

Together with Healthgram, FORVIS wishes to minimize any disruption to your healthcare or your established relationships with your providers. Beginning January 1, 2023, you will have two comprehensive network choices, allowing you to pick the option that best fits your needs.

Please read the following very carefully, including Q & A on the next page.



CoxHealth PPO:

- CoxHealth PPO physicians and facilities are in-network. Providers within the CoxHealth PPO coverage area, but outside of the CoxHealth PPO will be subject to out-of-network benefits*
- **Mercy Health providers and facilities will be treated as out-of-network, unless services are emergent or cannot be provided through CoxHealth.**
- *Outside of the CoxHealth PPO coverage area, you will have access to First Health PPO, which includes access to providers and facilities throughout the United States. The First Health PPO options are not available *inside of the CoxHealth PPO* coverage area, except for in emergencies.*
- The service area for CoxHealth PPO and more information on First Health can be found here: [Coverage Map & Additional Information](#)
- Resources:
 - [CoxHealth Provider Search](#) or [Download a CoxHealth Directory](#)
 - For additional help locating a provider in the CoxHealth coverage area, please call CoxHealth member services at 800-205-7665.
 - [First Health Provider Search](#)



Cigna OAP:

- Cigna Open Access Plus (OAP) is a national network with access to providers and facilities throughout the United States.
- **No CoxHealth providers or facilities will be included in the Cigna OAP option**
- Providers outside of the Cigna OAP will be subject to out-of-network benefits*
- You can search for provider participation here: [Cigna OAP Provider Search](#)

* Emergency Services will be treated as in-network

Website references:

www.coxhealthplans.com & www.firsthealth.com | hcpdirectory.cigna.com

OPEN ENROLLMENT 2023

1. How I decide which option to pick?

If your current physicians or treatment facilities are in the CoxHealth network system and you wish to maintain that access, choose **CoxHealth PPO**.

If your current providers are in the Mercy Health system or you wish to utilize providers in the Mercy Health System, choose **Cigna OAP**.

2. What if am I traveling outside of my local area and need emergency services?

All emergency-related services will be covered based on in-network benefits. This is true for both network options.

When you are able, you can maximize your savings by utilizing an in-network facility or physician.

3. Are the benefits different between the CoxHealth and Cigna OAP choices?

No; the Plan design is the same for each, providing either a traditional PPO option or HDHP option. Only the network affiliation varies.

4. My primary care physician and preferred hospital are in CoxHealth. My spouse's primary care physician and preferred hospital are in Mercy. Can we select different Plan options?

No. Any eligible dependents (including spouses and children) will be in the same network selection as the main subscriber.

5. What about my son or daughter that lives out of state?

You will need to confirm First Health PPO participation for in-network benefits when selecting the CoxHealth PPO network.

You will need to confirm Cigna OAP participation for in-network benefits when selecting the Cigna OAP network.

In either scenario, emergency services are treated as in-network.

6. Can I change my mind after I make my selection?

You are allowed changes during your annual open enrollment period or if you qualify for special enrollment.

Please see your Summary Plan Description or refer to your FORVIS benefits contact or HR for circumstances outside of this period.