

<DATE>

THE <LAST_NM> FAMILY
<ADDR>
<CITY_NM>, <ST_CD> <ZIP_CD>



**Tower Health may leave your health plan network.
Here's what you need to know, and how we can help.**

Dear <LAST NAME> Family,

Over the past few months, Cigna has been working hard to renew our contract with Tower Health. Our goal is to reach an agreement that keeps your health care affordable. Unfortunately, despite our best efforts, we haven't reached an agreement yet. Tower Health is demanding higher-than-average rate increases that would make your health care much more expensive.

If we don't reach a new agreement, Tower Health will be out of Cigna's Commercial network, starting January 1, 2024. This includes the following medical groups, which are all part of Tower Health:

- Tower Health Physician Groups

What happens if your provider leaves the network?

If Tower Health leaves your Commercial health plan network, you will no longer pay the lower in-network price. This means you'll likely pay more for the same services. For example, you would have to pay:

- Your plan's out-of-network benefit rate, which usually costs you much more OR
- 100% of the cost (if your plan doesn't have an out-of-network benefit)

You may want to find a new in-network provider before January 1, 2024 — and we're happy to help you do that. You can contact us anytime toll-free at the number on your Cigna ID card. Our Customer Service Advocates are available 24/7/365, and can help you find an in-network provider in your area. We can also help with transitioning other parts of your care, including new referrals, prescriptions, and Continuity of Care eligibility.

Because of this change, you and any covered dependents **may** qualify for Continuity of Care. This program allows eligible customers receiving ongoing treatment to continue using an out-of-network provider or hospital at the in-network rate for a set period of time. Please read the attached documents for information about Continuity of Care and other important topics.

Contact us anytime

If you have any questions or concerns, you can contact us anytime toll-free at the number on your Cigna ID card. We're here to help, 24/7/365. For TRS or TTY services, dial 711 when you call.

Para información en Español, por favor llame al numero telefónico que aparece en su tarjeta y pida hablar con un representante que hable Español.

Sincerely,

Cigna

Enclosure

Frequently Asked Questions

What if I am receiving ongoing treatment on January 1, 2024?

If you get services on or after January 1, 2024, in most cases you'll have to pay the out-of-network rate. But you may be eligible for Continuity of Care, which allows those who qualify to continue in-network coverage for certain medical and behavioral treatment for a defined period of time, even after your provider leaves the network.

To find out more about Continuity of Care, please contact us toll-free at the number on your Cigna ID card, or use the myCigna® app or website. You'll find the Continuity of Care brochure and application there:

1. Go to myCigna.com.
2. Scroll to the bottom of the page and click on **Find a Form**.
3. Select **Medical**, and then choose **Transition of Care/Continuity of Care Form**.

If you contact us, please let the Customer Service Advocate know you're in the middle of treatment. They'll work with you to determine your eligibility for Continuity of Care. They can also help you complete the request form.

I've been approved for services that start after January 1, 2024. What should I do?

Please contact us toll-free at the number on your Cigna ID card. A Customer Service Advocate will help you get approval for treatment at another hospital in your network. They can also work with you to determine if you're eligible for Continuity of Care.

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Continuity of Care

What is the Continuity of Care program?

The Continuity of Care program lets you to continue to get in-network coverage for certain medical and behavioral treatment at an out-of-network facility or from an out-of-network provider for a specific period of time. There are two ways to find out more:

1. Call the number on your Cigna ID card. Let the Customer Service Advocate know that you're in the middle of treatment. We'll work with you to see if you're eligible and help you complete the forms.
2. Use the myCigna® mobile app or website. "Forms". Scroll to the bottom of the page to "All Other Forms." Select "Medical" and then choose "Continuity of Care Form."

How long will Continuity of Care last?

If your care was authorized before January 1, 2024, you may be able to receive care from an out-of-network provider for up to ninety (90) days. The ninety-day period begins January 1, 2024. Continuity of Care may include services related to pregnancy, terminal illness, or other life-threatening or serious chronic conditions. The specific conditions and the period of time for which services will be covered under Continuity of Care is dependent upon the type of plan you are enrolled in and applicable state law.

Your provider has already been notified of Cigna's process for requesting Continuity of Care in the event that they leave the network.

What do I have to do to see if I qualify for Continuity of Care?

You must submit a Continuity of Care Request Form. There are two ways to do that:

1. Call the number on your Cigna ID card, or 1.800.244.6224. Let the Customer Service Advocate know that you're in the middle of treatment and want to see if you qualify for Continuity of Care. We'll work with you to find out if you're eligible and help you complete the request form.
2. Use the myCigna® mobile app or website. Scroll to the bottom of the page and click on **Find a Form**. Click the **Continuity of Care Request Form**, print it, and fill it out. The form will have the mailing address you must send it to.

Once you submit the request form, Cigna will send you a letter with our decision. If you have any questions, we're happy to help. Please contact us at the number on the back of your Cigna ID card. Customer Service Advocates are available 24/7.



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