



Dollars & Sense

Six easy ways you can save on your out-of-pocket health care expenses.

1. CIGNA Care Designation®

On average CIGNA Care Designation doctors have 8% better quality and 23% lower costs than other CIGNA doctors.

Using doctors, hospitals, and facilities that participate in the CIGNA network can save you money. In addition, CIGNA Care Designation® doctors are a subset of CIGNA network doctors who have been selected for their superior performance in quality and cost efficiency. You can verify that a doctor or facility is in CIGNA's network and learn more about the CIGNA Care Designation by checking the Provider Directory on myCIGNA.com® or CIGNA.com, or by calling the customer service number on the back of your CIGNA ID card. CIGNA is open 24/7.

2. Urgent Care

Average Urgent Care Center Cost	\$71
Average Hospital ER Cost	\$933

Many people use the Emergency Room (ER) for conditions that are not serious or life-threatening. Using an urgent care center or your doctor's office instead of an ER can save you hundreds of dollars and provides the same quality of care as an ER. If you need care and are not sure if you need to go to the ER, speak with your doctor or call CIGNA's 24-hour nurse line at the number on the back your CIGNA ID card to determine the most appropriate location for urgent care.

3. Convenience Care or Retail Clinics

Average Convenience Care Clinic Cost	\$33
Average Hospital ER Cost	\$933

Convenience Care clinics provide quick and easy access to high quality treatment for common medical conditions when your doctor is not available. These Clinics are located in department stores, grocery stores and pharmacies. To locate Convenience Care clinics, you can check the Provider Directory on myCIGNA.com or CIGNA.com, or call the customer service number on the back of your CIGNA ID card. CIGNA is open 24/7.

4. Laboratory and Pathology Tests

Average LabCorp/Quest Cost	\$9
Average Other Lab Cost	\$27
Average Outpatient Hospital Lab Cost	\$47

Two of the nation's largest and most prominent laboratories, Quest Diagnostics, Inc. (Quest) and Laboratory Corporation of America (LabCorp), participate in the CIGNA network. Services at these labs can cost 70-75% less and offer the same or better quality than hospital laboratories.

When you need lab services, discuss these options with your doctor. To find the nearest Quest and LabCorp locations, check the Provider Directory on myCIGNA.com or CIGNA.com.

5. Radiology Services (MRI or CT Scan)

Average Independent Radiology Facility Cost	\$560
Average Outpatient Hospital Cost	\$1,146

If you need to have an MRI or CT scan, you can save hundreds of dollars by using an independent radiology center. While CIGNA contracts with all types of facilities that provide radiology services, using independent radiology centers will save you money, without any difference in quality. Discuss location options with your doctor. For help locating the most cost effective facility in which to have an MRI or CT scan, you can use the cost comparison tools on myCIGNA.com or call the customer service number on the back of your CIGNA ID card.

6. Colonoscopy, Endoscopy or Arthroscopy

Average Freestanding Surgery Center Cost	\$1,265
Average Outpatient Hospital Cost	\$3,743

When a doctor recommends a colonoscopy, GI endoscopy or arthroscopy, make sure you know your options. Using a freestanding outpatient surgery center for these procedures instead of a hospital can often save hundreds of dollars, while maintaining the same high quality as a hospital. Talk with your doctor about options. For help locating the most appropriate facility, you can use our cost comparison tools on myCIGNA.com or call the customer service number on the back of your CIGNA ID card.

Cost estimates are national 2009 averages of participating facilities; cost may vary by location and by facility.

"CIGNA", "CIGNA Care Designation", "myCIGNA" and the "Tree of Life" logo are registered service marks of CIGNA Intellectual Property, Inc., licensed for use by CIGNA Corporation and its operating subsidiaries. All products and services are provided exclusively by such operating subsidiaries and not by CIGNA Corporation. Such operating subsidiaries include Connecticut General Life Insurance Company (CGLIC), CIGNA Health and Life Insurance Company (CHLIC), and HMO or service company subsidiaries of CIGNA Health Corporation and CIGNA Dental Health, Inc. In Arizona, HMO plans are offered by CIGNA HealthCare of Arizona, Inc. In California, HMO plans are offered by CIGNA HealthCare of California, Inc. In Connecticut, HMO plans are offered by CIGNA HealthCare of Connecticut, Inc. In North Carolina, HMO plans are offered by CIGNA HealthCare of North Carolina, Inc. All other medical plans in these states are insured or administered by CGLIC or CHLIC.

© 2010 CIGNA. Some content provided under license.

