

Cigna SureFit Florida

Now statewide—delivering a local solution that brings cost control and quality care to businesses across Florida. Flexible coverage designed to fit your needs.



Offered by Cigna Health and Life Insurance Company

Cigna SureFit: Now available across the state of Florida

Wherever your team calls home in Florida, you can offer them access to the Cigna SureFit® network, delivering:



Cost control
through a curated,
local provider network



Flexibility in
funding, benefits,
and plan design



Quality care
through value-based
partnerships and
coordinated support

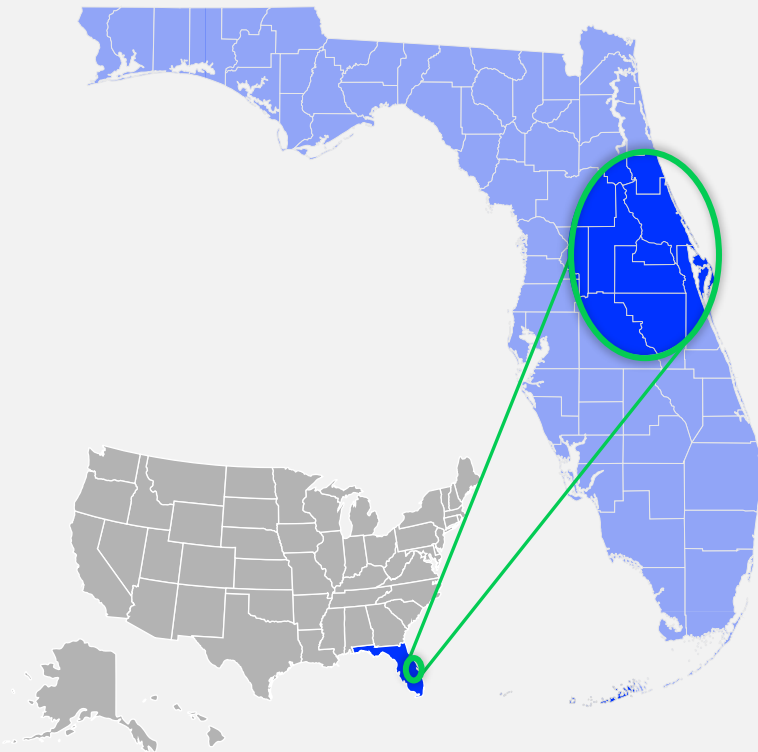
#1 carrier for customer service ranked by an independent, third-party survey*

Offer a local network with statewide reach and nationwide virtual care - delivering quality outcomes for a healthier learning community.**

*UBS 2024 Managed Care: Annual Health Benefits Survey.

**Cigna Healthcare provides access to virtual care through certain third-party service providers. Such third-party service providers are solely responsible for the care and treatment they deliver. Benefits are subject to plan terms and conditions, including applicable exclusions and limitations. These services may not be available in all areas.

Local strength. Statewide access.



Our curated network includes Florida's most respected hospital systems—delivering quality care close to home.

