<DATE>

THE <LAST_NM> FAMILY
<ADDR>
<CITY_NM>, <ST_CD> <ZIP_CD>

Bon Secours Mercy Health System may leave your health plan network. Here's what you need to know, and how we can help.

Dear <LAST_NM> Family,

Cigna Healthcare has been working hard to renew our contract with Bon Secours Mercy Health System. Our goal is to reach an agreement that keeps your health care affordable. Sometimes these negotiations continue up until the end date. Unfortunately, as of now, despite our best efforts, we haven't reached an agreement. Bon Secours Mercy Health System is demanding higher-than-average prices that would make your health care expensive.

If we don't reach a new agreement with Bon Secours Mercy Health System, its hospitals, facilities and certain doctors will be out of the Cigna Healthcare Commercial Open Access Plus (OAP) and Preferred Provider Organization (PPO) networks, starting April 1, 2025. This includes the following hospitals, which are all part of Bon Secours Mercy Health System:

We value our relationship with you. Our aim is to serve the health care needs of you and your family by continuing to provide a network of quality, affordable doctors and hospitals.

- Richmond Community Hospital
- Memorial Regional Medical Center
- Rappahannock General Hospital
- St. Mary's Hospital

- Mary Immaculate Hospital
- Maryview Medical Center
- Southampton Medical Center
- St. Francis Medical Center

We'll keep negotiating, but here's information you need to know, in case they do leave.

- If Bon Secours Mercy Health System leaves the Cigna Healthcare Commercial OAP and PPO networks, you'll likely pay more for the same services at their hospitals. For example, you would have to pay:
  - Your plan's out-of-network benefit rate plus any charges not covered by your plan, which could cost you much more OR
  - 100% of the cost (if your plan doesn't have an out-of-network benefit)
- Emergency care services received at Bon Secours Mercy Health System will be covered at the in-network level under your plan's emergency room coverage.
- You may qualify for Continuity of Care. It would allow you to continue care at the in-network benefit level at Bon Secours Mercy Health System, for a period of time. For information about Continuity of Care, see the Frequently Asked Questions in this letter – or contact us at the number on your ID card.

We're here to help you find an in-network hospital.

If Bon Secours Mercy Health System does leave the network, you may want to find a new, in-network hospital — and we're happy to help you do that. For your convenience, we've enclosed a list of other in-network facilities in your area that provide quality, affordable care. In addition, to find new providers, you can:

- **Go to myCigna.com® or use the myCigna mobile app.**

- **Contact us anytime at the toll-free number on your Cigna Healthcare ID card**. For TRS or TTY services, dial 711 when you call. Our Customer Service Advocates are available **24/7/365**. *We can help you find an in-network hospital in your area and help with other transitions, like getting new referrals and prescriptions, and Continuity of Care.*

We'll keep talking to Bon Secours Mercy Health System to try to reach an agreement that keeps health care affordable for you and your family. If we do reach an agreement that keeps Bon Secours Mercy Health System in-network, we'll write to you to let you know. In the meantime, rest assured that your health plan network includes quality, affordable care close to home — and that we're available 24/7/365 to help you through this transition.

Para información en Español, por favor llame al numero telefónico que aparece en su tarjeta y pida hablar con un representante que hable Español.

Sincerely,

Cigna Healthcare

Enclosure

Bon Secours Mercy Health System facilities	Nearby in-network facilities	City, State	Distance from Bon Secours Mercy Health System affiliated facility
Richmond Community Hospital	VCU Medical Center HCA Retreat Doctors HCA Chippenham	Richmond, VA Richmond, VA Richmond, VA	2.0 miles 5.3 miles 9.7 miles
Memorial Regional Medical Center	HCA Retreat Doctors VCU Medical Center HCA Parham Doctors	Richmond, VA Richmond, VA Richmond, VA	9.1 miles 8.4 miles 10.2 miles
Rappahannock General Hospital	Riverside Walter Reed	Gloucester, VA	29.4 miles
St. Marys Hospital	HCA Retreat Doctors VCU Medical Center HCA Parham Doctors	Richmond, VA Richmond, VA Richmond, VA	3.4 miles 10.0 miles 4.4 miles
Mary Immaculate Hospital	Sentara Careplex Sentara Williamsburg Sentara Obici	Hampton, VA Williamsburg, VA Suffolk, VA	10.0 miles 22.0 miles 32.4 miles
Maryview Medical Center	Sentara Norfolk General Hospital Sentara Princess Anne Sentara Leigh	Norfolk, VA Virginia Beach, VA Norfolk, VA	4.7 miles 18.9 miles 11.5 miles
Southampton Medical Center	Sentara Obici Sentara Norfolk General Hospital	Suffolk, VA Norfolk, VA	25.4 miles 45.2 miles
St. Francis Medical Center	HCA Johnston-Willis HCA Chippenham HCA Henrico Doctors	Richmond, VA Richmond, VA Henrico, VA	9.2 miles 9.7 miles 19.7 miles

NOTE: Network participation is subject to change. You should verify that the hospital is in your plan's network prior to receiving care.

