

Frequently asked questions



Cigna SureFit®

Do my dependent(s) and I need to live in the SureFit service area in order to enroll in the SureFit plan?

Yes. If you or any covered dependent(s) live outside of the SureFit service area, the entire family needs to enroll in a different plan. Only urgent or emergent care is covered outside of the SureFit service area.

Will I have to select a primary care provider (PCP) at enrollment in the SureFit plan?

Yes. You and your covered dependent(s) are required to select PCPs. The PCP's name will be printed on your ID card. Each individual can select their own PCP. For example, the subscriber can choose a pediatrician for a child and an internist for themselves. If you do not select a PCP, one will automatically be assigned to you. You can, however, change this selection at any time. This means you can use a network-participating PCP other than the one shown on your ID card and receive the same level of coverage.

Can I change the PCP who was automatically assigned to me?

Yes. You can change the PCP selection up to once a month on **myCigna.com**®, or by calling the customer service toll-free number on your ID card. The new SureFit-participating PCP will become effective on the first day of the following month. If you change your PCP selection, you will receive a new ID card with the newly selected PCP's name and phone number.

Can OB/GYNs, nurse practitioners, or physician assistants be selected as PCPs?

Yes, but only if they are designated as participating PCPs in the SureFit provider directory.

I am an existing Cigna HealthcareSM customer, but when I enrolled in the SureFit benefit plan, the directory shows my PCP does not accept new patients. What should I do?

If an existing customer already sees a PCP who participates in the SureFit network, they can stay with their PCP. For additional support while selecting this PCP during enrollment, you have access to dedicated Cigna One Guide® agents via telephone or Click-to-Chat.

Can I go to another PCP other than the one I selected? Is there a penalty?

Yes, if the primary PCP is on vacation or not available. There is no penalty to you if you access care from a participating PCP other than the one who was selected. It is, however, important that you establish a relationship with your PCP as they will refer you to in-network specialists when needed, coordinate medication and treatment, and share essential medical information with your health team.

Do I have access to Virtual Care?

Yes. You can connect with a board-certified doctor without leaving your home or office with MDLIVE®. Perfect for when you're traveling or unable to access your PCP. Visit **myCigna.com** or call MDLIVE at **888.726.3171** when you need virtual care.

Will I be notified if my PCP leaves the network?

Yes. You will be notified, and a new PCP will be automatically assigned. You can change this assignment on either **myCigna.com**, or by calling customer service.

Will my dependents and I receive a new ID card once we enroll in the SureFit plan?

Yes. Since each enrolled dependent will have their own ID number, each will receive their own ID card. For example, if two adults and three children in a family are enrolled in the plan, there will be a total of five ID cards for the family.

What happens if I or any of my dependents move out of the SureFit service area?

You would need to notify your employer within 30 days of the qualifying life event. Your employer would offer you an alternative plan for the family.

What is considered to be a qualifying life event?

Examples of qualifying events include: Divorce decree, qualified medical support order and if you or your dependents are no longer eligible for the plan due to a move out of the service area (the entire family would have to enroll in another plan).

If I am a new member and I am receiving treatment from a nonparticipating provider, how will those claims be handled on my behalf?

The SureFit product has transition of care (TOC) and continuity of care (COC) available. You can contact a customer service agent and they will help complete and submit the form on your behalf within 30 days of the effective date of the plan (when the plan started). The Cigna Healthcare medical management clinical team will review the request and take the appropriate action.
Note: The customer service phone number is on the back of your ID card.

Does the SureFit benefit plan require that I get a referral to see a specialist?

In some markets, yes, the SureFit plan requires referrals for specialist office visits. Your PCP will submit the referral to Cigna Healthcare on your behalf. Florida however, does not require you or your covered dependent(s) to request a referral to see a specialist.

Are ancillary providers (radiology, laboratory, home health, durable medical equipment, etc.) that contract with Cigna Healthcare included in these networks?

Yes. Nationally and locally contracted ancillary providers are part of the network that you can access. Ancillary providers that participate in the networks aligned to the SureFit benefit plan are listed in the online provider directory.

Do I need to call Cigna Healthcare before my emergency room visit?

Hospital admissions require prior authorization, but the hospital facility will typically call Cigna Healthcare to fill this requirement.

What if my provider performs onsite blood draws, and is contracted to process the results with laboratories that do not participate in SureFit?

The provider must send you to one of the Cigna Healthcare network-participating laboratories – LabCorp® or Quest®.

Who is responsible for requesting prior authorization of my inpatient admission if I have not seen a PCP?

If it is an emergency – or urgent care visit that turns into an admission – a referral is not required. Planned admissions require the involvement of your PCP, or the service may not be covered.

Do providers have the ability to see if my deductible is met?

Yes. Providers can view the status of your deductibles.

Will I have out-of-network coverage with the SureFit plan?

No. However, emergency and most urgent care services are covered at the in-network benefit level without an authorization. You can contact a customer service agent and they will help you find in-network providers.



Questions?

If you have questions, visit **myCigna®** or call the phone number on the back of your ID card.

