

Open Access Flex

A new network option for Utah employers



Offered by Cigna Health and Life Insurance Company
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Open Access Flex

A new way to access Intermountain Health

A familiar plan design for employers. Real network choice for employees.



Network structure

A Utah-specific network anchored by Intermountain Health in state, with national Open Access Plus (OAP) coverage outside of Utah.



Intermountain Health

Intermountain Health hospitals, clinics and providers are in-network on Open Access Flex (OAF).



Cigna Healthcare OAP plan design

Broad national network maintains doctor-patient relationships. No PCP selection or referrals required.



Market eligibility

Available to employers with employees based in Utah. Designed for employers to have Intermountain Health on an OAP plan design.

#1 carrier

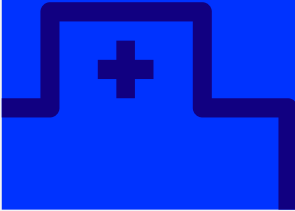
- ✓ for customer service*
- ✓ for care/condition management*
- ✓ for plan support and tools*
- ✓ for networks*

* Source: UBS 2024 Managed Care:
Annual Health Benefits Survey.

One plan design. Two network choices.

Open Access Flex in Utah

A new network anchored by
Intermountain Health



32 hospitals*
76 facilities*

Open Access Plus in Utah

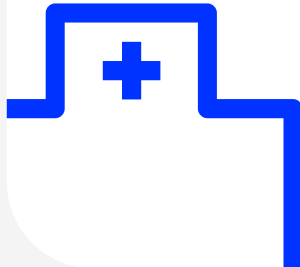
The established OAP network
of Utah hospitals, clinics
and providers



