

How to Use Your Coverage

Medical Claims

1. **Choose your provider** – You receive better benefits based on discounted charges when you choose a Preferred Provider from CIGNA’s Open Access Plan (OAP) network. To look up a specific provider or obtain a list of preferred providers, please visit www.cigna.com or call 1-800-244-6224.
2. **Make the appointment** – Your insurance provider is CIGNA.
3. **Bring your ID card** to the provider’s office/facility. If you have lost your ID card or have not received one, print a temporary ID card from myCigna.com or use the myCigna mobile app.

Looking up Preferred Providers:

- Go to www.cigna.com
- Click on ‘Find a Doctor’
- Click “Select a Plan for your search”
- Select “Open Access Plus, OA Plus, Choice Fund Plus” plan
- Enter search criteria
- Narrow your search along left side of results page

Preferred Provider Network: CIGNA OAP
Group #: 2499525
Claims Processor/Administrator: CIGNA
Member ID #: Your Social Security Number

4. The provider’s office will probably want to **verify your eligibility and benefits**. They can do this by contacting CIGNA customer service at 1-800-244-6224.

Why use a Preferred Provider?

- Preferred provider fees are discounted
- Benefit level is higher (80% vs. 60%)
- Preferred providers will request all necessary prior authorizations on your behalf
- Preferred providers are obligated to bill insurance on behalf of the covered member

Non-network providers are not obligated to bill insurance first and may require you to pay upfront. If billed directly, ask for a claim form to submit for reimbursement. Claims should be sent to:

Catholic Volunteer Network Claims
CIGNA
PO BOX 182223
Chattanooga, TN 37422-7223

Prior Authorization for Medical

Some procedures, and all inpatient admissions, must be authorized with CIGNA before they will be covered. If you use a Preferred Provider, the provider will handle the prior authorization for you. A partial list of outpatient procedures that require prior authorization includes:

- Certain outpatient surgeries
- Advanced Radiology such as MRI, CAT and PET scans
- Durable medical equipment
- Speech therapy
- Diagnostic cardiology
- Radiation therapy

Prescription Drug Claims

Fill your prescription at a CIGNA preferred pharmacy to minimize your out of pocket expenses. Prescriptions are subject to the deductible and then covered by the plan at 80% if you use a CIGNA preferred pharmacy. You will pay your co-insurance at the time you fill your prescription (after the deductible is met) and the plan will process the balance of the claim.

The plan requires prior authorization for some prescription drugs. Ask your pharmacist or contact CIGNA at 1-800-244-6224.



Online Resources

myCigna.com

Register on myCigna.com after your coverage effective date. The site is completely personalized for you, secure and it's easy to quickly find exactly what you're looking for. Resources available on the site include:

- Find doctors, pharmacies and hospitals in the CIGNA network
- Manage and track claims
- Print a temporary ID card
- Verify coverage details
- Estimate medical costs and prescription tool
- Compare providers/quality and efficiency ratings

Health and Wellness

- Confidential online health assessment
- Interactive library of health conditions, first aid, wellness and more
- Cigna Health Rewards Discounts – Weight management, nutrition, fitness, hearing and more

Register on my Cigna.com

- myCigna.com>Learn How to Register

Take the Tour

- myCigna.com>Site Benefits

myCigna Mobile App

Download the app to your smartphone to access information on the move. Look up providers, access ID cards, view claims, research drug information and store important contacts.

Accessing Relation's Website

Relation's website houses your benefits information and other helpful documents. The site provides:

- Benefit Summary
- Forms and Resources
- Online Tutorial

To log in:

1. Go to <http://4studenthealth.relationinsurance.com/>
1. Locate "Start Here"
2. Select "Catholic Volunteer Network" from the School/Organization drop down box
3. Select "CVN Health Plan for Members" from the "Select Your Plan" dropdown box.

Online Tutorial

The online tutorial provides a clear explanation of how to use the Catholic Volunteer Network plan. It can be displayed by a program at orientation or accessed any time on Relation's website.

24 Hour Nurseline

Cigna provides a health information line 24 hours a day, 7 days a week. When you dial **800-564-9286**, you will be connected with a nurse who is ready to help answer your health questions. It can be a fever in the middle of the night or a question about a popular medication.