

2017 ASU System Health Plan Changes - Frequently Asked Questions (FAQ)

Who is Cigna?

Cigna is a global health-service provider with a national network. Beginning in 2017, Cigna will partner with the Arkansas State University System to administer our medical and pharmacy benefits.

What benefits are being moved to Cigna?

As of January 1, 2017, Cigna will be the claims administrator for Arkansas State University System for medical and pharmacy.

How will the change to Cigna impact my ability to receive medical care from my current doctor, other provider or facility?

The impact on a participant's provider relationship is referred to as "network disruption". Our consultant analyzed the provider relationships within our insured base over a 12-month period, and found that 90% of those providers will be in-network with Cigna.

Why are we changing?

There are a number of reasons why making the change to Cigna will be positive for employees and the University System. A few are listed below:

- Minimal disruption of current in-network relationships for our employees and dependents
- Significant cost savings allow us to keep employee medical premiums flat
- Improved customer service expectations
- Single national network, rather than a collection of state networks
- Pharmacy managed directly by Cigna for more efficient claims processing
- Mobile app with real-time access to claims, deductible information and ID card

Is the medical plan changing or just the carrier?

The majority of the medical plan benefits remain the same, although some services previously subject to coinsurance or deductible and co-insurance now will only be subject to a copay. The claims will now be processed through Cigna.

Will I have to re-enroll if I currently have coverage through ASU?

Your coverage will automatically transition to Cigna effective January 1, 2017. However, if you wish to make changes to your health coverage or other ASU benefits, you may do so during our 2017 Open Enrollment, which will be held Monday, November 7th through Friday, November 18th. A Cigna pre-enrollment line is available to help you and your family obtain answers about this year's new health plan. It can confirm providers and pharmacies in-network, benefits and other questions to help you make the right choices for 2017. The number is 1-800-564-7642.

Will I receive a new insurance card?

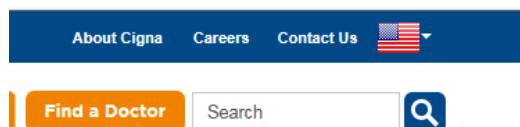
New ID cards will arrive at your home prior to January 1, 2017. You and any family member covered under your benefit will receive a card. You will need to provide the updated medical card to your pharmacy and medical provider(s) on your first visit in 2017.

How do I find out if my provider is in the network?

IMPORTANT NOTICE: St. Bernard's providers and NEA Baptist providers, including psychiatrists and physical therapists are in the Cigna network, but may not be listed on the Cigna website, as Cigna contracts with St. Bernards and NEA Baptist, not with the individual providers who are employees of those entities. For providers who are individual practitioners please follow the instructions below:

Go to www.Cigna.com

Select *Find a Doctor* (located on the top right of screen)



Select the box/selection that states if your insurance is provided by work or school (*Orange Box*)



Select *Doctors* or *Hospital, Pharmacy or Facility*, and enter the zip or city/state



Move to the *Plan* tab (drop-down box) and select *Open Access Plus*



You can then either enter the specific provider name and/or do a general search by provider type, for example *primary care* physician.



What if I my doctor/facility is out-of-network?

If your provider is not in-network, you may consider changing providers to an in-network Cigna provider. Though you may continue to see an out-of-network provider, you will be subject to a separate out-of-network deductible, a higher co-insurance and will be responsible for charges above “reasonable and customary”. If you would like Cigna to recruit your provider to the Cigna network, you may nominate that provider by completing the [Medical Provider Nomination Form](#) and returning it to Cigna. Every attempt will be made to reach out to your provider to join the CIGNA network. The form may be emailed to ASUSARProvider@cigna.com.

What is the likelihood that my doctor or facility will be recruited into the Cigna network?

Cigna has had proven success recruiting providers and facilities into its network. It is optimistic that the success rate will be high.

What if my doctor/facility is not in the Cigna network and I am in the middle of treatment?

If you are under **active treatment on January 1, 2017**, with a physician who was in-network with Blue Advantage but is not in-network with Cigna, you may qualify for *Transition of Care*. If approved, you will be allowed to continue to receive services for specified medical and behavioral conditions with this out-of-network provider/facility at in-network coverage levels for a specified period of time. Please review the [Transition of Care brochure](#) for more information.