

PLEASE REMEMBER

- To ensure smooth transition of coverage to your guest location — or back to your home area when you return — be sure to call Member Services to enroll at least one week before your moves.
- Enroll no later than the 25th day of the month to begin Guest Privileges coverage by the first day of the following month. Examples:
 - Call to enroll on May 20 — your Guest Privileges coverage is effective June 1.
 - Call to enroll on May 27 — your Guest Privileges coverage is effective July 1.
- The benefit plan available at your guest location will be the same as your home benefit plan. However, in some situations, state mandates may mean a difference in benefits. Call Member Services for assistance with any benefits questions.
- Children living away from home may participate in the program as long as they continue to meet dependent and/or student eligibility status requirements. If your plan requires selection of a PCP, services in guest sites are covered only when children choose a PCP in their guest location.

QUESTIONS?

For more information about the Guest Privileges program — or anytime you have a question about your CIGNA HealthCare plan or benefits — call Member Services at the toll-free number on your CIGNA HealthCare ID card. Or visit our web site.



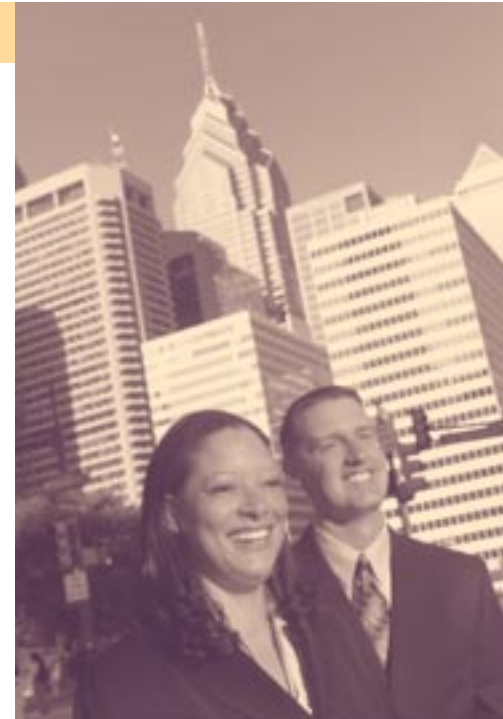
CIGNA HealthCare

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www.cigna.com

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Guest Privileges

Coverage when you're temporarily away from home.



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THE CIGNA HEALTHCARE GUEST PRIVILEGES PROGRAM

The CIGNA HealthCare Guest Privileges Program provides health care coverage when and where you need it, even if you're away from home for an extended period. Whether your job takes you to a new city for a few months, or one of your participating family members goes away to school, you won't have to leave your CIGNA HealthCare coverage behind.

When away from home temporarily for 60 days, but not more than 2 years*, you or a participating family member can enroll quickly and easily as a "guest" in the new temporary location and receive your CIGNA HealthCare benefits. And you're not just covered in case of an emergency, but for all of your routine and preventive care benefits as well.

As long as you're going to another CIGNA HealthCare service area in the United States, you'll have access to your CIGNA HealthCare benefits. And with our nationwide presence, chances are good there's a CIGNA HealthCare service area wherever you're going.

THE GUEST PRIVILEGES PROGRAM CAN HELP YOU WHEN

- Your job takes you to an extended assignment in a new location
- A participating family member is living away from home for a few months or more
- A child with a chronic condition attends school out of state
- Court-ordered coverage is required for your covered dependents living in different CIGNA HealthCare service areas

* Exceptions are court-ordered dependent coverage which continues as long as the court order requires and students who go on and off of Guesting over the course of their 4+ years of school.

Relocating or being far from those you love can be stressful enough. Whatever the reason — career, education, family changes — it's reassuring to know that your CIGNA HealthCare benefits are available for you and your participating family members at home or away.

HOW THE GUEST PRIVILEGES PROGRAM WORKS

Enjoying the Guest Privileges Program begins with a call to Member Services at the toll-free number on your CIGNA HealthCare ID Card. Your Member Services representative will discuss your situation and can confirm your eligibility for the Guest Privileges Program.

If you are eligible, Member Services will send you an information kit that includes everything you need to enroll, including a provider directory so you can choose a Primary Care Physician (PCP) in your guest location, if required by your plan.

If you need to pick a PCP, use our interactive, nationwide provider directory online at www.cigna.com. Simply enter the city and state or ZIP code of your temporary, away-from-home residence. Specify how many miles you're willing to travel to visit your new PCP. Your search results will include doctor names, addresses, phone numbers, training, hospital affiliations and other details — everything you need to make an informed choice.

Coverage when you're temporarily away from home.



Your Guest Privileges kit will describe the remaining steps for enrolling in the program. Once you're enrolled, you'll receive a confirmation by mail with the effective date for your new coverage — which is always the first of the month — and a CIGNA HealthCare ID card. When you need health care in your new location, see your temporary PCP just as you'd see your PCP at home (if your plan requires PCP selection). You'll be covered for routine and preventive tests and services, as well as urgent care. And as always, you can access emergency care whenever and wherever needed, 24 hours a day.

WHEN YOU'RE READY TO COME HOME

At least one week before you leave your temporary residence, be sure to call Member Services. Your Member Services representative will make sure that your coverage will be in place in your home location on your effective date, as it was before you left.