

Getting ready OE 2022

Go To Market 2022

PA Training Deck

Individual & Family Plans (IFP)



Offered by Cigna Health and Life Insurance
Company, or its affiliates.





NATALIE MILAS

Get to know Natalie, your PA broker manager and facilitator today!

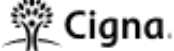
Quick Facts:

- Natalie has been with Cigna for 2 years and graduated one of their leadership development programs in June.
- She lives in **Chicago, IL** but grew up in PA and went to Penn State (WE ARE #6 RIGHT NOW)
- In her free time, she can be found playing softball, watching football, or exploring Chicago restaurants.



Did You Know?

- Natalie can play all the Queen hits on the piano.
- She led a medical volunteer trip to Ghana in college and got malaria.
- Her new hobby from quarantine is cake decorating.



Getting ready OE 2022

IFP
Cigna Value



Offered by Cigna Health and Life Insurance Company, or its affiliates.

As of 10/19/20



Who We Are

We are a global health service company dedicated to providing whole person services and solutions

Our Mission

To improve the health, well-being and peace of mind of those we serve

Our Role

To be champions for our customers and our communities



Cigna strategy



affordable



We build on our leading, differentiated position to lower the total cost of care.

predictable



We take surprise out of the system and help people make informed health care choices.

simple



We make it easier for the people we serve to get the care they need.



IFP Open Enrollment 2022

Strategic growth mindset

Expanded virtual care

Condition specific coverage

Cost effective medications

Build confidence in the customers choices, together



Cigna value for the customer

- ✓ **Affordability.** \$0 product features and additional copay savings.¹
- ✓ **Online Tools for personalized health management.** Easy-to-use tools, such as myCigna.com and the myCigna® App offer a customized summary of plan details, estimate the cost of prescription drug prices and health care visits, and more.
- ✓ **Expanded Virtual Care access.** Industry-leading access to **robust virtual care coverage** across a broad spectrum of health needs—from medical to behavioral to dermatology, and more, anytime – day or night.²
- ✓ **Innovative Condition-Specific Plans.** With our diabetes, asthma, and acupuncture plans, Cigna addresses the **nuances and unique needs of people with specific conditions** that optimize for both care quality and cost. Plus, with the Patient Assurance ProgramSM Cigna ensures eligible customers with diabetes pay no more than \$25 out-of-pocket cost for a 30-day supply of Tier 3 preferred brand insulin.³
- ✓ **Exceptional Customer Service through access to Cigna One Guide®.** Helps customers navigate the highest **quality and cost-effective** providers, best sites of care, and health tools.
- ✓ **Take Control Rewards.** Access our **customer loyalty program** that rewards healthy lifestyle activities like creating a myCigna account or scheduling a preventative care exam.

Our Individual and Family insurance plans offer customers:

- ✓ **Data-driven insights** and health expertise to uncover what the will customer need next
- ✓ **Dedicated teams** partnering with the customer to identify the right solutions at each step
- ✓ **Industry-leading health plans** that connect the customer to high quality care at the right cost

1. Availability may depend on location, income, etc.

2. Cigna provides access to virtual care through a national telehealth provider, MDLive located on myCigna, as part of your health plan. Providers are solely responsible for any treatment provided to their patients. Video chat may not be available in all areas or with all providers. This service is separate from your health plan's network and may not be available in all areas or under all plan types. \$0 telehealth benefit not available for all plans in CO. Some plans may apply a copay, coinsurance or deductible. Virtual care does not guarantee a prescription will be written. Refer to plan documents for complete description of virtual care services and costs, including other telehealth/telemedicine benefits. A PCP referral is not required for this service.

3. Discounts available with the Cigna Patient Assurance Program. \$25 is the maximum out-of-pocket cost for a 30-day supply of covered, eligible insulin. Patient Assurance Program not available for Enhanced Diabetes Care Plan Customers. Provides a \$0 cost share for specific diabetes benefits in a standalone plan in all markets, except CO. Please see Plan Details for more information.

Cigna value for the Broker

Broker tools for easy prospecting.

Marketing materials and unique producer codes allow you to market to prospects, service current clients, track your book of business and more.

Broad product portfolio

of competitive products to sell, with additional products to sell year round.

Simplified quoting and enrolling process.

We make it easy to quote and enroll your customer.

Dedicated Broker Support Team.

A Broker Support Team available 8:00 AM–8:00 PM EST, Monday–Friday.

Competitive commissions

to help build your book of business

Contact Broker Support:

877.Cigna15
(877.244.6215)



Broker Tools & Resources

OE 2022

Broker Tools & Resources Guide

Individual & Family Plans (IFP)



Offered by Cigna Health and Life Insurance Company, or its affiliates.



Cigna*for*Brokers.com OE 2022

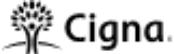
CignaforBrokers.com

DRAFT

The Homepage

✓ Use the quick links for a streamlined experience

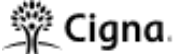
The screenshot shows the homepage layout. At the top is the Cigna logo and a navigation menu with links: Home, Resource Center, Quote & Enroll, Book of Business, Workbench, Commissions, and Search for a Customer. Below the navigation is a large hero image of two hands shaking. A white box on the left of the hero image contains the text 'Welcome to CignaforBrokers' and 'The information, tools, and resources you need to manage your business, all in one place.' Below this text is a 'Quote & Enroll' link with a red arrow pointing to it. Below the hero image is a light blue informational box with an 'i' icon and the title 'On Marketplace Data Matching Issues Guidance:'. The text below the title states that CMS has released a broker guide for navigating inconsistencies between marketplace information and a trusted data source, and provides a link to 'DMI Training video for Brokers'. At the bottom of the page are two columns: 'I Want To...' and 'Latest News'. The 'I Want To...' column has links for 'Find a Doctor or Dentist', 'Find Rx Medications', 'Resource Center', 'Cigna Producer News', 'Documents and Forms', 'Other Individual Products', 'Instructional Materials', 'Cigna Contacts', and 'Frequently Asked Questions'. Red arrows point from the 'Find a Doctor or Dentist' and 'Documents and Forms' links to the right. The 'Latest News' column has four news items, each with a small image and a date: 'April 16, 2020 COVID19 Broker FAQs', 'April 3, 2020 CIGNA EXPANDS COVID-19 COVERAGE AND SERVICES FOR ALL IFP CUSTOMERS', 'March 26, 2020 Cigna covers cost of COVID-19 tests for customers', and 'March 25, 2020 WE HAVE OUR CUSTOMERS COVERED'. The final item is dated 'November 13, 2019 Plans That Match Their Needs'.



CignaforBrokers.com

Resource Center

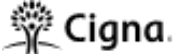
The screenshot shows the Cigna Resource Center website. At the top, the Cigna logo is on the left, and a navigation menu includes Home, Resource Center (highlighted), Quote & Enroll, Book of Business, Workbench, Commissions, and Search for a Customer. Below this is a secondary menu with Cigna Contacts, Producer News, Instructional Materials, Other Individual Products, Documents & Forms (circled in red), View License and Appointment Information, and FAQs. The main heading is 'Resource Center' with a folder icon. Under 'Featured Tools', there are four buttons: 'Find a Doctor or Dentist', 'Find Rx Medications', 'Find Documents and Forms' (with a red arrow pointing to it), and 'View License and Appointment Information'. Below the tools are four featured content cards: 'Cigna Contacts' (Your Cigna call numbers and business contact information.), 'Cigna Producer News' (Latest news and updates regarding selling Cigna Individual products.), 'FAQs' (Have questions? Find answers here.), and 'Instructional Materials' (View instructional materials for selling Cigna individual products from your portal.).



CignaforBrokers.com

Documents and Forms

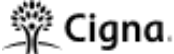
The screenshot shows the Cigna website interface. At the top, the Cigna logo is on the left, and a navigation menu includes Home, Resource Center, Quote & Enroll, Book of Business, Workbench, Commissions, and Search for a Customer. Below this is a secondary menu with Cigna Contacts, Producer News, Instructional Materials, Other Individual Products, Documents & Forms (circled in red), View License and Appointment Information, and FAQs. The main content area has a breadcrumb trail: Home > Resource Center > Find Documents and Forms. The heading 'Find Documents and Forms' is in green. Below it, text says 'Use the search criteria below to find a document or form.' A blue link 'Close Search Form' is present. The search form includes dropdown menus for Year (required), State (set to All), Category (set to All), and Coverage (set to All). There is a text input field for 'Document # (?)' with the placeholder 'Document Number'. At the bottom left of the form is a blue 'Search' button, which is pointed to by a large red arrow.