Major hospitals in Central Florida*

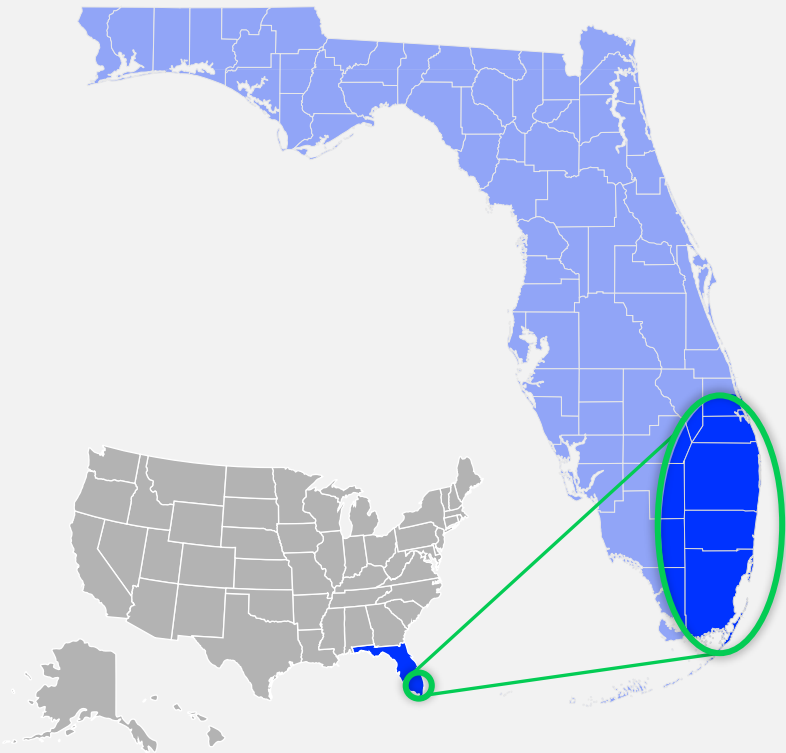
AdventHealth Altamonte Springs	AdventHealth New Smyrna Beach
AdventHealth Apopka	AdventHealth Orlando
AdventHealth Celebration	• AdventHealth for Children
AdventHealth Daytona Beach	• AdventHealth for Women
AdventHealth Deland	AdventHealth Palm Coast
AdventHealth East Orlando	AdventHealth Palm Coast Parkway
AdventHealth Fish Memorial	AdventHealth Waterman
AdventHealth Kissimmee	AdventHealth Winter Garden
AdventHealth Minneola	AdventHealth Winter Park

Primary Care Physician groups*

AdventHealth Bond Clinic, Inc.	AdventHealth Primary Care
AdventHealth Medical Group	AdventHealth Primary Care+

*As of 12/25. Pathwell Specialty network does not apply. For complete listing, visit [Cigna.com](https://www.cigna.com).
Subject to change.

Local strength. Statewide access.



Our curated network includes Florida's most respected hospital systems—delivering quality care close to home.

Hospital systems*

Baptist Health South Florida	Martin Health System
Bethesda Memorial Hospital	Mount Sinai Medical Center
Boca Raton Regional Hospital	Jackson Health System
Broward Health	Memorial Healthcare System
Cleveland Clinic Florida	University of Miami Health System
Holy Cross Hospital	Wellington Regional Medical Center
Jupiter Medical Center	

Primary Care Physician groups*

Baptist Health Quality Network	Palm Beach Accountable Care Organization
Cleveland Clinic Physician Group	Pediatric Associates
Holy Cross Physician Partners	PrimeHealth Physicians
Orange Accountable Care of South Florida	University of Miami Physician Group
Memorial Health Network	

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Cigna SureFit at a glance

Benefit construct	In-network only
Out-of-area coverage	Temporarily out-of-area: Emergency and most urgent care services are covered at the in-network benefit level without an authorization.* Telehealth services are also available out-of-area. Permanently out-of-area: If a family member is living permanently out-of-area, an alternative Cigna Healthcare plan will be offered for the whole family.
Dual Option	Cigna SureFit may be offered alongside a Cigna Open Access Plus® (OAP) plan.
Primary Care Provider (PCP)	Employees and each covered family member must choose a PCP at the time of enrollment. If they do not, one will be assigned to them. They can change their PCP at any time.
Care coordination	While not required, your primary care provider (PCP) can help coordinate care and guide employees to in-network specialists when needed. Referrals are never required for emergency care or for visits with in-network OB/GYN or behavioral health providers.
Virtual care	Nationally contracted virtual providers and specialists are included in network.
Service model and technology	Get questions answered through convenient AI assistants or live phone advocates 24/7/365.
Emergency and urgent care	Worldwide coverage for emergency care; nationwide coverage for urgent care.*
Health and wellness	Cigna Health Matters® Care Management included.
Behavioral health	Behavioral Health included.
Integrated Pharmacy	Cigna Pharmacy Management® included.
Funding	Fully insured options and administrative services only (ASO)/self-funded options.

*Emergency Services and Urgent Care Services as defined by your plan documents are covered at the in-network level.



New for 2026!
Headspace for Cigna Healthcare®
is available to your employees
at no additional cost!