38 hospitals*
107 facilities*

Outside of Utah

Broad national network with access to
1M+¹ health care providers



**17,000+
facilities***

**5,500+
hospitals***



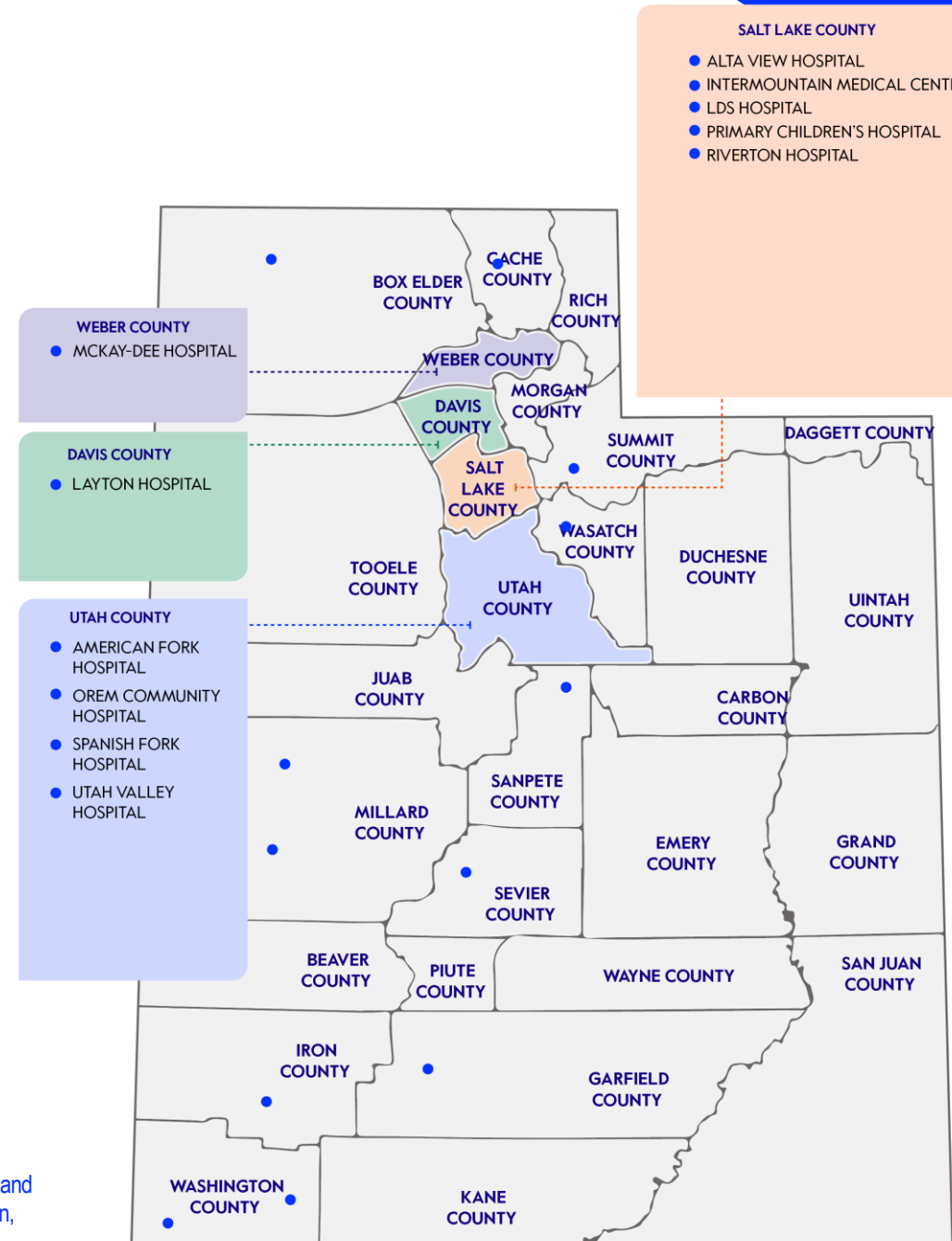
Open Access Flex

Intermountain Health hospitals

- **Bear Valley Hospital**
905 North 1000 West
- **Cedar City Hospital**
1303 North Main Street
- **Delta Community Hospital**
126 White Sage Avenue
- **Filmore Community Hospital**
675 S Highway 99
- **Garfield Memorial Hospital**
200 N 400th E
- **Heber Valley Hospital**
1485 S Highway 40
- **Logan Regional Hospital**
1400 N 500 E
- **Park City Hospital**
900 Round Valley Drive
- **Sanpete Valley Hospital**
110 S Medical Drive
- **Sevier Valley Hospital**
1000 North Main Street
- **St. George Regional Hospital**
1380 E Medical Center Drive



Product availability may vary by plan type, group size and location and is subject to change. For more information, contact your Cigna Healthcare sales representative.