CignaforBrokers.com

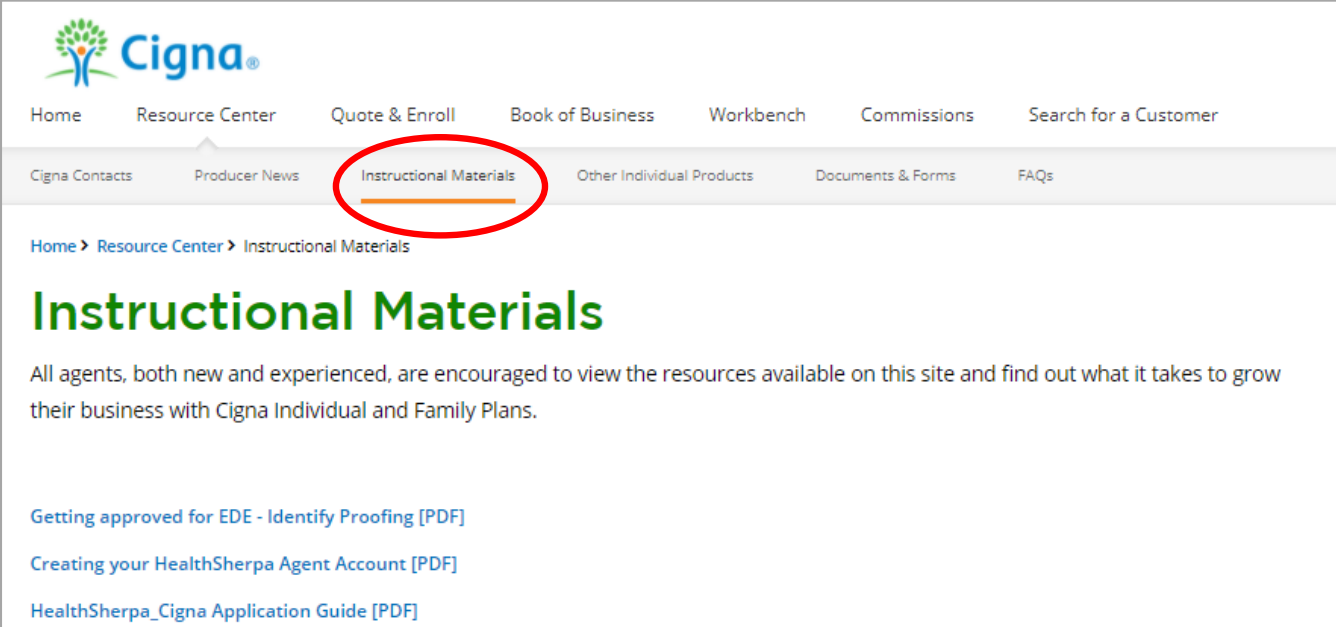
Producer Link

The screenshot shows the Cigna Resource Center website. At the top is the Cigna logo and a navigation menu with links: Home, Resource Center (highlighted), Quote & Enroll, Book of Business, Workbench, and Search for a Customer. Below this is a secondary menu with links: Cigna Contacts, Producer News, Instructional Materials, Other Individual Products, Documents & Forms, My Producer Information, and FAQs. The main heading is 'Resource Center' with a folder icon. Underneath is a 'Featured Tools' section with four buttons: 'Find a Doctor or Dentist', 'Find Rx Medications', 'Create My ProducerLink' (circled in red), and 'Find Documents and Forms'. Below the featured tools are six content cards arranged in two columns. The left column contains: 'Cigna Contacts' (Your Cigna call numbers and business contact information.), 'Cigna Producer News' (Latest news and updates regarding selling Cigna Individual products.), and 'Instructional Materials' (View instructional materials for selling Cigna individual products from your portal.). The right column contains: 'My Producer Information' (View or edit the information we have on file for you in our producer system.), 'FAQs' (Have questions? Find answers here.), and 'Other Individual Products' (More information about other Cigna Individual products.).

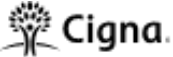


CignaforBrokers.com

Instructional Materials



The screenshot shows the CignaforBrokers.com website. At the top left is the Cigna logo. Below it is a navigation bar with links: Home, Resource Center, Quote & Enroll, Book of Business, Workbench, Commissions, and Search for a Customer. A secondary navigation bar below that contains: Cigna Contacts, Producer News, **Instructional Materials** (circled in red), Other Individual Products, Documents & Forms, and FAQs. Below the navigation is a breadcrumb trail: Home > Resource Center > Instructional Materials. The main heading is 'Instructional Materials' in green. Below the heading is a paragraph: 'All agents, both new and experienced, are encouraged to view the resources available on this site and find out what it takes to grow their business with Cigna Individual and Family Plans.' At the bottom, there are three links: 'Getting approved for EDE - Identify Proofing [PDF]', 'Creating your HealthSherpa Agent Account [PDF]', and 'HealthSherpa_Cigna Application Guide [PDF]'.



Broker Resources OE 2022

OE 2022 Resources

CignaforBrokers.com – Documents and Forms

[ZERO IN ON ONE-ON-ONE SUPPORT]



Cigna One Guide® provides personal support, so you have zero reasons to settle for anything less.

Let's face it, understanding and using a health plan isn't always easy. Well, not to worry. The Cigna One Guide team is ready and waiting to help provide guidance on your plan, ways to save and so much more. It's our highest level of personal support available. Simply call, and you'll automatically be connected with a One Guide personal guide who will get you where you need to go.

Your Cigna One Guide personal guide can help you:

Understand your plan

- Learn how your coverage works
- Get answers to your health care or plan questions

Get care and costs

- Find an in-network health care provider, lab or urgent care center
- Connect with dedicated, one-on-one support for complex health situations
- Connect with pharmacists
- Get cost estimates to avoid surprises*

Cigna customers can click, call or visit us online.
 myCigna.com • myCigna™ App** • 800.244.6224

To learn more, contact:

[broker name/org]

[broker phone #]


[hours]

[broker email]

[broker web address]



Together, all the way.™



Welcome to Cigna

The information, tools, and resources you need to manage your business and complete enrollments.

Already registered?

Use your current username and password to log in.

Username Forgot Username?

 Password Forgot Password?

Log In

Don't have
Let us help

+

For new U.S. Commercial (Employer-Sponsored Plans) brokers, please register your access code using the "Create Account" link on the right side of the page to gain access to the Commercial broker site.

INDIVIDUAL & FAMILY PLANS



Contact Information

Producer appointment

To become appointed, contact Broker Support:
 Email: DASH@Cigna-IFP.com
 Phone: 877.Cigna.15 (877.244.6215)*

License renewal:
 Email: Agent.Licensing@Cigna.com
 Fax: 800.235.5023

How to obtain a quote

CignaforBrokers.com
 Phone: 877.Cigna.15 (877.244.6215)*

Billing and enrollment

Phone: 877.244.6215*
 Fax: 877.484.5968

How to apply

CignaforBrokers.com or through your custom ProducerLink

Application - apply online or submit directly with initial payment by credit card, EFT or check to:

Cigna HealthCare
 Individual & Family Plans
 PO Box 30362
 Tampa, FL 33630-3362
 Fax: 877.484.5927

Commission inquiries

Email: IFPCommissions@Cigna.com
 Mail: Routing C/COM
 900 Cottage Grove Road
 Bloomfield, CT 06002

CignaforBrokers.com

- Apply online
- Obtain a quote
- Review status of applications
- Review commissions
- Download marketing collateral
- Download market and plan information
- Create your custom ProducerLink
 - Clients and prospects can obtain a quote and apply directly from your website
 - Your information is auto-populated into the application, ensuring you receive credit for the sale

Cigna sales support

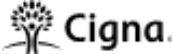
Phone: 877.Cigna.15 (877.244.6215)*
 Email: Sales@Cigna-1SG.com


To learn more, visit Cigna.com/IFPbrokers.

* Cigna sales support is available 8:00 am-8:00 pm ET, Monday-Friday.



