

# FREQUENTLY ASKED QUESTIONS



## Cigna SureFit

### **Do my dependent(s) and I need to live in the SureFit service area in order to enroll in the SureFit plan?**

Yes. If you or any covered dependent live outside of the SureFit® service area, the entire family needs to enroll in a different plan – unless that person is only going to get their medical services within the SureFit service area. Only urgent or emergent care is covered outside of the SureFit service area.

### **Will I have to select a primary care provider (PCP) at enrollment in the SureFit plan?**

Yes. You and your covered dependent(s) are required to select PCPs. The PCP's name will be printed on your ID card. Each individual can select their own PCP. For example, the subscriber can choose a pediatrician for a child and an internist for themselves. If you do not select a PCP, one will automatically be assigned to you. However, you can change this selection at any time. This means you can use a network-participating PCP other than the one shown on your ID card and receive the same level of coverage.

### **Can I change the PCP who was automatically assigned to me?**

Yes. You can change the PCP selection up to once a month on **myCigna.com**, or by calling the customer service toll-free number on your ID card. The new SureFit-participating PCP will become effective on the first day of the following month. If you change your PCP selection, you will receive a new ID card with the newly selected PCP's name and phone number.

### **Can OB/GYNs, nurse practitioners, or physician assistants be selected as PCPs?**

Yes, but only if they are designated as participating PCPs in the Cigna SureFit provider directory.

### **I am an existing Cigna customer, but when I enrolled in the Cigna SureFit benefit plan, the directory shows my PCP does not accept new patients. What should I do?**

If an existing Cigna customer already sees a PCP who participates in the Cigna SureFit network, they can stay with their PCP. For additional support while selecting this PCP during enrollment, you have access to dedicated One Guide agents via telephone or Click-to-Chat.

### **Can I go to another PCP other than the one I selected? Is there a penalty?**

Yes, if the primary PCP is on vacation or not available. There is no penalty to you if you access care from a participating PCP other than the one who was selected. However, it is important that you establish a relationship with your PCP as they will refer you to in-network specialists when needed, coordinate medication and treatment, and share essential medical information with your health team.

### **Do I have access to Virtual Care?**

Yes. If you're traveling or need a doctor when your PCP isn't available, you can get the care you need by phone or video with Cigna Telehealth Connection. You can connect with a board-certified doctor without leaving your home or office. Register for MDLIVE through **myCigna®**, or get help from a customer service agent by calling the number on the back of your ID card.

### **Will I be notified if my PCP leaves the network?**

Yes. You will be notified, and a new PCP will be automatically assigned. You can change this assignment on either **myCigna.com**, or by calling Cigna customer service.

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**Will my dependents and I receive a new ID card once we enroll in the SureFit plan?**

Yes. Since each enrolled dependent will have their own ID number, each will receive their own ID card. For example, if two adults and three children in a family are enrolled in the plan, there will be a total of five ID cards for the family.

**What happens if I or any of my dependents move out of the SureFit service area?**

You would need to notify your employer within 30 days of the qualifying life event. Your employer would offer you an alternative plan for the family.

**What is considered to be a qualifying life event?**

Examples of qualifying events include: Divorce decree, qualified medical support order and if you or your dependents are no longer eligible for the plan due to a move out of the service area (the entire family would have to enroll in another plan).

**If I am a new member and I am receiving treatment from a nonparticipating provider, how will those claims be handled on my behalf?**

The SureFit product has transition of care (TOC) and continuity of care (COC) available. You can contact a customer service agent and they will help complete and submit the form on your behalf within 30 days of the effective date of the plan (when the plan started). Cigna's medical management clinical team will review the request and take the appropriate action. *Note: The customer service phone number is on the back of your ID card.*

**Does the Cigna SureFit benefit plan require that I get a referral to see a specialist?**

For the Florida service area, your PCP can assist in coordinating your care and with directing you to an in-network specialist, but it is not required.

**Do providers have the ability to see if my deductible is met?**

Yes. Providers can view the status of your deductibles.

**Will I have out-of-network coverage with the SureFit plan?**

No. However, emergency and most urgent care services are covered at the in-network benefit level without an authorization. You can contact a customer service agent and they will help you find in-network providers.



**Questions?**

If you have questions, please call Cigna customer service at the phone number on the back of your ID card.



\* For laboratory or radiology, prior authorization may be needed. Refer to your plan documents or [myCigna.com](https://mycigna.com) for more information about services that may require prior authorization.

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