

## Cigna's Funding Options

- Fully Insured: 50 eligible – 499 eligible
- Level Funding: 20 enrolled – 250 eligible
  - Preset level monthly payments
  - 50/50 claims surplus returned to client
  - No deficit carry forward and no terminal liability
- Graded Funding: 20 enrolled – 250 eligible
  - “Pay as you go” self-funding
  - Client keeps all unused claims dollars
  - Terminal costs are outlined up front; held by client until termination
- Insured 50% Dividend Eligible: 150-499 eligible
  - Opportunity to receive 50% surplus upon renewal
- Shared Returns Fully Insured: 200-499 eligible
  - Fully insured plan with the opportunity to receive cash back
  - Up to 100% of surplus returned to client
  - Fixed monthly premium
  - Detailed financial and utilization reports
- Minimum Premium: 200-499 eligible
  - “Pay as you go” self-funding
  - Client keeps all unused claims dollars
  - Lower fixed monthly premium
- Self-Funded with Stop Loss -200-499 eligible

### Integration Discounts

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

## Cigna's Health Improvement Model

- Cigna Health Engagement Partners – offer expertise; develop wellness strategies for clients; assist with identifying program objectives; formulating communication strategies; help with program execution
- Onsite Biometric Screening – available with 15 person minimum commitment. Employees can participate in screenings for blood pressure, glucose and cholesterol levels, waist circumference and body mass index, and will receive individual results and coaching immediately after their screening
- Health Assessment – available at no cost. Employees access their health assessment through myCigna.com and, in less than 10 minutes, this fun and easy questionnaire will give them useful information tailored to their individual health risks and interests.
- Onsite Seminars – 2 per year available at no cost. Wellness seminars with over 65 health topics to choose from means employees can benefit from targeted education on the health topics that impact those most.
- Onsite Flu Clinics – require minimum of 30 people. Available at no cost to Cigna customers (preventive claim) or \$30 charge per non-Cigna customer.
- Cigna Max Health - a rewards program designed to engage employees in actively improving their health with long term benefits to employers

## Cigna's OAP Network

- Large, national network
- No PCP designation necessary; no referrals necessary
- Can recruit key providers if out-of-network
- Integrating pay for performance in renegotiated provider contracts
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## Cigna's Plan Portfolio

- Completely customized plan designs with ability to match incumbent and make unhinged changes to benefits
- Cigna SureFit- “HMO-like” product
- OAPin – national network with in-network benefits only
- HRA and HSA plans available

## Cigna's 24/7 Customer Service

- Cigna is the first and only national carrier to offer live 24/7 customer service (Including holidays; staffed by employees in the U.S.)
- The 24/7 customer service hours also available to contracted physicians and hospitals
- Our claim/call center has been certified by J.D. Power & Associates for an “outstanding customer service experience”