionals a predictable income, encourage physicians to keep people well through preventive care, eliminate the financial incentive to provide services that will not benefit the patient and reduce paperwork.

CIGNA may also work with third parties that provide network management services. Under these arrangements, CIGNA pays the third party a fixed monthly amount per individual for these services. Health care professionals are compensated by the third party for services provided to CIGNA plan participants from the fixed amount. Compensation arrangements are agreed upon by the third parties and their contracted health care professionals, and may include discounted fee for service and capitation.

Some health care professionals and third parties that provide network management services may participate in a risk-sharing arrangement with CIGNA; they agree on a target amount for the cost of certain services and share all or some of the amount by which costs are over or under the target. Services are monitored using criteria that may include accessibility, quality of care, customer satisfaction and appropriate and cost-effective use of medical services and supplies.

**SALARY:**
Physicians and other health care professionals who are employed to work in CIGNA’s Arizona staff-model medical facility are paid a salary. The salary is decided in advance each year and is guaranteed regardless of the services provided. Physicians are eligible for a bonus at the end of the year based on performance, which is evaluated using criteria that may include quality of care, quality of service and appropriate and cost-effective use of medical services and supplies.

**BONUSES AND INCENTIVES:**
Some health care professionals may receive additional payments based on their performance, which is measured using criteria that may include quality of care, quality of service and appropriate and cost-effective use of medical services and supplies. Health care professionals may also receive financial and/or nonfinancial incentives that promote utilization of cost-effective participating health care professionals (such as hospitals, labs, specialists and vendors) and covered drugs and supplies.

**PER DIEM:**
A specific amount is paid to a hospital per day for all health care received. The per diem payment may vary by type of service and length of stay and the payment may in some cases be greater than the hospital’s normal billed charges.

**CASE RATE:**
A specific amount is paid for all health care received in the hospital for a given hospital stay (such as for a normal maternity delivery).

If you would like to find out which compensation method applies to services you receive from a health care professional, just ask the doctor’s administrative staff. CIGNA Customer Service is available to help with general questions at the toll-free telephone number on your CIGNA ID card.