

Get to know the Clarity plan

It's easy to understand. And even easier to use.

Wouldn't it be great to know exactly what a doctor's visit or medical procedure will cost before you go? With the Clarity plan, you can. Here's a look at some of its unique features.

No deductibles, no coinsurance

Clarity is a **copay-only** health plan with **no deductibles and no coinsurance**. Just an easy-to-use plan with simple, upfront costs that you see before your visit or procedure.

Fewer surprises, more control

You can browse care and cost options anytime day or night on the **myCigna® App** or **myCigna.com**. Search by how you're feeling such as "I have a sore throat" or by the type of care you need such as "knee surgery." In seconds, you'll see what your copay will be for each provider and location.

To help you stay in control of your health care spending, Clarity has:

- **Predictable copays:** The copay cost you see on myCigna is what you'll pay for your visit.
- **A spending cap:** Clarity has an out-of-pocket maximum. Once you reach this limit, your plan will cover 100% of any additional medical expenses for covered health care services you may have for the remainder of the year.
- **A large national network:** You'll have access to Cigna Healthcare® Open Access Plus (OAP) network, our largest network of providers. Making it simple to find quality, affordable care near you.

What it all means

A **deductible** is a set dollar amount you have to pay for covered medical services before a plan begins to pay for benefits.

Coinsurance is a percentage of medical costs you typically pay after meeting your deductible.

With **Clarity**, you're only responsible for your copay amounts, as shown on myCigna, when you get care.



Want to see if your doctor is in-network?

We know how important it is to continue care with a doctor you trust. You'll have access to our OAP network, so there's a good chance your current doctor and other providers are in-network with Clarity. To check, visit the [Cigna HealthCare Provider Directory](#). If prompted, enter the OAP network as your medical plan.



One plan for all your health care needs

- **Your go-to place for finding care:** Every time you need care, log in to myCigna before your visit so you can select the provider, location and copay amount that works best for you.
- **Search by your need:** Whether you have flu-like symptoms or twisted your ankle, you can quickly find and compare costs for various providers and facilities, such as a convenience care clinic, urgent care or a doctor near you.
- **If you have an upcoming procedure:** If you have knee surgery scheduled, are expecting a baby and want to plan ahead for delivery, need an MRI or other diagnostic test, you can compare copays from different providers to help you choose one that fits your needs and budget.
 - For some procedures, your copay amount includes all services from admission to discharge. That means surgical or medical procedures are bundled as one set copay. If a bundle is offered, all costs associated with that procedure is included in the copay.
- **If you need follow-up care:** While visiting your doctor, they may decide to refer you to a specialist, order an MRI or have you complete additional care after your appointment. These follow-up care visits have additional copays. To best control costs, open myCigna and search for the care they are recommending for you (ex: MRI, Cardiologist, etc.) and tell your doctor where they should send their referral or order, based on where you want to go.
- **If you need financial assistance:** Some employers may include copay assistance with Clarity through a third-party vendor, TempoPay. TempoPay allows eligible members to help pay for their medical copays over time through an interest-free payment plan. There are no fees or credit checks. Eligible members may receive up to \$3,000 credit with 0% interest.¹

The support you need, when you need it

You can get personalized answers to questions about your plan through the AI assistant on myCigna. Prefer to talk to someone? Call the Clarity plan customer service team at **[855.999.1525]** to reach a live representative, Monday–Friday, 8 am–7 pm EST.



See how Clarity can work for you

[Watch the video](#)



1. Cigna Healthcare contracts with a third party who provides access to copay financial assistance services. Cigna Healthcare is not a lender and does not offer or extend credit. A separate contract may be required. Availability varies by employer plan. Terms and fees may vary. For details and eligibility, review your plan materials.

Not available in Hawaii.

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