Frequently Asked Questions

Why is this happening?

Cigna Healthcare wants to keep your health care affordable. We have been working hard to renew our contract with Bon Secours Mercy Health System. Unfortunately, despite our best efforts, we haven't reached an agreement yet.

What if I am admitted before March 31, 2025, but my stay continues past this date?

As long as we have approved your stay, the services you receive will be covered at the in-network benefit level, even if you stay after March 31, 2025.

What if I am receiving ongoing treatment on March 31, 2025?

You may be eligible for Continuity of Care. This program allows you to continue in-network coverage for certain medical and behavioral treatment provided by Bon Secours Mercy Health System for a defined period of time even after the hospital leaves your network.

To find out more about Continuity of Care, please contact us at the toll-free number on your Cigna Healthcare ID card, or use the myCigna® app or Cigna website. You'll find the Continuity of Care brochure and application there:

1. Go to Cigna.com.
2. Scroll to the bottom of the page and click on **Find a Form**.
3. Select **Medical Forms**, and then choose **Transition of Care/Continuity of Care Form**.

If you call us, please let the Customer Service Advocate know you're in the middle of treatment. They'll work with you to determine your eligibility for Continuity of Care. They can also help you complete the request form.

I've been approved for services that start <u>after</u> March 31, 2025. What should I do?

Please contact us at the toll-free number on your Cigna Healthcare ID card. A Customer Service Advocate will help you get approval for treatment at another hospital in your network. They can also work with you to determine if you're eligible for Continuity of Care.

What if my primary care or specialist provider admits patients only to Bon Secours Mercy Health System?

You'll need to choose another in-network primary care provider (PCP) and/or specialist to continue receiving in-network benefits for services. We can help you find a new PCP or specialist. Please contact us at the toll-free number on your Cigna Healthcare ID card. You can also use the myCigna® app or website to find a list of PCPs and specialists in your network.

If your plan requires you to have a PCP, we'll assign one to you and mail you a new Cigna Healthcare ID card with the name of your new PCP. You may also choose a new PCP or change the one we assign to you by calling us at the toll-free number on your Cigna Healthcare ID card, or by using the myCigna® app or website.

What if I receive emergency care at Bon Secours Mercy Health System?

Your emergency care services will be covered at the in-network level under your plan's emergency room coverage. If you're admitted to the hospital from the emergency room, your stay will be covered at the in-network level until you're stable and ready to be transferred to an in-network hospital.

Continuity of Care

What is the Continuity of Care program?

The Continuity of Care program lets you to continue to get in-network coverage for certain medical and behavioral treatment at the hospital for a specific period of time — even after the hospital leaves your plan's Cigna Healthcare network. There are two ways to find out more:

1. Contact us toll-free at the number on your Cigna Healthcare ID card or 1.800.244.6224. Let the Customer Service Advocate know that you're in the middle of treatment. We'll work with you to see if you're eligible and help you complete the forms.

2. Use the Cigna website. Scroll to the bottom of the page and click on **Find a Form**. Select **Medical Forms**, and then choose **Transition of Care/Continuity of Care Forms**.

How long will Continuity of Care services be covered at the in-network rate?

If your care was authorized before March 31, 2025, you may be able to receive in-network coverage for care from the hospital and/or your provider for up to ninety (90) days. Continuity of Care begins 90-days from the date that this notice is postmarked, and could vary based on your plan benefits, federal law or state law. Please see your plan materials for more information. If you're pregnant and undergoing a course of treatment for pregnancy through the postpartum period on March 31, 2025, you may be able to continue to receive care from the hospital and/or your provider at the in-network rate for the remainder of your pregnancy, as well as during your post-partum care.

If your health care professional is also no longer in your plan's Cigna Healthcare network as a result of this termination, he or she can submit a request to Cigna Healthcare to continue coverage of your care at the in-network rate.

What do I have to do to see if I qualify for Continuity of Care?

You must submit a Continuity of Care Request Form. There are two ways to do that:

1. Call the number on your Cigna Healthcare ID card or 1.800.244.6224. Let the Customer Service Advocate know that you're in the middle of treatment and want to see if you qualify for Continuity of Care. We'll work with you to find out if you're eligible and help you complete the request form.

2. Use the Cigna website. Scroll to the bottom of the page and click on **Find a Form**. Select **Medical Forms**, and then choose **Transition of Care/Continuity of Care Forms**. Scroll down to the **Transition of Care/Continuity of Care Request Form**, print it, and fill it out. The form will have the mailing address you must send it to.

Once you submit the request form, Cigna Healthcare will send you a letter with our decision. If you have any questions, we're happy to help. Please contact us at the number on your Cigna Healthcare ID card. Customer Service Advocates are available 24/7.