Hospital directory

● OAF

More access across Utah

Open Access Flex

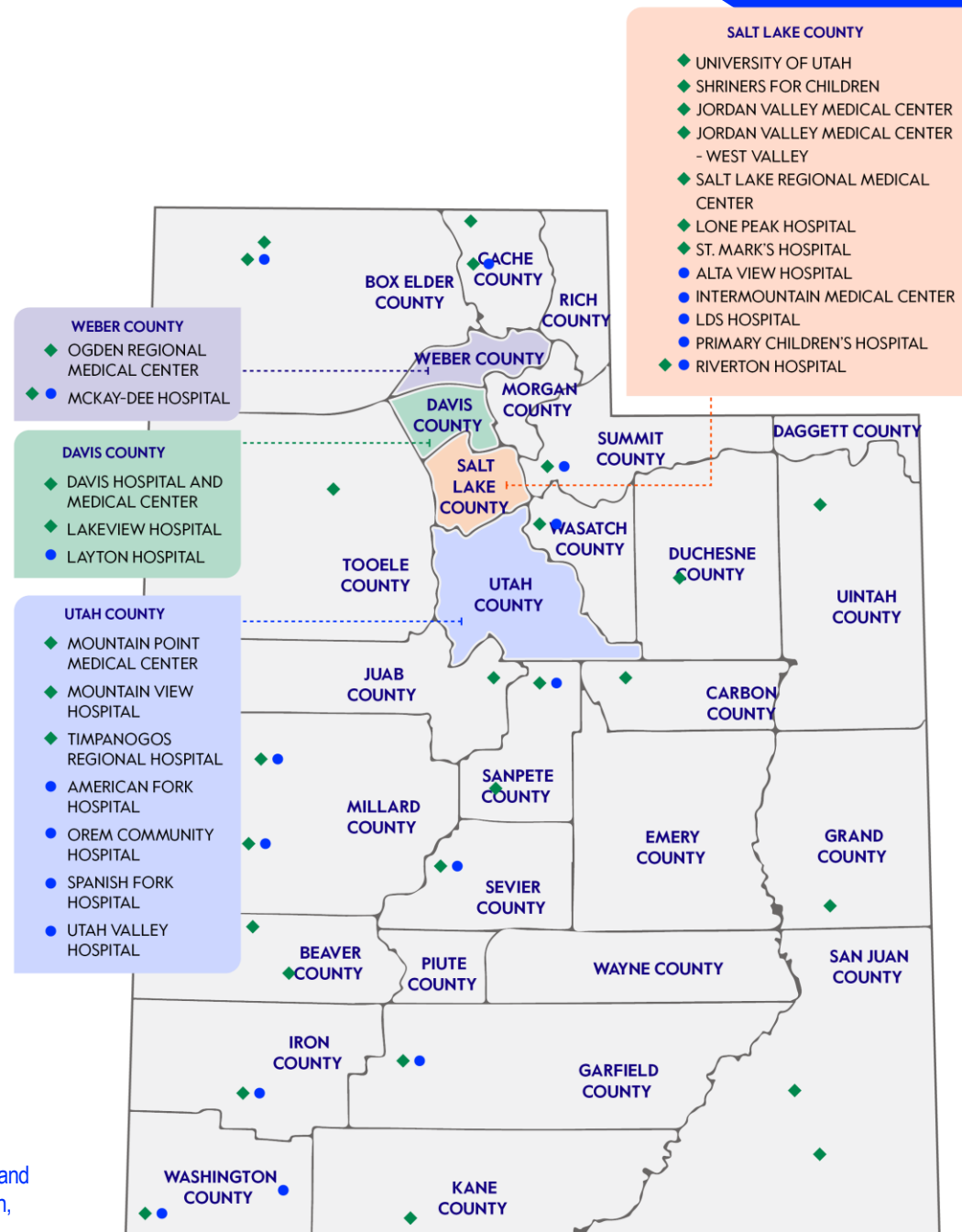
Intermountain Health access in Utah; OAP coverage everywhere else

Open Access Plus

HCA MountainStar, University of Utah and CommonSpirit in Utah; OAP benefits and a broad national network everywhere else



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Hospital directory

- OAF
- ◆ OAP

Network options across Utah

Network Name	LocalPlus / LocalPlus In	Preferred Provider Organization	Open Access Plus	Open Access Flex
Type	Narrow	Full	Full	Full
PCP/Referrals/ Out-of-network	Optional/N/ Y or N	Optional/N/Y	Optional/N/Y	Optional/N/Y
Intermountain Health Access	No Exception: IHC Primary Children's Hospital	Yes	No Exception: IHC Primary Children's Hospital	Yes
HCA MountainStar	Yes	Yes	Yes	No
Excluded facilities	Intermountain Health	None	Intermountain Health	• University of Utah Health • HCA MountainStar • CommonSpirit Health



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Thank you.

