

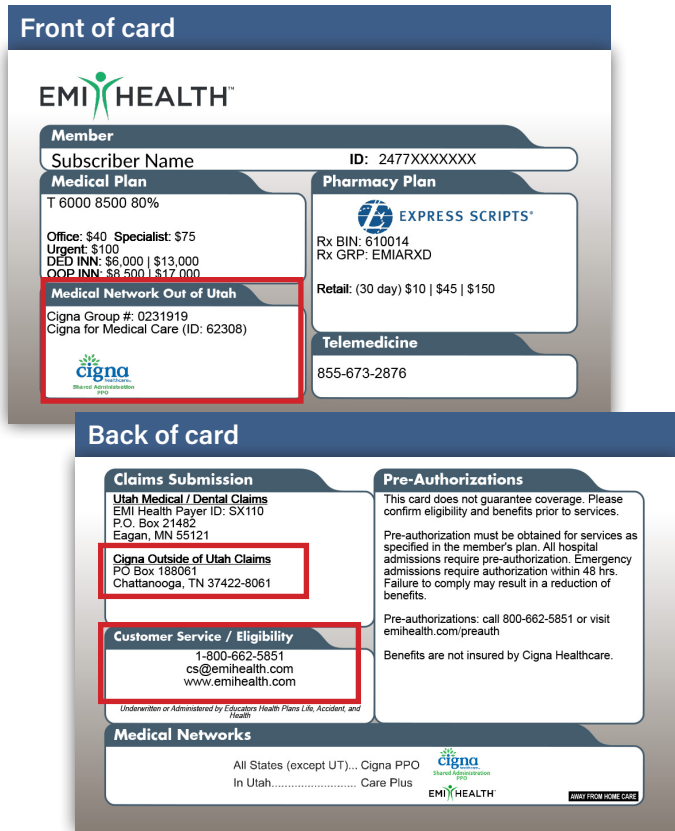
More Doctors. More Choices. One Powerful Network.

Your EMI Health Plan + Cigna Network

Trusted care through the Cigna Shared Administration PPO



With more than 1.5 million healthcare providers and facilities nationwide, the Cigna PPO network helps you find the right care—whether you're in Arizona, Georgia, Texas, or traveling anywhere in the U.S.



How It Works

✓ **EMI Health is your insurance carrier.**

We manage your benefits, eligibility, and member support.

✓ **Cigna provides your provider network.**

When you get care, you'll visit doctors and hospitals who participate in the Cigna Shared Administration PPO network.

✓ **Medical claims (from a provider outside of Utah) go to Cigna—not EMI Health.**

Claims must be sent to the Cigna address listed on the back of your EMI Health member ID card. This ensures correct and timely processing.

What to Tell Your Provider

Because EMI Health leases the Cigna PPO network, some provider offices may not recognize EMI Health by name. To avoid confusion or billing issues:

- Say: "My contracted network is the Cigna Shared Administration PPO network. My insurance is administered by EMI Health."
- Always bring your EMI Health ID card and show both sides—**especially the back, where the correct claims address is printed.**



Questions About Your Plan?
Contact EMI Health—not Cigna—for all benefit, eligibility, and claims questions:
(800) 662-5851
Monday-Friday 6:00 am - 6:00 pm MT

What This Means for You:

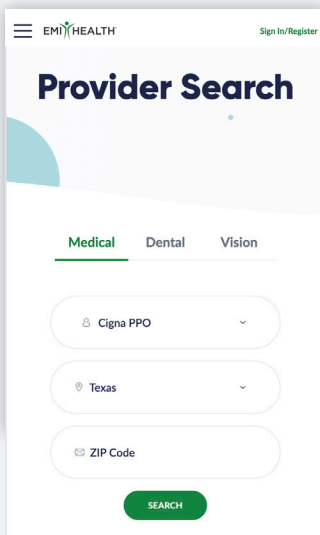
- ✓ Wider provider access—in your home state or while traveling
- ✓ Lower out-of-pocket costs when you stay in-network
- ✓ Nationally recognized providers and hospitals through Cigna’s trusted network

EMI Health + Cigna Shared Administration PPO gives you the flexibility to choose care that fits your life.



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Search for In-Network Doctors and Facilities



Find In-Network Providers

Use our online tool to search for doctors, specialists, and hospitals:

1. Visit: emihealth.com/ProviderSearch
2. Under the **Medical** tab, select **Network** first:
 - All States (except Utah): Choose **Cigna PPO**
 - In Utah: **EMI Health Care Plus**
3. Select **State**
4. Use the filters to narrow results

Please Note:

- EMI Health is your insurance carrier and administers your medical benefits and member services.
- Cigna Shared Administration PPO is a leased provider network. Cigna is not your insurance company.
- Medical claims must be submitted to the Cigna claims address listed on the back of your EMI Health ID card.
- Always confirm provider participation using the EMI Health provider search tool before receiving care.
- Out-of-network services may result in reduced benefits or higher out-of-pocket costs.

**Questions? Call our Customer Support Team: (800) 662-5851
Monday-Friday 6:00 am 6:00 pm MT**