

# Find a Health Care Provider



Through your health plan, you have access to the Cigna network of doctors, hospitals, and facilities. Cigna is a national network with over 1 million health care professionals and more than 6,300 facilities, offering you a range of quality choices to help you stay healthy. With this access, you will be guaranteed lower copays and coinsurance when you receive care from an in-network provider versus one that is out-of-network.

## Steps to finding a Cigna Network provider

1. Go to [alliedbenefit.com/ProviderNetworks](http://alliedbenefit.com/ProviderNetworks) and select "Cigna."
2. Click on "Find a Doctor, Dentist, or Facility."
3. Choose "Employer or School."
4. Enter the geographic location you want to search and select the search type.
5. Select "Continue as guest."
6. Fill in the "I Live in" field and click "Continue."
7. Select plan option "Open Access Plus, OA plus, Choice Fund OA Plus."



## In-Network vs. Out: What's the difference?

To help you save money, your health plan provides access to a network of providers. These include:

- Doctors
- Hospitals
- Labs
- Radiology centers
- Surgical centers

To be a part of the plan's network, these doctors and facilities must meet certain credential requirements and agree to accept a discounted rate for covered services under the health plan. These health care professionals are considered "in-network."

If a doctor or facility has no contract with Cigna, they are considered "out-of-network" and can charge you full price. It's usually much higher than the in-network discounted rate.