

## Frequently Asked Questions – CIGNA

**Q. Why was CIGNA selected as the primary administrator for all Con Edison and Orange & Rockland medical plans?**

A. CIGNA is one of the nation’s leading health care companies and offers a variety of health and wellness programs, tools, and resources. CIGNA also has one of the largest networks of participating health care providers. One of our primary goals in choosing a new health plan administrator was to minimize provider disruption to employees. Another goal was to improve customer service for our employees. Plus, CIGNA brings us industry-leading disease management, and health promotion programs to enhance the health and well-being of our employees and their dependents.

**Q. How do I know if my health care provider is in the CIGNA network?**

A. You can check to see if your health care provider is in the CIGNA network by going to [www.cigna.com](http://www.cigna.com) or registering at [www.myCIGNA.com](http://www.myCIGNA.com). You can also call CIGNA at **1-800-244-6224** for assistance determining if your health care provider is in network. Representatives are available 24 hours a day, seven days a week.

**Q. What if my health care provider is not in the CIGNA network?**

A. If you find that your health care provider is not part of the CIGNA network, you can go to [www.cigna.com/conedison](http://www.cigna.com/conedison) and click on the “Provider Nomination Form” link. From there, you will be able to request that your provider become part of the CIGNA network.

**Q. If I fill out the Provider Nomination Form, will my health care provider automatically be in the CIGNA network?**

A. Once you fill out the Provider Nomination Form, CIGNA will contact the health care provider regarding their network offering. The submission of the provider nomination, however, does not guarantee the health care provider will be added to the CIGNA network. Please note: the nomination process can take up to three months to complete.

**Q. Can I receive services from providers who are not in the CIGNA network?**

A. Yes. However, it’s important to understand that when you see an out-of-network health care provider, your care may cost you more. That’s because when you use in-network health care providers, you get the advantage of negotiated rates for health care services. Out-of-network health care providers can charge whatever they want for services.

**Q. Are there any circumstances in which I could get charged more than my co-payment if I use a provider in the CIGNA network?**

A. Yes. If an in-network provider performs services that are not covered under the Con Edison

benefit design, you will be responsible for the charges.

**Q. Does CIGNA use any third party administrators?**

A. Yes. Some providers do not belong to the CIGNA network to provide both physician and testing services. For example, an orthopedist may be in the network; however, they are not in the network known as AIM (American Imaging Management) which is the network CIGNA uses to perform services such as x-rays and stress tests. Your CIGNA provider should inform you if they can only perform these types of tests at an out-of-network level prior to you receiving the services at their location.

Other types of third party administrators are used to monitor services to ensure they are medically necessary and are covered under our plan. An example of such a provider is American Specialty Health Network (ASHN) who monitors chiropractic services.

**Q. Are all of my Con Edison health benefits (e.g., prescription drugs, dental, and vision) under CIGNA?**

A. No, only your hospital and medical coverage is with CIGNA.

**Q. Does CIGNA offer any wellness and disease management programs?**

A. Yes. CIGNA offers a variety of programs and benefits to help you maximize your health care benefits. These programs include CIGNA Well Aware for Better Health, CIGNA Well Informed Program, a 24 Hour Health Information Telephone Line, Healthy Rewards and more.

Please access [www.myCIGNA.com](http://www.myCIGNA.com) or call 1-800-244-6224 for more information or to see what CIGNA programs are right for you and your dependents.

**Q. Where can I go if I have a question about my coverage under CIGNA?**

A. You can access information on your specific coverage by registering at [www.myCIGNA.com](http://www.myCIGNA.com) or by calling CIGNA at 1-800-244-6224. You can also access information on the benefits intranet site or by contacting your benefits department.

Please refer to the attached documents for more information on health plan programs and other important information regarding your CIGNA coverage.

