

The Clarity Plan

A modern, predictable copay-only medical plan that offers cost savings and helps your patients make confident decisions. It is designed to support simpler benefit structures and provide more predictable out-of-pocket costs for your patients, with no deductibles and no coinsurance.

Launching on July 1, 2026, it uses the Cigna Healthcare Open Access Plus (OAP) network and works for any type of care from office visits to surgical procedures to imaging. Your patients go to the myCigna® app or myCigna.com and use the online 'find care' tool to search for care and see total out-of-pocket costs – as a single copay – before or while making an appointment.

You are participating with the Clarity plan because of your participation in the Cigna Healthcare OAP network. All existing Cigna Healthcare network contract terms, including reimbursement rates and electronic payment processes apply to your patients with Clarity coverage. The patient copay does not affect your fee schedule.

The plan is administered on the Allegiance platform, which has been a wholly owned Cigna Healthcare third-party administrator for over a decade. Allegiance will be responsible for core plan operations, including claims processing, customer service, provider service, utilization management and case management clinical support.

Important information

Online Verification of Benefits	Allegiance Provider Portal www.AskAllegiance.com/VOB For EDI 270/271 transactions, use Payer ID 81040
Prior authorization or precertification	List of prior auth services: www.AskAllegiance.com/Resources/Providers#health-login Phone: 800-342-6510
Claims submissions	Electronically: Payer ID 62308 Mail: Cigna Healthcare PO Box 188061 Chattanooga, TN 37422-8061
Claims status	276/277 EDI transactions Payer ID 81040 www.AskAllegiance.com/VOB Phone: 855-999-1525

Sample ID card

ID cards will look like the sample below.



Customer Service support



AFTER JUNE 15, 2026

For questions or support, Customer Service will be available from 8am - 7pm Eastern Time, Monday through Friday at 1-855-999-1525

The Clarity plan is administered on the Allegiance platform. Cigna Healthcare products and services are provided exclusively by or through operating subsidiaries of The Cigna Group, including Cigna Health and Life Insurance Company (Bloomfield, CT). In Utah, plans are offered by Cigna Health and Life Insurance Company.

[View Cigna Healthcare Company Names](http://www.AskAllegiance.com) | 1-855-999-1525 | www.AskAllegiance.com