Together, all the way.™



DRAFT

OE 2022 Marketing Materials

Cigna forBrokers.com – Documents and Forms

Individual and Family Plans
Cigna Health and Life Insurance Company

2021 Cigna Health Plans

Individual and Family Plans
Cigna Health and Life Insurance Company

CIGNA CONNECT PLANS – KANSAS
Kansas City & Wichita

2021 Cigna Health Plans

CIGNA CONNECT PLANS – North Carolina
Raleigh/Durham (with Duke Health and WakeMed)

	B BRONZE			(<300 NA/AN) plan
	Cigna Connect 8550 and Cigna Connect 8500-1	Cigna Connect 6500 and Cigna Connect 6500-1	Cigna Connect 5900 and Cigna Connect 5900-1	Cigna Connect-0
MEDICAL	In-Network	In-Network	In-Network	In-Network
Annual Deductible ¹ Individual/Family	\$8,550/\$17,100	\$6,500/\$13,000	\$5,900/\$11,800	\$0
Coinsurance ²	You pay 0% after deductible	You pay 50% after deductible	You pay 50% after deductible	You pay 0%
Annual out-of-pocket max ³ Individual/Family	\$8,550/\$17,100	\$8,550/\$17,100	\$8,550/\$17,100	\$0
Physician services (primary care/specialist)	You pay 0% after deductible	You pay 50% after deductible	You pay \$40, deductible waived/You pay 50% after deductible	You pay \$0
Preventive Care ⁴	You pay 0%, deductible waived	You pay 0%, deductible waived	You pay 0%, deductible waived	You pay 0%
Inpatient facility and physician services	You pay 0% after deductible	You pay 50% after deductible	You pay 50% after deductible	You pay 0%
Lab, X-ray and Ultrasound	You pay 0% after deductible	You pay 50% after deductible	You pay 50% after deductible	You pay 0%
Emergency Room Services	You pay 0% after deductible	You pay 50% after deductible	You pay 50% after deductible	You pay 0%
Urgent Care	You pay 0% after deductible	You pay 50% after deductible	You pay \$75, deductible waived	You pay 0%
Virtual Care ⁵	You pay 0%, deductible waived	You pay 0%, deductible waived	You pay \$0, deductible waived	You pay \$0
RX DRUGS – Tier 1, 2, 3 and 4: Up to a 30-day supply at participating pharmacy or up to a 90-day supply at 90-day retail pharmacy. Tier 5: Up to a 30-day supply at participating pharmacy.				
Tier 1 - Retail pref. generic	You pay 0% after deductible	You pay 50% after deductible	You pay \$10, deductible waived for each 30 day supply	You pay 0%
Tier 2 - Retail non-pref. generic	You pay 0% after deductible	You pay 50% after deductible	You pay 50% after deductible	You pay 0%
Tier 3 - Retail pref. brands	You pay 0% after deductible	You pay 50% after deductible	You pay 50% after deductible	You pay 0%
Tier 4 - Retail non-pref. brands	You pay 0% after deductible	You pay 50% after deductible	You pay 50% after deductible	You pay 0%
Tier 5 - Retail specialty	You pay 0% after deductible	You pay 50% after deductible	You pay 50% after deductible	You pay 0%
Formulary Diabetic Supplies	You pay 0%, deductible waived	You pay 0%, deductible waived	You pay 0%, deductible waived	You pay 0%
Metformin (non-insulin)	You pay 0%, deductible waived	You pay 0%, deductible waived	You pay 0%, deductible waived	You pay 0%

Unless indicated above, all plans will be available on and off marketplace.

This summary section contains highlights only. Out-of-network services are not covered under these plans. Eligible out-of-network emergency services are covered at the in-network benefit level as defined in plan documents. Full benefit information, including plan benefit

exclusions and limitations, are available here: <https://www.cigna.com/individuals-families/policy>

1. Annual Deductible (Individual/Family deductible is satisfied when each member has reached their annual individual deductible or when the total annual family deductible amount has been reached by any combination of family members, includes medical and pharmacy).

2. Coinsurance (Amount you pay for covered medical services).

3. Annual Out-of-Pocket Maximum (Individual/Family copays, deductibles, coinsurance and pharmacy charges apply to the out-of-pocket maximum).

4. Includes eligible in-network preventive care services. Some preventive care services may not be covered, including most immunizations for travel. Reference plan documents for a list of covered and non-covered preventive care services.

5. Cigna provides access to virtual care through a national telehealth provider, MDLive located on myCigna, as part of your health plan. Providers are solely responsible for any treatment provided to their patients. Video chat may not be available in all areas or with all providers. This service is separate

from your health plans network and may not be available in all areas or under all plan types. Virtual care does not guarantee that a prescription will be written. Refer to plan documents for complete description of virtual care services and costs, including other telehealth/telemedicine

benefits. A primary care provider referral is not required for this service.

948104 09/20



2021 Cigna Health Plans

B BRONZE

CIGNA CONNECT PLANS – North Carolina
Raleigh/Durham (with Duke Health and WakeMed)

	Cigna Connect 8550-1	Cigna Connect 6900 and Cigna Connect 6900-1	Cigna Connect 5900 and Cigna Connect 5900-1	(<300 NA/AN) plan
Annual Deductible	\$17,100	\$6,900/\$13,800	\$6,900/\$13,800	\$0
Coinsurance	You pay 0% after deductible	You pay 50% after deductible	You pay 50% after deductible	You pay 0%
Annual out-of-pocket max	\$17,100	\$8,550/\$17,100	\$8,550/\$17,100	\$0
Physician services	You pay 0% after deductible	You pay 50% after deductible	You pay 50% after deductible	You pay 0%
Preventive Care	You pay 0%, deductible waived	You pay 0%, deductible waived	You pay 0%, deductible waived	You pay 0%
Inpatient facility and physician services	You pay 0% after deductible	You pay 50% after deductible	You pay 50% after deductible	You pay 0%
Lab, X-ray and Ultrasound	You pay 0% after deductible	You pay 50% after deductible	You pay 50% after deductible	You pay 0%
Emergency Room Services	You pay 0% after deductible	You pay 50% after deductible	You pay 50% after deductible	You pay 0%
Urgent Care	You pay 0% after deductible	You pay 50% after deductible	You pay \$75, deductible waived	You pay 0%
Virtual Care	You pay 0%, deductible waived	You pay 0%, deductible waived	You pay \$0, deductible waived	You pay \$0
RX DRUGS – Tier 1, 2, 3 and 4: Up to a 30-day supply at participating pharmacy or up to a 90-day supply at 90-day retail pharmacy. Tier 5: Up to a 30-day supply at participating pharmacy.				
Tier 1 - Retail pref. generic	You pay 0% after deductible	You pay 50% after deductible	You pay \$10, deductible waived for each 30 day supply	You pay 0%
Tier 2 - Retail non-pref. generic	You pay 0% after deductible	You pay 50% after deductible	You pay 50% after deductible	You pay 0%
Tier 3 - Retail pref. brands	You pay 0% after deductible	You pay 50% after deductible	You pay 50% after deductible	You pay 0%
Tier 4 - Retail non-pref. brands	You pay 0% after deductible	You pay 50% after deductible	You pay 50% after deductible	You pay 0%
Tier 5 - Retail specialty	You pay 0% after deductible	You pay 50% after deductible	You pay 50% after deductible	You pay 0%
Formulary Diabetic Supplies	You pay 0%, deductible waived	You pay 0%, deductible waived	You pay 0%, deductible waived	You pay 0%
Metformin (non-insulin)	You pay 0%, deductible waived	You pay 0%, deductible waived	You pay 0%, deductible waived	You pay 0%

Eligible out-of-network emergency services are covered at the in-network benefit level as defined in plan documents. Full benefit information, including plan benefit

exclusions and limitations, are available here: <https://www.cigna.com/individuals-families/policy>

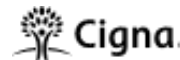
1. Annual Deductible (Individual/Family deductible is satisfied when each member has reached their annual individual deductible or when the total annual family deductible amount has been reached by any combination of family members, includes medical and pharmacy)

2. Coinsurance (Amount you pay for covered medical services)

3. Annual Out-of-Pocket Maximum (Individual/Family copays, deductibles, coinsurance and pharmacy charges apply to the out-of-pocket maximum)

4. Includes eligible in-network preventive care services. Some preventive care services may not be covered, including most immunizations for travel. Reference plan documents for a list of covered and non-covered preventive care services.

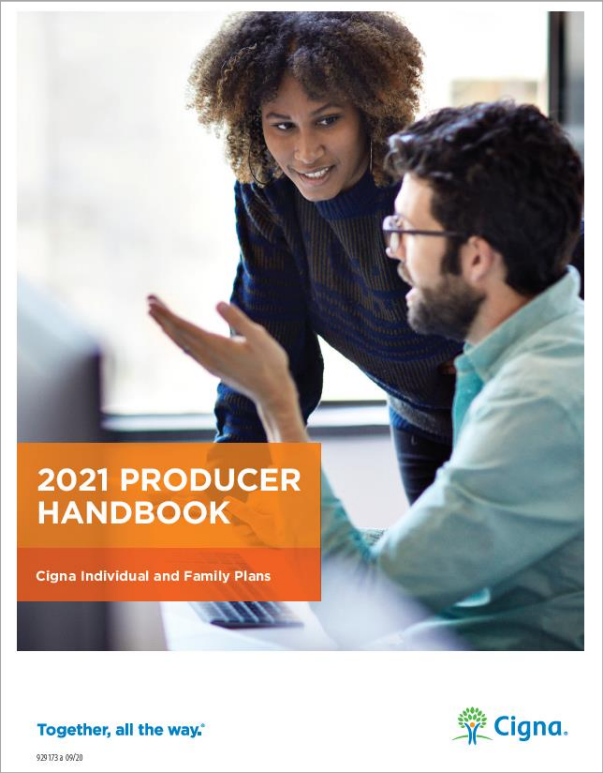
5. Cigna provides access to virtual care through a national telehealth provider, MDLive located on myCigna, as part of your health plan. Providers are solely responsible for any treatment provided to their patients. Video chat may not be available in all areas or with all providers. This service is separate from your health plans network and may not be available in all areas or under all plan types. Virtual care does not guarantee that a prescription will be written. Refer to plan documents for complete description of virtual care services and costs, including other telehealth/telemedicine benefits. A primary care provider referral is not required for this service.



