At Cigna, we care about your health. And your budget. The LocalPlus® IN plan delivers a cost-effective solution designed to be flexible and help you control health care costs – without sacrificing the quality and convenience you want and expect.

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We collaborate with health care communities to create local networks¹ of health care providers, specialists and hospitals that deliver value and results right where you live.

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- In your local area, or when in any LocalPlus Network area, you must receive care from a health care professional or facility in this network to receive coverage.
- If you're away from home and need care, just look for a participating LocalPlus provider in the area or if LocalPlus isn't available, you can use providers or hospitals in our nationwide Away From Home Care feature.
- If you choose to go outside the LocalPlus Network when one is available (or outside the Away From Home Care feature when LocalPlus isn't available), your care will not be covered by the plan (except in an emergency). You'll be responsible for the total cost of the services.

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You'll also have access to wellness services and programs

