

## HOW TO FIND AN IN-NETWORK PROVIDER

We recommend that you contact your physicians directly to confirm participation in your network prior to seeking services. Locating the provider's name on the carrier's website does not guarantee they are part of the network, as provider participation is subject to change at any time.

### CIGNA MEDICAL PLANS | [www.cigna.com](http://www.cigna.com)

1. Click on **Find a Doctor** at the top of the page.
2. When prompted **How Are You Covered?**, click on **"Employer or School"**.
3. Enter your city & state or your ZIP code.
4. Select **Doctor Type** and select the type of doctor you wish to find.
5. Either login or register for your MyCigna portal or select **Continue as guest**. If continuing as guest, confirm your location and click **Continue**.
6. Select the appropriate plan/network: **Open Access Plus, Open Access Plus Tiered**
7. You will view the available doctors in your location. To further refine your search, use the filters at the top of the screen to narrow your choices.

### GUARDIAN DENTAL PLAN | [www.guardianlife.com](http://www.guardianlife.com)

1. Click **Find a dentist** at the top of the page.
2. Select **Find a dentist** under **Dental benefits bought through your workplace**.
3. Select **PPO: DentalGuard Preferred** from the **Plan Type** list.
4. Enter your **Location** or **Dentist Last Name or Office Name** and click on the magnifying glass.

### EYEMED VISION PLAN | [www.eyemedvisioncare.com](http://www.eyemedvisioncare.com)

1. Click on **Find an eye doctor** at the top right of the page.
2. Under the **Choose Network** drop-down, select **Insight Network**.
3. Enter your **zip code**.
4. Click on **Get Results** (or do an **Advanced Search** if you want to narrow down your results).

## Is it critical to stay in-network?

### YES

**Medical.** You will have significant out-of-pocket exposure if you go out-of-network for medical care, typically ranging in the four to six figure amount.

### NO

**Dental and Vision.** Your dental and vision coverage may be applied to out-of-network expenses, however staying in-network reduces your out-of-pocket costs.