DRAFT

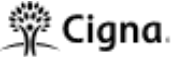
OE 2022 Producer Handbook

CignaforBrokers.com – Documents and Forms



CONTENTS

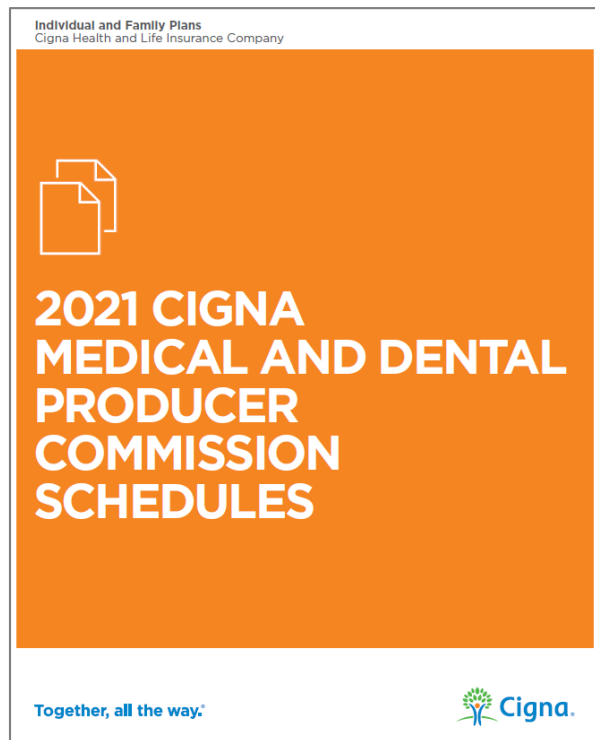
RESOURCES	
CignaforBrokers.com	2
Producer news and notices	2
Cigna.com/ftp-providers	
Cigna.com/ftp-drug-list	
CUSTOMER INFORMATION	
10-day free trial	
Insufficient funds charge	
Age and dependent requirements	3
Signature requirements	3
Residency requirements	3
PRODUCER QUALIFICATIONS	
Definitions	3
Licensing, appointments and contracting	4
Federally facilitated marketplace registration	4
State health insurance exchange registration	4
Errors and Omissions	4
Loss of control of policyholder information	5
Agreement and appointment termination	5
MEDICAL PLANS	
Cigna's Connect network	
Application to enroll or change coverage	6
Annual open enrollment period	6
Special enrollment periods	6
Qualifying (triggering) life events	6
Prior authorization	7
Step therapy	8
Inpatient admissions	8
Outpatient procedures	8
DENTAL PLANS	
Enrollment period	
Enrollment start dates	
Brighter Score® feature	9
Cigna Dental Oral Health Integration Program® (CHIP)	9
VALUE ADDS	
myCigna	
One Guide	10
Healthy Rewards	
	11
STATE SPECIFIC	
Comparison grids	11
Plan availability	12
Producer support center	
	12
	13
	13



OE 2022 Commission Schedules

DRAFT

CignaforBrokers – Documents & Forms



Questions? Contact Broker Support at 877.Cigna15

- Commissions are paid out to the agency twice a month on the 1st and the 15th.
- Children will be paid at the half rate.
- Commissions will be capped at four child dependents per policy, six members in total.
- Not applicable for this year, but renewal payments will be equivalent to new sales.



DRAFT

OE 2022 Bonus

CignaforBrokers – Documents & Forms

**Questions?
Contact Broker
Support at
877.Cigna15**

Individual and Family Plans
Cigna Health and Life Insurance Company

GET THE REWARD YOU DESERVE

Introducing a NEW Agency Open Enrollment Bonus

TIER	MEMBERS	BONUS PAYMENT PER MEMBER
1	750-999	\$5
2	1,000-1,499	\$10
3	1,500-1,999	\$15
4	2,000-2,499	\$20
5	2,500-2,999	\$25
6	3,000+	\$30

If you have questions, please contact your local Sales Representative.

Program rules:

- Bonus is based on new sales of Cigna products and services submitted during Open Enrollment, Nov. 1 - Dec. 15, 2020. Initial payment prior to Dec. 31, 2020 will extend to Jan. 15, 2021.
- Bonus program is based on new sales of Cigna products and services submitted and agency commission counts will be capped at six members per policy.
- Eligible products include all IFP medical products in all markets.
- Cigna will offset any overpayment against other compensation due and payable to producer.
- Cigna pays commissions to producers licensed under state insurance laws, and if required by law, appointed with Cigna.

2021 Producer Open Enrollment Bonus

TIER	MEMBERS	BONUS PAYMENT PER MEMBER
1	0-49	\$0.00
2	50-99	\$10.00
3	100-250	\$25.00
4	251-500	\$40.00
5	501+	\$60.00

For more information, call Cigna Broker Support at **877.Cigna.15**, 8:00 am-8:00 pm EST • Monday-Friday

Program rules:

- Bonus is based on new sales submitted during Open Enrollment, Nov. 1 - Dec. 15, 2020. Initial payment prior to Dec. 31, 2020 will extend to Jan. 15, 2021.
- Bonus program is based on number of members submitted and agency cumulative, if applicable. Member counts will be capped at six members per policy.
- Eligible products include all IFP medical products in all markets.
- Cigna will offset any overpayment against other compensation due and payable to producer.
- Cigna pays commissions to producers licensed under state insurance laws, and if required by law, appointed with Cigna.

Together, all the way.™

FOR BROKER USE ONLY
All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, Inc., Cigna HealthCare of Illinois, Inc., and Cigna HealthCare of North Carolina, Inc. The Cigna name, logo, and other marks are owned by Cigna Intellectual Property, Inc. © 2020 Cigna. Some content provided under license.

FOR BROKER USE ONLY
All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, Inc., Cigna HealthCare of Illinois, Inc., and Cigna HealthCare of North Carolina, Inc. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc. © 2020 Cigna. Some content provided under license.

Together, all the way.™

Cigna



CignaforBrokers: Off Exchange Medical, Dental

Quoting & Applying OE 2022

DRAFT

Cigna for Brokers.com

Quoting and enrolling

Home Resource Center **Quote & Enroll** Book of Business Workbench Commissions Search for a Customer

Welcome to Cigna for Brokers

The information, tools, and resources you need to manage your business, all in one place.

Quote & Enroll ▾

On Marketplace Data Matching Issues Guidance:

CMS has recently released a broker guide for navigating inconsistencies between information provided to the Marketplace and a trusted data source. The link below will walk you through what you need to know to assist your customers with any data matching issues:

- [DMI Training video for Brokers](#)

I Want To...

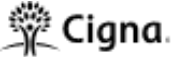
- Find a Doctor or Dentist
- Find Rx Medications

Resource Center

- Cigna Producer News
- Documents and Forms
- Other Individual Products
- Instructional Materials
- Cigna Contacts
- Frequently Asked Questions

Latest News

- April 16, 2020
COVID19 Broker FAQs
- April 3, 2020
CIGNA EXPANDS COVID-19 COVERAGE AND SERVICES FOR ALL IFP CUSTOMERS
- March 26, 2020
Cigna covers cost of COVID-19 tests for customers
- March 25, 2020
WE HAVE OUR CUSTOMERS COVERED
- November 13, 2019
Plans That Match Their Needs



DRAFT

CignaforBrokers.com

Quoting and enrolling



Cigna Health and Life Insurance Company | Cigna HealthCare of Arizona, Inc. | Cigna HealthCare of Illinois, Inc. | Cigna HealthCare of North Carolina, Inc.

NEED HELP? Call us 1.877.Cigna
Cigna Individual & Family Plans Broker Supp
8am-8pm E

Find The Right Cigna Plans For Your Customer
For Individual and Family Health and Dental Insurance

* Application Source

* My Home Zip Code

* County

* Coverage Start Date

First Name

Last Name

Phone

Email

Is this a Child Only Quote? Yes No

* Looking for On Exchange Coverage? Yes No

Currently Insured? Yes No

Priority ID

* Are any applicants enrolled in Medicare? Yes No

Why Sell Cigna?

We're dedicated to your success. We offer:

- A wide range of products to meet customers' needs
- Tools and support to help grow and retain your business
- Commitment to growing our Individual and Family plan offerings

Please enter the information below for the individual(s) you wish to cover.

