

Cigna Travel Program

Overview

Most Commercial plans include the Cigna Travel program, a secondary network where members benefit from using Cigna Preferred Provider Organization (PPO) providers for unauthorized benefits when they travel out of the service area. The Cigna PPO Network is available to members with Health Maintenance Organization (HMO) and Exclusive Provider Organization (EPO) plans for urgent and emergency care while traveling outside of Massachusetts, Rhode Island and New Hampshire. Members with Point-of-Service (POS) and PPO plans 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 would be covered at the authorized or in-network level of benefits for members with POS or PPO plans.

With the Cigna Travel program, Tufts Health Plan has negotiated with Cigna PPO Providers for capped rates. Other out-of-network providers can charge any amount. In addition, members only pay cost-share up front when applicable, whereas other providers can ask for the full payment up front and members will need to submit for reimbursement.

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.