A curated network of virtual, in-network providers

Primary care Urgent care Dermatology Behavioral	MDLIVE
Hormonal & reproductive health	Visana gennev Allara MIDI HEALTH
Maternal & postpartum support	WILDFLOWER Aeroflow Health
Women's health contraception Family planning	HeyJane
Cardiac health	Heartbeat
Chronic pain management	Override lin.health
Gastro health	OSHI HEALTH
Nutritional counseling	foodsmart Nourish Kroger
Physical therapy MSK	ASH Care AIRROSTI WE FIX PAIN FAST jointacademy
Sleep apnea	GEM·SLEEP
Speech therapy	GREATSPEECH
LGBTQIA+ care	FOLX

*Cigna Healthcare provides access to virtual care through certain third-party service providers. Such third-party service providers are solely responsible for the care and treatment they deliver. Benefits are subject to plan terms and conditions, including applicable exclusions and limitations. These services may not be available in all areas. As of 9/2025. Subject to change.

Included, by design.



MDLIVE® virtual care

Urgent, primary, dermatological and behavioral health visits from the comfort of home.



Behavioral health coverage

Including 24/7/365 crisis and real-time consultations.



Wellness Experience

100+ engaging features to help boost employee productivity, improve sleep, and inspire healthier habits in activity and nutrition.



#1 carrier for customer service

ranked by an independent, third-party survey¹

Ranked highest

for overall customer satisfaction in digital experience²

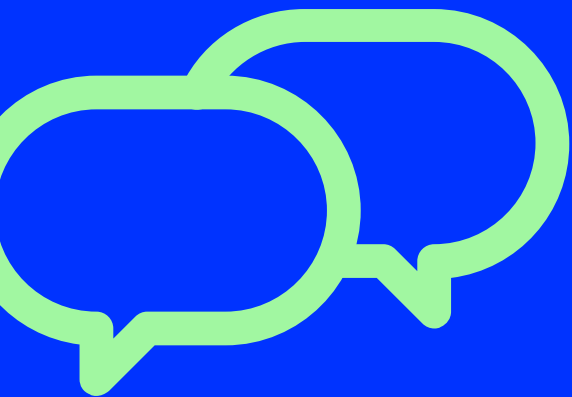
Get questions answered through convenient click-to-chat or live phone advocates 24/7/365

Personalized, conversational support from an AI Assistant

1. UBS 2024 Managed Care: Annual Health Benefits Survey.

2. J.D. Power, "2025 U.S. Healthcare Digital Experience Study", <https://www.jdpower.com/business/press-releases/2025-us-healthcare-digital-experience-study/>.

Frequently asked questions



What happens if one of my employees goes out-of-network?

To receive benefits, employees and their covered dependents must use an in-network provider. No benefits are available for out-of-network services, except emergency services and urgent care.

Can the PCP help with care coordination for an office visit to an in-network specialist?

PCPs can assist with care coordination and can direct employees to an in-network specialist (except in an emergency or to see an in-network OB/GYN or behavioral provider).

What about dependents who don't live in Florida, such as students attending college out of state?

If an employee or any of their covered dependent(s) reside outside of the SureFit service area, the state of Florida, the entire family would need to enroll in a different plan. Only urgent and emergent care is covered outside the SureFit service area.

Frequently asked questions



How do my employees search for providers in the SureFit service area?

To find in-network providers, go to **myCigna.com®** or call the number on the back of your ID. During enrollment, go to **Cigna.com®**.

Is virtual care available?

Yes. Your employees can connect with a board-certified doctor without leaving their home or office with MDLIVE for Cigna Healthcare. Perfect for when they are traveling or unable to access their PCP.

Do my employees need to select a PCP during enrollment?

Yes. All employees who elect SureFit will need to select a PCP. If they do not choose a PCP, one will be automatically assigned to them based off of their home location.

Product availability may vary by location and plan type and is subject to change. All group health insurance policies and health benefit plans contain exclusions and limitations. For costs and complete details of coverage, contact your Cigna Healthcare representative.

Cigna Healthcare products and services are provided exclusively by or through operating subsidiaries of The Cigna Group, including Cigna Health and Life Insurance Company (Bloomfield, CT), Evernorth Care Solutions, Inc., Evernorth Behavioral Health, Inc., Express Scripts or their affiliates.

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