Individual	First Name	Last Name	* Date of Birth	* Gender	* Tobacco User	* Product Selection
Primary	<input type="text"/>	<input type="text"/>	<input type="text" value="01/01/1985"/>	<input type="text" value="Female"/> <input type="button" value="v"/>	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input checked="" type="checkbox"/> Medical <input type="checkbox"/> Dental <input type="button" value="[Clear]"/>
Spouse	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="Select"/> <input type="button" value="v"/>	<input type="radio"/> Yes <input type="radio"/> No	<input checked="" type="checkbox"/> Medical <input checked="" type="checkbox"/> Dental <input type="button" value="[Clear]"/>
Child 1	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="Select"/> <input type="button" value="v"/>	<input type="radio"/> Yes <input type="radio"/> No	<input checked="" type="checkbox"/> Medical <input checked="" type="checkbox"/> Dental <input type="button" value="[Clear]"/>
Child 2	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="Select"/> <input type="button" value="v"/>	<input type="radio"/> Yes <input type="radio"/> No	<input checked="" type="checkbox"/> Medical <input checked="" type="checkbox"/> Dental <input type="button" value="[Clear]"/>

Note: Examples shown are for illustrative purposes only. Actual quotes may vary.



DRAFT

Cigna for Brokers.com

Quoting and enrolling

NEED HELP? Call us 1.877.Cigna15
Cigna Individual & Family Plans Broker Support
Central Time Zone, 8am - 8pm EST

[Save My Quote](#) | [Email My Quote](#) | [Print/Preview My Quote](#)

Review Plans

Policy Disclosures, Exclusions & Limitations

My Quote
Female, 35, Non tobacco user
Coverage: Medical
State / Zip Code: IL, 60007
Requested Effective Date: 11/01/2020
[Modify My Quote](#)

Total Estimated Monthly Premium
Selected Plans:
Medical:
Estimated Monthly Premium:
Dental:
Estimated Monthly Premium:
[Calculate](#)

[Find A Doctor/Dentist](#)
[View Rx Drug List](#)

Compare Plans

Looking For Dental Plans? Scroll Down.

Includes in-network Preventive Care paid at 100% and Rx Coverage

Select Plans	Metal	Plan Name	Plan Details	Annual Deductible	Coinsurance	Office Visits	Estimated Monthly Premium
<input type="checkbox"/>	B	Cigna Connect 7150	View	\$7,150 Single / \$14,300 Family	You pay 50% after deductible	You pay 50% after deductible	\$328.69
<input checked="" type="checkbox"/>	B	Cigna Connect 5500	View	\$5,500 Single / \$11,000 Family	You pay 50% after deductible	You pay \$30, deductible waived	\$349.08
<input checked="" type="checkbox"/>	S	Cigna Connect 5000	View	\$5,000 Single / \$10,000 Family	You pay 30% after deductible	You pay \$25, deductible waived	\$415.94
<input checked="" type="checkbox"/>	S	Cigna Connect 2800	View	\$2,800 Single / \$5,600 Family	You pay 50% after deductible	You pay \$25, deductible waived	\$420.99
<input type="checkbox"/>	G	Cigna Connect 1000	View	\$1,000 Single / \$2,000 Family	You pay 30% after deductible	You pay \$20, deductible waived	\$435.68

Our Medical Plans Offer:

- \$0 annual check-up, flu shot, cholesterol and blood pressure screenings.¹
- Telehealth visits so you can talk to a doctor when you need to - online or over the phone.²
- Rewards and discounts toward gym memberships, exercise classes, and massages - options that help keep you healthy.³
- A pharmacy cost estimating tool that shows you lower out-of-pocket costs by finding the best price across all pharmacy providers.⁴

Once a Customer, We Continue to Support You.

- Customer service available 24 hours a day, 7 days a week, 365 days a year
- Health Information Line™ to talk with a trained clinician, anytime day or night to help you decide whether you should see a doctor, go to an urgent care center, or use another option
- Track your plan online and on the go thanks to myCigna.com and the myCigna App

¹Plans may vary. Includes eligible in-network preventive care services. Some preventive care services may not be covered, including most immunizations for travel. Reference plan documents for a list of covered and non-covered preventive care services.
²Telehealth providers participating in the Cigna TeleHealth Connection program are independent contractors and separate from Plan network providers. Not all providers have video chat capabilities. Video chat is not available in all areas. PCP referral is not required. Refer to plan documents for a complete description of covered services, including other telehealth/telemedicine benefits. Program availability may vary by location and plan type.
³Wellness programs are separate from your medical benefits. A discount program is NOT insurance, and you must pay the entire discounted charge. Some programs are not available in all states and programs may be discontinued at any time. Participating providers are independent contractors solely responsible for any care or services provided.
⁴Prices provided through Cigna's Drug Cost Tool are estimates and may differ from actual costs when a prescription is dispensed. Refer to your pharmacy plan information for more details.



Note: Examples shown are for illustrative purposes only. Actual quotes may vary.

Confidential, unpublished property of Cigna. Use and distribution limited solely to authorized personnel. © 2021 Cigna




DRAFT

Cigna for Brokers.com

Quoting and enrolling

Compare Plans

[Back](#) [Print/Preview](#)

Medical	Cigna Connect 5500 Remove	Cigna Connect 2800 Remove	Cigna Connect 5000 Remove
Benefit Details	Download PDF 	Download PDF 	Download PDF 
Individual Annual Deductible ?	\$5,500	\$2,800	\$5,000
Out-of-Network	Not Covered	Not Covered	Not Covered
Family Annual Deductible ?	\$11,000	\$5,600	\$10,000
Out-of-Network	Not Covered	Not Covered	Not Covered
Coinsurance ?	You pay 50% after deductible	You pay 50% after deductible	You pay 30% after deductible
Out-of-Network ?	Not Covered	Not Covered	Not Covered
Individual Out of Pocket Maximum ?	\$8,150	\$8,150	\$8,150
Out-of-Network	Not Covered	Not Covered	Not Covered
Family Out of Pocket Maximum ?	\$16,300	\$16,300	\$16,300
Out-of-Network	Not Covered	Not Covered	Not Covered
Office Visit - Primary Care Physician	You pay \$30, deductible waived	You pay \$25, deductible waived	You pay \$25, deductible waived
Out-of-Network	Not Covered	Not Covered	Not Covered
Office Visit- Specialist	You pay \$75, deductible waived	You pay \$55, deductible waived	You pay \$60, deductible waived
Out-of-Network	Not Covered	Not Covered	Not Covered
Preventive Care ?	You pay 0%, deductible waived	You pay 0%, deductible waived	You pay 0%, deductible waived
Out-of-Network	Not Covered	Not Covered	Not Covered
Emergency Room	You pay 50% after deductible	You pay \$1,000 after deductible	You pay \$1,000 after deductible
Out-of-Network	You pay the same level as in-network if it is an emergency as defined in your plan, otherwise you pay 100%	You pay the same level as in-network if it is an emergency as defined in your plan, otherwise you pay 100%	You pay the same level as in-network if it is an emergency as defined in your plan, otherwise you pay 100%
Urgent Care	You pay \$50, deductible waived	You pay \$50, deductible waived	You pay \$35, deductible waived
Out-of-Network	You pay the same level as in-network if it is an emergency as defined in your plan, otherwise you pay 100%	You pay the same level as in-network if it is an emergency as defined in your plan, otherwise you pay 100%	You pay the same level as in-network if it is an emergency as defined in your plan, otherwise you pay 100%
Pediatric Dental Benefits ?	Included. View Benefit Details for more information	Included. View Benefit Details for more information	Included. View Benefit Details for more information
Retail Prescription Medication ?	You pay \$10, deductible waived for each 30 day supply	You pay \$0, deductible waived	You pay \$0, deductible waived
Tier 1 - Preferred Generic	You pay \$40, deductible waived for each 30 day supply	You pay 10% after deductible	You pay 10% after deductible
Tier 2 - Generic	You pay 40% after deductible	You pay 20% after deductible	You pay 20% after deductible
Tier 3 - Preferred Brand	You pay 50% after deductible	You pay 50% after deductible	You pay 50% after deductible
Tier 4 - Non-Preferred	You pay 50% after deductible	You pay 30% after deductible	You pay 30% after deductible

My Quote

Female, 35, Non-tobacco user
 Coverage: Medical
 State / Zip Code: IL, 60007
 Requested Effective Date: 11/01/2020


[Modify My Quote](#)



CignaforBrokers.com

DRAFT

My workbench


[Home](#)
[Resource Center](#)
[Quote & Enroll](#)
[Book of Business](#)
[Workbench](#)
[Commissions](#)
[Search for a Customer](#)


App ID	App Submitted	Primary	# of Applicants	Req Eff Date	State	Marketplace	Broker	Status	Product Type
696347	6/15/2020	Jonathan Mackin	3	7/1/2020	Utah	Off	BRAD ERICKSEN	Enrolled	Medical
696570		GARY JENKINS	2	7/1/2020	Arizona	Off	ANDREW ORLIKOFF	Application Expired - 30 Days Exceeded	Medical
696598	6/22/2020	Natalie Goodman	1	7/1/2020	Colorado	Off	JAMES NELSON	Enrolled	Medical
697384		(Primary)	1	8/1/2020	Arizona	Off		Application Expired - 30 Days Exceeded	Medical
697387		(Primary)	1	8/1/2020	Colorado	Off		Application Expired - 30 Days Exceeded	Medical
697389		(Primary)	1	8/1/2020	Kansas	Off		Application Expired - 30 Days Exceeded	Medical
697474		(Primary)	1	8/1/2020	Florida	Off	CRYSTAL PARKS	Application Expired - Requested Effective Date Passed	Medical
697607	6/29/2020	Esther Applebaum	1	8/1/2020	Colorado	Off	DAVID SINGER	Enrolled	Medical
697941	6/17/2020	Michelle Greenwell	1	7/1/2020	Colorado	Off	NATALIE LEIKER	Closed	Medical



Note: Examples shown are for illustrative purposes only.

