Know before you go.

Get the right care, at the right time, in the right place.

Lower — **Cost and time** — **Greater**

	Virtual urgent care[1]	Local provider	Urgent care center	Emergency room
	Available on-demand 24/7, via E-Treatment, or schedule a time that works for you to receive care for minor medical illnesses and injuries. Access virtual care on the **myCigna® App** or **myCigna.com®**.[2]	Schedule an in-person appointment with a local health care provider to treat common ailments and manage care for all health conditions. Find an in-network provider on the **myCigna App** or **myCigna.com** or call the toll free number on the back of your ID card.	For medical conditions that aren't life threatening. Find an in-network urgent care center on the **myCigna App** or **myCigna.com** or call the toll free number on the back of your ID card.	For immediate treatment of critical injuries or illness. Open 24/7. If a situation seems life threatening, call 911 or go to the nearest ER.
Ages	All ages. Parent/guardian must accompany minors.	All ages. May vary by provider/service.	All ages. May vary by location. Confirm restrictions for infants as many have age limits.	All ages.
Conditions treated[3]	• Colds and flu • Rashes • Sore throats • Pink eye • Ear pain[4] • Fever[4] • Allergies • Acne • Urinary tract infections (UTIs)[4] and more	• General health issues • Preventive care • Routine checkup • Vaccines and screenings • Acute sickness • Questions regarding health	• Fever and flu symptoms • Joint pain, sprains and cuts • Minor respiratory symptoms • Stomach pains • STDs • UTIs	• Sudden numbness, weakness • Uncontrolled bleeding • Seizure or loss of consciousness • Shortness of breath • Chest pain • Head injury/major trauma • Blurry or loss of vision • Severe cuts or burns • Overdose
Cost and time	• More affordable than in-person and urgent care or ER visit • Connect with a doctor in minutes • No need to leave work or home with visits available by phone, video or through E-Treatment	• May charge copay/ coinsurance and/ or deductible • Usually need appointment • Short wait times	• Lower cost than emergency room (ER) • No appointment needed • Waiting times vary • Available most days of the week • Often have extended hours • In-person treatment	• Most expensive • Available 24/7/365 • No appointment needed • Waiting times vary • In-person treatment

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Virtual care from MDLIVE

On average, virtual urgent care saves $143 per visit.[5] Virtual care visits are convenient and easy, whether you choose E-Treatment, on-demand care or schedule an appointment. And you can select an appointment in English or Spanish. Visit **myCigna** and click "Talk to a Doctor" or call MDLIVE at **888.726.3171** when you need virtual care.

Concierge Care Team

Get personalized support from a dedicated Concierge Care Team – real people who are here for you, helping you find care, understand your plan, and feel more confident every step of the way.

Whether it's a simple question or more serious situation, we're here for you to:

- Make it easier to understand your plan coverage, costs, and care options
- Understand claims, benefits and unexpected bills
- Reach out to providers to obtain missing information and ensure accurate, timely processing of your claims, authorizations, benefits and related services
- Provide information about alternatives to costly treatments or procedures
- Connect you to quality, in-network providers, resources, and support programs
- Coordinate support across your health care journey and ongoing needs

Know before you go. We can help.

Conveniently search for virtual or in-person care, 24/7 through **myCigna**.

Visit **myCigna.com** or download the **myCigna App**[2] or call the toll free number on the back of your ID card.

1. Cigna Healthcare provides access to virtual care through participating in-network providers. Not all providers have virtual capabilities. Cigna Healthcare also provides access to virtual care through national telehealth providers as part of your plan. This service is separate from your health plan's network and may not be available in all areas or under all plans. Referrals are not required. Video may not be available in all areas or with all providers. All health care providers are solely responsible for the treatment provided to their patients; providers are not agents of Cigna Healthcare. Refer to plan documents for complete description of virtual care services and costs.
2. Customers under age 13 (and/or their parent/guardian) will not be able to register at myCigna.com.
3. This list is not all-inclusive and is for informational purposes only.
4. UTI treatment for female customers ages 18+. Fever treatment for customers ages 3 months+. Ear pain for customers ages 12+.
5. Cigna analysis comparing 2023 medical costs of MDLIVE urgent care vs. other sites of care for Cigna Healthcare commercial medical customers. Client results may vary.

This information is for educational purposes only. It is not medical advice. You should consider all relevant factors and consult with your treating doctor when selecting a provider for care. During a medical emergency, go to the nearest hospital or call 911.

In California: Services may be available on an in-person basis or via telehealth from the enrollee's primary care provider, treating specialist, or from another contracting individual health professional, contracting clinic, or contracting health facility consistent with California law. Enrollees that have coverage for out-of-network benefits may receive services either via telehealth or on an in-person basis using the enrollee's out-of-network benefits. Note: out-of-network benefits, if available, will generally include higher out-of-pocket financial responsibility and no balance-billing protections. Please refer to your benefit plan documents for specific information about your benefit plan and out-of-network benefits.

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