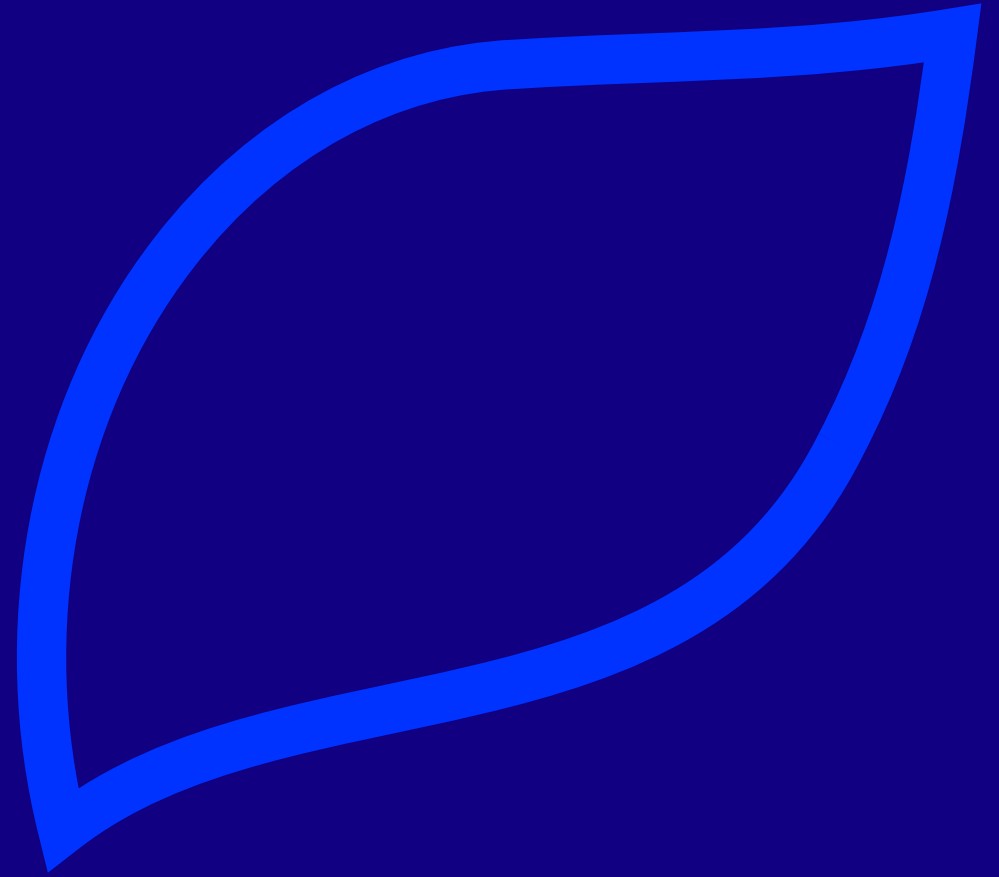
Product availability may vary by location and plan type and is subject to change. All group health insurance policies and health benefit plans contain exclusions and limitations. For costs and details of coverage, contact a Cigna Healthcare representative.

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Appendix



A diverse spectrum of funding solutions

Choose from insured and self-funded options to address your unique needs.

	Fully Insured	Fully Insured Plus	Cigna Level Funding	ASO+
Eligible employee information*	51+	51+	20–3000	20–3000
Participation in claim savings	0%	50% with renewal	50% or 67% with renewal	Real time
Level of protection	Full insurance protection	Full insurance protection	ISL and ASL (self-funded with stop loss)	ISL and ASL (self-funded with stop loss)
Monthly payment	Predictable monthly premium payment	Predictable monthly premium payment	Predictable monthly payment includes stop loss premium, administrative fees and claims funding	Predictable monthly stop loss premium and administrative fees; employer funds claims up to stop loss levels
Participation in claim savings	No	Surplus share (50%) with renewal	Surplus share with renewal	Real-time surplus share
Who holds reserves	Cigna Healthcare	Cigna Healthcare	Cigna Healthcare	Client; client also pays run-out claims up to stop loss
Client-specific reporting	Varies by size	Detailed	Detailed	Detailed
Contract	Insured	Insured	Self-funded	Self-funded

Engagement consultants are available to support wellness strategies for all funding types.



* In most states, Cigna Healthcare offers group insurance coverage to employers with more than 50 full-time employees, as well as administrative services for self-funded plans with as few as 25 full-time employees. Product availability may vary by plan type, group size and location and is subject to change. For more information contact your Cigna Healthcare sales representative.

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Cigna Healthcare representatives

Need to connect?

	Name	Email	Hours
Medical			
Dental			
Supplemental			