

# OPEN ACCESS PLUS, ADMINISTERED BY QUALCARE

## Plan information

Open Access Plus plans, administered by QualCare, Inc., a Cigna company, are designed specifically for employers that offer a local plan, but also have employees who live outside of the local service area. Such plans are underwritten or offered by Cigna Health and Life Insurance Company. Participating providers are those in the Cigna Open Access Plus (OAP) network for Shared Administration.

### Important plan information

BENEFIT PLAN INFORMATION	PLAN	
	OPEN ACCESS PLUS IN NETWORK	OPEN ACCESS PLUS
Network	Cigna Open Access Plus*	
Out-of-network coverage	Not covered	Covered at out-of-network benefit level
Emergency services	Covered	
Primary care physician selection	Encouraged	
National ancillary providers	All*	
To find a participating health are professional	Access the online directory on the Cigna website: <a href="https://sarhcpdir.cigna.com/web/public/mcaOAPProviders">https://sarhcpdir.cigna.com/web/public/mcaOAPProviders</a>	

\*All Cigna network-participating national ancillary providers participate in the networks aligned with the Open Access Plus out-of-area plans administered by QualCare.

Together, all the way.®



Offered by: Cigna Health and Life Insurance Company, Connecticut General Life Insurance Company or their affiliates.

## Sample ID cards

### Front of card\*\*

ABC Health System    Open Access Plus Plan

ADMINISTERED BY  
**QUALCARE**  
A Cigna Company

**Insured**

Plan ID: SIM575  
Customer: **JOHN SAMPLE**  
ID: SMPLO001  
Issuer: (80840)  
Effective Date:

**Pharmacy Plan**

Rx Bin: 017010  
Rx PCN: 05190000  
Rx Group: 0734744

**In Network:** Generic Ded, 30% Formulary Brand Ded, 30% Non Formulary Brand Ded, 30%  
**Out of Network:** Generic Ded, 50% Formulary Brand Ded, 50% Non Formulary Brand Ded, 50%

For prescription information, call 800.325.1404.

**SELF FUNDED**    Your Employer is solely responsible for plan benefit payments.    "S"

**Medical / Regional**

Open Access Plus

**In Network:** Deductible: \$5,000 Single / \$10,000 Family  
Coinsurance: 30% PCP: Ded, 30% Specialist: Ded, 30%  
Urgent Care: Ded, 30% ER: Ded, 30% Inpatient Facility: Ded, 30% Outpatient Facility: Ded, 30%

**Out of Network:** Deductible: \$15,000 Single / \$30,000 Family  
Coinsurance: 50% PCP: Ded, 50% Specialist: Ded, 50%  
Urgent Care: Ded, 30% ER: Ded, 30% Inpatient Facility: Ded, 50% Outpatient Facility: Ded, 50%

**Covered Dependents**

Dependents	ID #	Effective Date
JANE SAMPLE		01/01/01
JIMMY SAMPLE		01/01/01

### Back of card\*\*

**Claims Submission**

**Medical:** Payer ID: 22312  
QualCare  
P.O. Box 940  
Piscataway, NJ 08855-0940

**Pharmacy:**  
Cigna Pharmacy Service Center  
P.O. Box 188053  
Chattanooga, TN 37422-8053

We encourage you to use a PCP as a valuable resource and personal health advocate.

**Pre-Certification**

Pre-Certification is required for certain services. To verify pre-certification requirements, call 844.883.2423.

In the case of an emergency, dial 9-1-1 and seek treatment immediately.

**Eligibility / Customer Service**

**CUSTOMERS:** Carry this card at all times. To find a provider, please visit [www.myqualcarehealth.com](http://www.myqualcarehealth.com). To verify benefits and eligibility, please call 844.883.2423.

Notice: Possession of this card or obtaining pre-certification does not guarantee coverage or payment for the service or procedure reviewed. Please call the number on this card to verify eligibility. Willful misuse of this card is considered fraud.

**MOTORCYCLE HEALTH**

\*\* These cards are for illustrative purposes only. Actual ID cards may vary.

## What this means for health care professionals

- While written referrals are not required, you can help your patients minimize their out-of-pocket expenses by always referring them to OAP and OAPIN network-participating health care professionals.
- Precertification is required for all inpatient stays.
- Precertification is required for certain outpatient procedures.

## Service channels

For this plan, the NaviNet® website should be used for benefits and eligibility lookup, as well as precertification requests. Go to: <https://navinet.navimedix.com> and select "QualCare, a Cigna company" after log in.

**Please note:** The Cigna for Health Care Professionals website is not available.

<b>To view eligibility and benefits</b>	<ul style="list-style-type: none"> <li>• NaviNet® website (<a href="https://navinet.navimedix.com">https://navinet.navimedix.com</a>, select "QualCare, a Cigna company" after log in)</li> <li>• Call QualCare: 1.844.883.2423</li> </ul>
<b>For claims</b>	<ul style="list-style-type: none"> <li>• Call QualCare: 1.844.883.2423</li> <li>• You can also submit precertification requests online on the NaviNet website</li> <li>• Refer to contact information on the back of customer's ID card</li> <li>• Mail: QualCare, PO Box 940, Piscataway, NJ 08855-0949</li> <li>• For claim status, call QualCare Customer Service: 1.844.883.2423</li> </ul>
<b>To receive electronic funds transfer payments</b>	<ul style="list-style-type: none"> <li>• Electronic Funds Transfer (EFT) and electronic remittance advice (ERA) 835 transactions are available through Change Healthcare (formerly Emdeon®)</li> <li>• Must be enrolled with Change Healthcare</li> <li>• Call QualCare: 1.844.883.2423</li> </ul>

## Questions

If you have questions about a patient's eligibility and benefits, or about billing, please contact us using the information on your patient's ID card.

