

Cigna Cheat Sheet (20-500)



Cigna's Funding Options

- Fully Insured: 50 enrolled to 500 eligible
- Level Funding: 20 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
- Graded Funding: 20 enrolled and 25 eligible to 500 eligible
 - "Pay as you go" self-funding
 - Client keeps all unused claims dollars
 - Terminal costs are outlined up front; held by client until termination
- 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

<p><u>Integration Discounts</u> medical + dental = 1% off medical medical + LTD/STD = 0.5% off medical</p>
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Cigna's Health Improvement Model

- Cigna Health Improvement Team
 - Health Improvement Coordinator – helps to properly evaluate and assess the unique needs of each client – once an initial assessment has been completed, the assignment goes to a HEP to engage further or stay with the coordinator if the group shows little or no interest.
 - Health Engagement Partner – offer expertise; develop wellness strategies for clients; assist with identifying program objectives; formulating communication strategies; help with program execution
- Wellness Fund – offered on a case by case basis. Bucket of money to help create and drive wellness programs. Can be used for things like incentives (gift cards) or fitbits, etc.
- 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 Biometric Screening – HI team helps client contact vendor (Interactive Health or Quest). Client contracts with vendor and cost is processed as a claim or paid from wellness fund. Employees receive blood pressure, glucose, cholesterol levels, waist circumference and BMI, and immediate 1:1 with clinician.
- Onsite Seminars – available at no cost. Wellness seminars with several health topics to choose from means employees can benefit from targeted education on the health topics that impact those most.
- Onsite Flu Clinics – major pharmacy retailers come onsite to the workplace at no additional cost (CVS, RiteAid, Walgreens, Albertson's/Safeway). Flu shot processed as a claim or paid from wellness fund.

Cigna's OAP Network

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

Cigna's Plan Portfolio

- Completely customized plan designs with ability to match incumbent and make unhinged changes to benefits
- No HMO product - design OAPin to match incumbent HMO benefits
- 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 weekends, holidays)
- This service model is also a nurseline for members and also additionally to contracted physicians and hospitals



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