

Cigna HMO Plans: Choice vs. Select

Helping You Choose the Right Coverage During Open Enrollment

Choosing the right health plan is an important decision that affects your access to care, your out-of-pocket costs, and your overall healthcare experience. Cigna offers two HMO options for County of Orange employees: the HMO Choice Plan and the HMO Select Plan. While both plans provide access to quality care and require a designated Primary Care Physician (PCP), they differ significantly in terms of network size, geographic coverage, and cost structure.

Side-by-Side Comparison

Feature	HMO Choice Plan	HMO Select Network SoCal Only Plan
Service Area	Statewide (CA)	Serves Los Angeles, San Bernardino, Orange, Riverside and San Diego Counties
Network Size*	Choice Network - broader access	Select Network - limited access
Plan Suitability	Ideal for those who travel or live outside SoCal	Ideal for those who live and receive care in SoCal only
Cost Structure	Typically higher premiums	Lower premiums due to narrower network
Primary Care Physician (PCP)	Required; broad selection	Required; limited to SoCal network
Specialist Referrals	Required from PCP	Required from PCP (fewer options)
Out-of-Network Coverage	Emergency and urgent care only	Emergency and urgent care only

Note: This is a summary. For full details refer to the official plan documents.

**Network Access is different for Choice vs. Select plans. Select plan is a narrow network covering 5 provider systems in Southern California.*

Key Services Comparison

Service Type	HMO Choice Plan	HMO Select Network SoCal Only Plan
Primary Care Visit	\$20 per visit	\$5 per visit
Specialist Visit	\$20 per visit	\$10 per visit
Mental Health Visit	\$20 per visit	\$10 per visit
Physical Therapy	\$20 per visit	\$10 per visit
Chiropractic Care	\$15 per visit, 30 visits/year	\$10 per visit, unlimited visits

Note: This is a summary. For full details refer to the official plan documents.

Summary



HMO Choice Plan

- Offers a broader network of doctors and facilities statewide.
- May come with higher monthly premiums, but provides more options for care.
- PCP and specialist referrals are required, but you'll have greater access to a wider pool of providers.



HMO Select Plan

- Features a narrower network limited to select providers in counties like Orange, Los Angeles, and Riverside.
- Lower copays for key services such as specialist visits, mental health, and chiropractic care.
- PCP and specialist referrals are required, but provider options are more limited.

Both plans cover emergency and urgent care services outside the network, and continuity of care is available under certain conditions. When choosing a plan, consider your location, provider preferences, budget, and healthcare needs.

For more information and details on your Cigna Healthcare plans, go to [Cigna.com/CountyofOrange/Enrollment](https://www.cigna.com/CountyofOrange/Enrollment).

For information about each of the Cigna Healthcare plans available, call is at 888.806.5042.

