

Cigna PPO

Highlights	
PCP required	X
Referral required	X
Copayments/coinsurance	✓
Out-of-network coverage	✓
Deductible	✓
Tiered plan	X
Authorized benefits	✓
Unauthorized benefits	✓

Note: This information is intended to provide an overview of the plan. Providers are reminded to check the member's ID card to verify the plan in which the member is enrolled. Services and subsequent payment are pursuant to the member's benefit plan document. Prior to initiating services, member eligibility and benefits should be verified by logging on to the secure Provider website.

Overview

The Cigna PPO Program allows Tufts Health Plan Commercial PPO members who live outside of the service area (Massachusetts and Rhode Island) to get authorized benefits anywhere as long as members see Tufts Health Plan providers in the service area and Cigna providers outside of the service area. This plan is only available to employer groups that are based in MA or RI.

Tufts Health Plan Commercial PPO members may access the Cigna PPO Network outside of MA, RI and NH using their unauthorized or out-of-network level of benefits. Any urgent or emergency care Tufts Health Plan Commercial PPO members receive is considered authorized.

The Cigna PPO Provider search is available on Cigna's [website](#).

Note: The current search includes dental providers even though the plan does not cover dental services. The list also includes providers in MA, RI and NH, which are not covered by this plan.

Prior Authorization and Inpatient Notification

Cigna handles out-of-area prior authorizations (including requirements, questions, appeals and determinations) and inpatient notifications. Tufts Health Plan handles all of the in-area requests noted above. Tufts Health Plan also administers all pharmacy prior authorizations.