

## Cigna's Funding Options

- Fully Insured: 51 – 499 eligible
- Level Funding: 21 enrolled and 25 eligible to 500 eligible
  - Preset level monthly payments
  - 50/50 surplus returned to client (2/3 surplus available as well)
  - No deficit carry forward and no terminal liability
- Rx History Underwriting - member level census required for groups where no claims experience is available
- Dental – DHMO and DPPO options available
  - Can only do standalone fully insured (no level funding) at 50 enrolled
  - If bundled with medical, follows the medical criteria above

Integration Discounts  
Medical + Dental = 1% off medical  
Medical + LTD/STD = 0.5% off medical  
Medical + Dental + LTD/STD = 2% off medical

## The Quoting Process

- What do we need?
  - Current rates (and renewal rates if available)
  - Contributions for single and family
  - Member level census (first and last names, DOB, zip code, enrollment tiers, and relationships)
  - Complete benefit summaries
- What can we provide?
  - We can show 2- 3- or 4-tier rates at any size or any funding (no age banded rates)
  - Completely customized benefits for ANY size group (no off-the-shelf-plans)
- How long does it take?
  - It takes approximately ten business days to turn around a quote
  - There is no cutoff date for quoting groups – i.e., we can quote 1/1 groups in July
- What does the installation process look like?
  - Once a group decides to move to Cigna, we will need the new case questionnaire and sold quote
  - Once we receive the new case questionnaire back along with the sold quote, an implementation manager can be assigned
  - Implementation manager will schedule a call with the group to go over structure, account contacts, benefits, and enrollment timeline
  - For customers to have ID cards in hand by the effective date, we would like the enrollment file no later than 15 days before the effective date
    - However, there is no decision / notification of sale cutoff

## Cigna's OAP Network

- Large, national network for ALL plans
- No PCP designation necessary; no referrals necessary
- Can recruit key providers if out-of-network

## Cigna's 24/7 Customer Service

- Cigna is the first and only national carrier to offer live 24/7 customer service (including weekends, holidays)
- This service model is also a nurse line for members and also additionally to contracted physicians and hospitals