DRAFT

Cigna for Brokers.com

Book of business

[Home](#)[Resource Center](#)[Quote & Enroll](#)[Book of Business](#)[Workbench](#)[Commissions](#)[Search for a Customer](#)

Book Of Business

Your Book of Business is listed below. To view policy details, select a Primary Name below. Click 'Export' to download a local copy of the data in the table. To filter the data displayed, select one or more filters and click 'Apply'. To clear all applied filters and view all available data, click 'Clear'.

[Export](#)[Back To My Workbench](#)

Renewal Summary

Book Of Business Filter

Primary Name (Last, First):

Case ID:

Policy Status:

- Active
 Terminated

Writing Agent:

Effective Date:

 to

Renewal Month:

Product Type:

- Dental
 Medical

State:

[Clear](#)[Apply](#)

BOOK OF BUSINESS for

Page 1 of 1

Total Results: 5 Display: Up to 50 Results

Customer Number	Primary Name	Writing Agent	Product Type	ON/OFF Exchange	Subsidy	Total Premium	Policy Status	Original Effective Date	Renewal Month	Paid Through Date	Termination Date	State
			Medical	ON	Y		Terminated	1/1/2018	N/A	12/31/2018	12/31/2018	TN
			Medical	ON	Y	1324.70	Terminated	1/1/2018	January	12/31/2018	12/31/2018	VA
			Medical	ON	Y	351.39	Terminated	1/1/2018	January	12/31/2018	12/31/2018	VA
			Medical	ON	N		Terminated	1/1/2018	N/A	8/31/2019	8/31/2019	MO
Y93Y83	LAURA SWIFT	DAVID G HOLTON	Medical	ON	Y	739.15	Active	1/1/2018	January	9/30/2020	N/A	TN



Note: Examples shown are for illustrative purposes only.

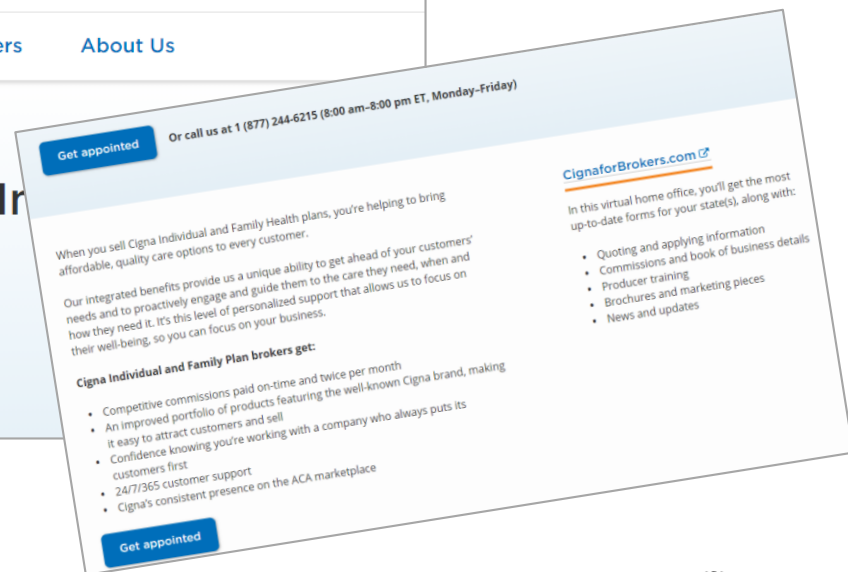
Additional Resources OE 2022

Cigna.com Broker Landing Page

Cigna.com/employers-brokers/brokers/ifp-brokers



The screenshot shows the top portion of the Cigna.com website. At the top left is the Cigna logo. To its right are two blue buttons: "Find a Doctor, Dentist or Facility" and "Employer/Broker Login". Below the logo is a navigation menu with five items: "Individuals and Families", "Medicare", "Employers and Brokers" (which is underlined in orange), "Health Care Providers", and "About Us". Below the navigation menu is a breadcrumb trail: "Home > Employers and Brokers > Become a Cigna Broker or Consultant > IFP Broker". The main heading is "Cigna Individual and Family Plans Broker In". Below the heading is the text "We make it easier to take care of your customers, so you can take care of your business." At the bottom of this section is a blue button labeled "Get appointed" followed by the text "Or call us at 1 (877) 244-6215 (8:00 am-8:00 pm ET, Monday-Friday)".



This inset screenshot shows a detailed view of the "Cigna Individual and Family Plans Broker In" page. At the top left is a blue button labeled "Get appointed" followed by the text "Or call us at 1 (877) 244-6215 (8:00 am-8:00 pm ET, Monday-Friday)". Below this is a paragraph: "When you sell Cigna Individual and Family Health plans, you're helping to bring affordable, quality care options to every customer." This is followed by another paragraph: "Our integrated benefits provide us a unique ability to get ahead of your customers' needs and to proactively engage and guide them to the care they need, when and how they need it. It's this level of personalized support that allows us to focus on their well-being, so you can focus on your business." Below this is a section titled "Cigna Individual and Family Plan brokers get:" followed by a bulleted list:

- Competitive commissions paid on-time and twice per month
- An improved portfolio of products featuring the well-known Cigna brand, making it easy to attract customers and sell
- Confidence knowing you're working with a company who always puts its customers first
- 24/7/365 customer support
- Cigna's consistent presence on the ACA marketplace

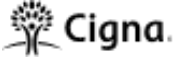
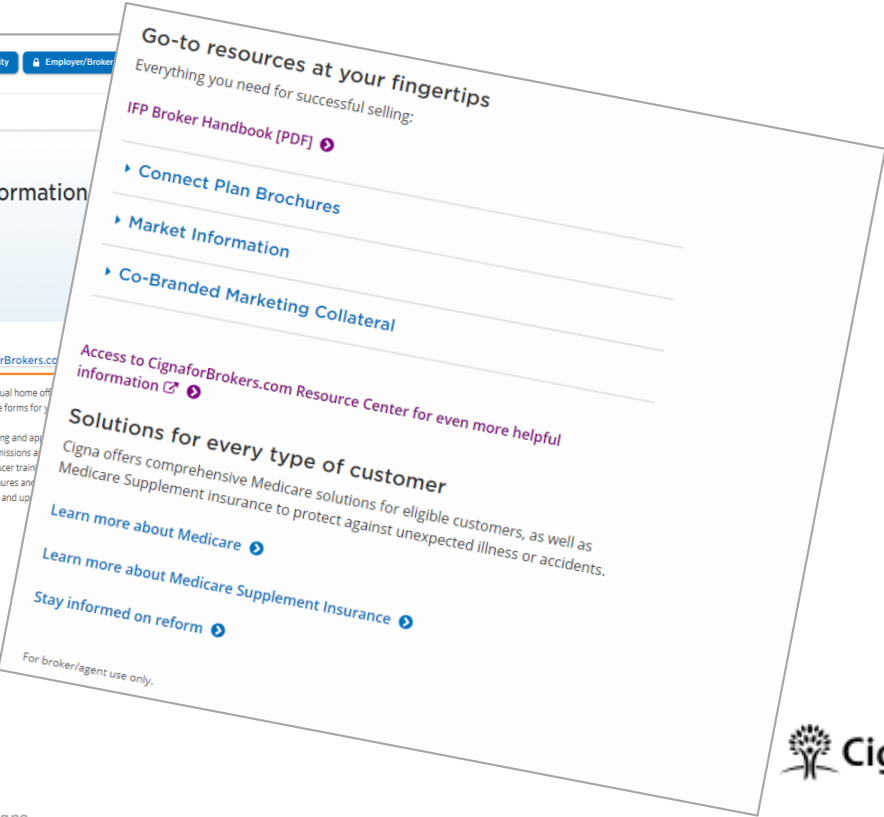
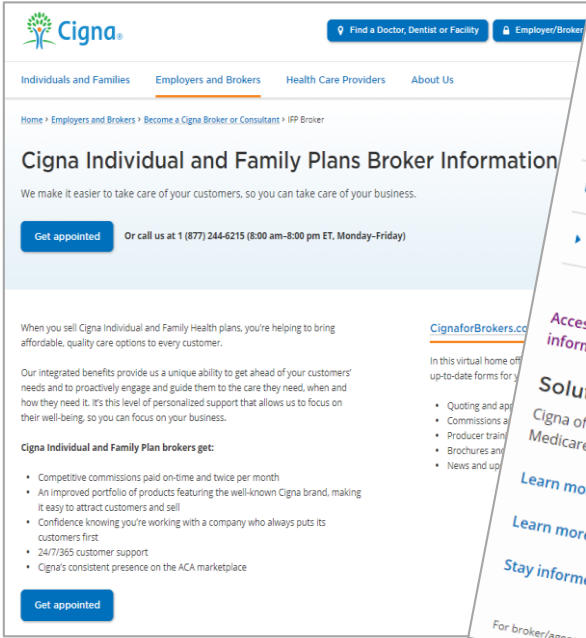
 At the bottom left of this inset is another blue button labeled "Get appointed". On the right side of the inset, there is a link "CignaforBrokers.com" with an external link icon. Below the link is the text "In this virtual home office, you'll get the most up-to-date forms for your state(s), along with:" followed by a bulleted list:

- Quoting and applying information
- Commissions and book of business details
- Producer training
- Brochures and marketing pieces
- News and updates




Cigna.com Broker Landing Page

Cigna.com/employers-brokers/brokers/ifp-brokers




Cigna.com Provider Lookup

Cigna.com/ifp-providers


Find a Doctor, Dentist, or Facility Log in to myCigna

Language: [English](#) | [Español](#)


Coronavirus (COVID-19) Updates

 We recommend that you call ahead or check the provider's website before visiting to make sure they're open and able to treat your condition, including if they offer phone or video visits.


Find a Doctor, Dentist, or Facility in



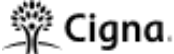
Doctor by Type



Doctor by Name



Health Facilities



Cigna.com Provider Lookup

Cigna.com/ifp-providers

Cigna Find a Doctor, Dentist, or Facility Log in to myCigna

< 114 In-Network results for Primary Care Provider (PCP) near Chicago, IL
 Medical Plan: Cigna Connect | [Change Plan](#)

Sort: Best Match | Filter by: Specialties | More Options

Local network information, address, phone number 0.4 mi

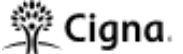
Dr. Jane Smith, MD
 Specialties: Pediatrics | Hospitals: Not Available

Get PCP ID # | Log in to see cost details
 Years in Practice: 41 | **Tier 1 Provider (effective on Jan 1, 2021)**
 Cigna Care Designation | **Accepting new patients**
 Quality Ratings: [see all](#) | **Log In**

Local network information, address, phone number

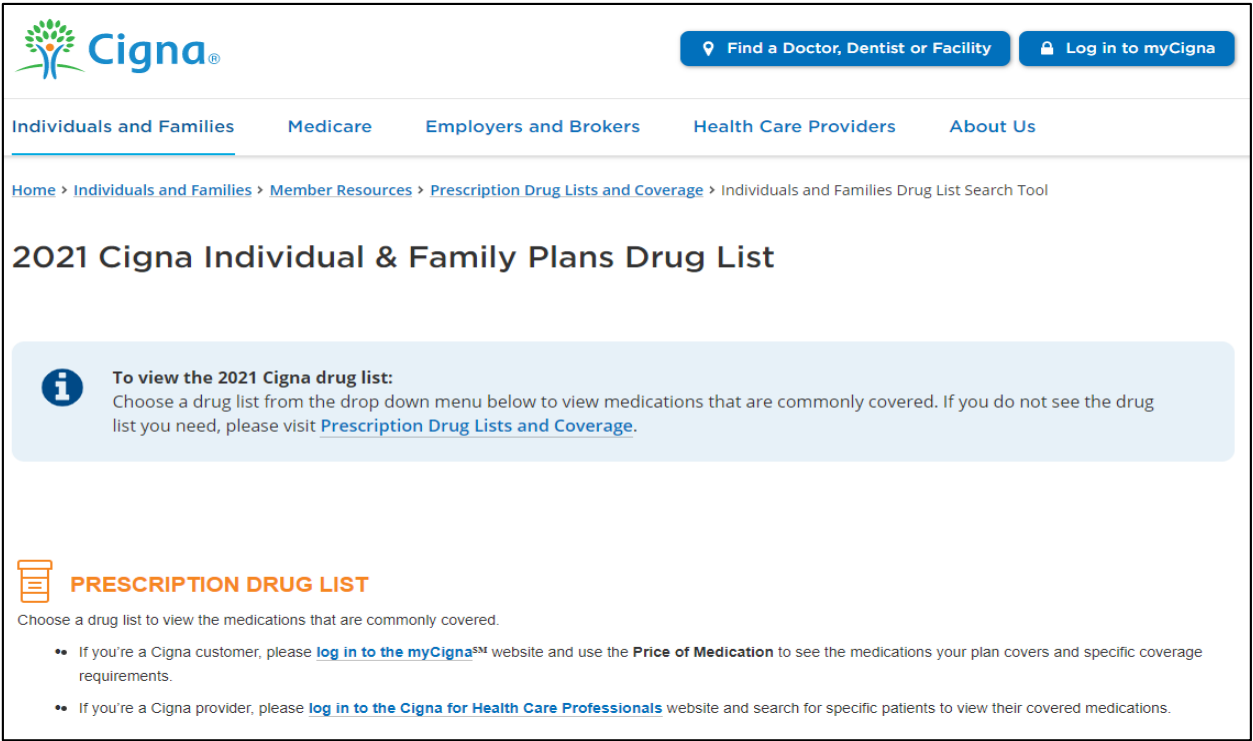
Dr. John M. Brown, MD
 Specialties: Pediatrics | Hospitals: Not Available

Get PCP ID # | Log in to see cost details
 Years in Practice: 46 | **Tier 1 Provider**
 Cigna Care Designation | **Accepting new patients**
 Quality Ratings: [see all](#) | **Log In**

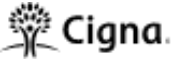


Cigna.com Rx Lookup

Cigna.com/ifp-drug-list



The screenshot shows the Cigna website interface. At the top left is the Cigna logo. To the right are two buttons: "Find a Doctor, Dentist or Facility" and "Log in to myCigna". Below the logo is a navigation menu with links for "Individuals and Families", "Medicare", "Employers and Brokers", "Health Care Providers", and "About Us". The "Individuals and Families" link is underlined. Below the navigation is a breadcrumb trail: "Home > Individuals and Families > Member Resources > Prescription Drug Lists and Coverage > Individuals and Families Drug List Search Tool". The main heading is "2021 Cigna Individual & Family Plans Drug List". A light blue information box contains an information icon and text: "To view the 2021 Cigna drug list: Choose a drug list from the drop down menu below to view medications that are commonly covered. If you do not see the drug list you need, please visit [Prescription Drug Lists and Coverage](#)." Below this is a section titled "PRESCRIPTION DRUG LIST" with a document icon. It includes the instruction "Choose a drug list to view the medications that are commonly covered." and two bullet points: "If you're a Cigna customer, please [log in to the myCigna](#) website and use the **Price of Medication** to see the medications your plan covers and specific coverage requirements." and "If you're a Cigna provider, please [log in to the Cigna for Health Care Professionals](#) website and search for specific patients to view their covered medications."



Cigna.com Rx Lookup

Cigna.com/ifp-drug-list

CHOOSE A SEARCH METHOD

Enter a Prescription Drug Name:

SEARCH RESET

Enter a Prescription Drug Name: metformin

SEARCH RESET

OR

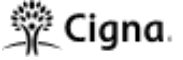
View A-Z/D-9 Drug List

RESULTS

Here are your results for the search term metformin found in Illinois

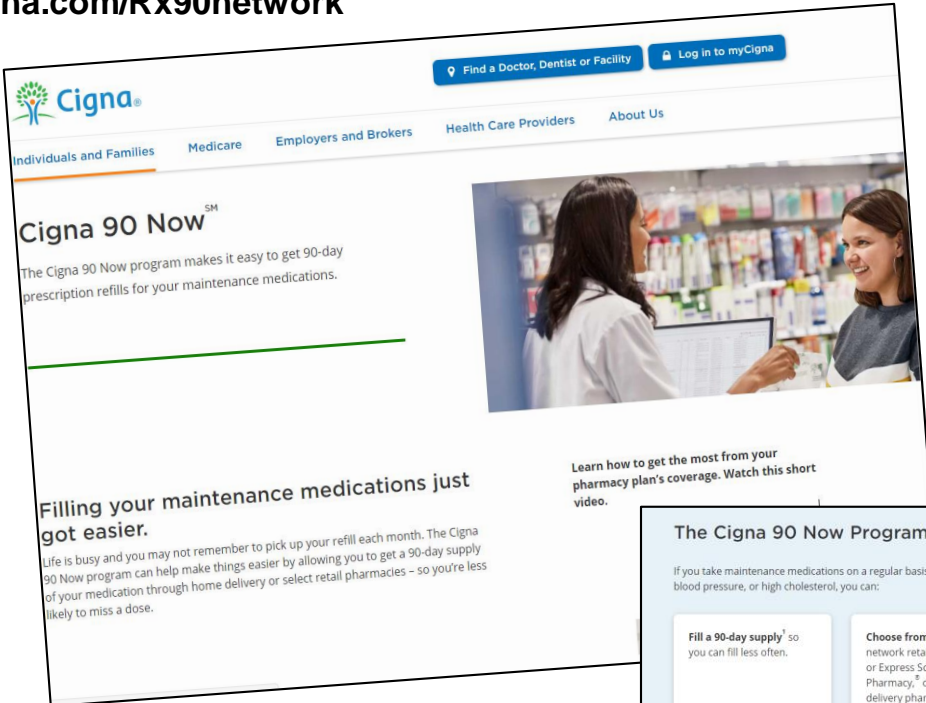
Print Drug List

Drug Name	Strength	Dosage Form	Class / Type	Tier	Notes
METFORMIN HCL <i>(Multiple Variations Listed)</i>	500 mg	TABLET	ANTHYPERGLYCEMIC, BIGUANIDE TYPE	1 - Preferred Generic	
	1,000 mg	TABLET, EXTENDED RELEASE 24 HR			NC
	500 mg	TABLET, EXTENDED RELEASE 24 HR			NC
	500 mg/5 mL	SOLUTION, ORAL			NC
	1,000 mg	TABLET, ER GASTRIC RETENTION 24 HR			NC
	500 mg	TABLET, EXTENDED RELEASE 24 HR			NC
	750 mg	TABLET, EXTENDED RELEASE 24 HR			2 - Generic
	850 mg	TABLET			2 - Generic
	1,000 mg	TABLET			1 - Preferred Generic
					1 - Preferred Generic







Cigna.com Pharmacy Lookup

Cigna.com/Rx90network



Convenient Pharmacy Options

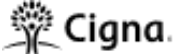
Home Delivery with Express Scripts Pharmacy[®]
 Express Scripts Pharmacy, our home delivery pharmacy, is a convenient option when you're taking a medication on a regular basis.² From your phone, tablet, or computer, you can easily:

-  **Fill up to a 90-day supply** delivered with standard shipping at no extra cost to you.²
-  **Sign up for automatic refills or refill reminders** so you don't miss a dose.
-  **Get 24/7 access to pharmacists** to answer your questions.
-  **Save money** on your prescriptions, depending on your plan.

The Cigna 90 Now Program

If you take maintenance medications on a regular basis to treat an ongoing health condition like asthma, diabetes, high blood pressure, or high cholesterol, you can:

- Fill a 90-day supply³** so you can fill less often.
- Choose from many in-network retail pharmacies** or Express Scripts Pharmacy,² our home delivery pharmacy.²
- Make life easier** by making fewer trips to the pharmacy for refills.
- Stay healthy** with a 90-day supply on hand, you're less likely to miss a dose.³



OE 2022 Quick Links

QUICK LINKS

- ✓ Cigna.com/ifp-drug-list
- ✓ Cigna.com/ifp-providers
- ✓ Cigna.com/Rx90network



Getting ready OE 2022

**IFP
Customer Programs and Services**



Offered by Cigna Health and Life Insurance
Company, or its affiliates.



Continuing to lead the way

Cigna Virtual Care OË 2022

Cigna Virtual Care

Care for **minor medical conditions, wellness screenings, dermatology and behavioral health needs.**

✓ **QUALITY**

- Board-certified health care providers

✓ **COST EFFECTIVE**

- Affordable options

✓ **CONVENIENT**

- Customer can take appointment from their phone, tablet, or computer
- Prescriptions can be sent directly to a local pharmacy
- Adult and pediatric care for medical¹

✓ **EASY**

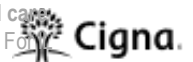
- 24/7/365 for medical (holidays and weekends)
- Access from home, work, on the go or when traveling in the US
- Connect via phone or secure video-chat



Easy and convenient access to virtual care for the customer.

1. For Virtual Wellness screenings, available to Cigna members who are aged 18+. For Virtual Dermatology, Cigna customers of all ages can use. For Virtual Behavioral, MDLIVE providers will only see patients age 10 and over with parent or guardian attestation to treatment at the beginning of treatment. They do not need to attend the entire session unless the provider recommends it.

Note: Cigna provides access to Dedicated virtual care through a national telehealth provider, MDLIVE located on myCigna, as part of your health plan. Providers are solely responsible for any treatment provided to their patients. Video chat may not be available in all areas or with all providers. This service is separate from your health plan's network and may not be available in all areas. **\$0 virtual care benefit for minor acute medical care not available for all plans. HSA plans and non-minor acute medical care may apply a copay, coinsurance or deductible. Virtual care does not guarantee that a prescription will be written.** Refer to plan documents for complete description of virtual care services and costs, including other telehealth/telemedicine benefits. For customers a primary care provider referral may be required for specialist virtual visits.



Cigna Virtual Care

Virtual wellness screenings and the associated labs for the visit, and **minor medical care**, is covered at **no cost** to the customer.

Minor medical care

- Acne
- Allergies
- Asthma
- Bronchitis
- Cold and flu
- Constipation
- Diarrhea
- Earaches
- Fever
- Headaches
- Infections
- Insect bites
- Joint aches
- Nausea
- Pink eye
- Rashes
- Respiratory infections
- Shingles
- Sinus infections
- Skin infections
- Sore throats
- Urinary tract infections

Wellness screenings – New for 2022!

- Preventive Labs & Vitals
- Health Risk Assessment/Health Profile followed by a scheduled Consult with an MDLive doctor
- Visit results sent to PCP (requires customer opt-in)
- Referrals as needed

Note: Cigna provides access to Dedicated virtual care through a national telehealth provider, MDLive located on myCigna, as part of your health plan. Providers are solely responsible for any treatment provided to their patients. Video chat may not be available in all areas or with all providers. This service is separate from your health plan's network and may not be available in all areas. \$0 virtual care benefit for minor acute medical care not available for all plans. HSA plans and non-minor acute medical care may apply a copay, coinsurance or deductible. Virtual care does not guarantee that a prescription will be written. Refer to plan documents for complete description of virtual care services and costs, including other telehealth/telemedicine benefits. For IL customers a primary care provider referral may be required for specialist virtual visits.



Cigna Virtual Care

Virtual Dermatology is covered at the **specialist cost share** and **Virtual Behavioral Health** is covered at same in-person **copay or coinsurance**.

Virtual Behavioral Health

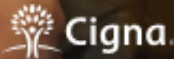
- Addictions
- Bipolar disorders
- Child/adolescent issues
- Depression
- Eating disorders
- Panic disorders
- Postpartum depression
- Stress
- Trauma/PTSD
- Grief/loss

Virtual Dermatology

- Customers provide a photo of their condition and board certified dermatologist replies back within 24 hours or sooner.
- Follow-up questions are included in same visit.



Note: Cigna provides access to dedicated virtual care through a national telehealth provider, MDLive located on myCigna, as part of your health plan. Providers are solely responsible for any treatment provided to their patients. Video chat may not be available in all areas or with all providers. This service is separate from your health plan's network and may not be available in all areas. **Virtual care does not guarantee that a prescription will be written.** Refer to plan documents for complete description of virtual care services and costs, including other telehealth/telemedicine benefits. For IL customers a primary care provider referral may be required for specialist virtual visits.



Cigna Virtual Care

Easy access via myCigna.com, the myCigna mobile app, allows customers to connect with board-certified MDLIVE doctors 24/7/365

✓ **Set up a Virtual Care Account**

- Set up a virtual care profile on myCigna.com

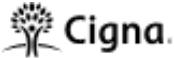
✓ **Connect with a provider**

- By phone, tablet, or computer
 - 888-525-7713
- Get care 24/7/365
- Connect with quality board-certified doctors and pediatricians as well as licensed counselors and psychiatrists
- For Virtual Dermatology Customers provide a photo of their condition and board certified dermatologist replies back within 24 hours or sooner.

✓ **Post-visit**

- Have a prescription sent directly to the pharmacy, if appropriate

Note: Cigna provides access to dedicated virtual care through a national telehealth provider, MDLive located on myCigna, as part of your health plan. Providers are solely responsible for any treatment provided to their patients. Video chat may not be available in all areas or with all providers. This service is separate from your health plan's network and may not be available in all areas. **Virtual care does not guarantee that a prescription will be written.** Refer to plan documents for complete description of virtual care services and costs, including other telehealth/telemedicine benefits. For IL customers a primary care provider referral may be required for specialist virtual visits. The downloading and use of any mobile app is subject to the terms and conditions of the mobile app and the online store from which it is downloaded. Standard mobile phone carrier and data usage charges apply.



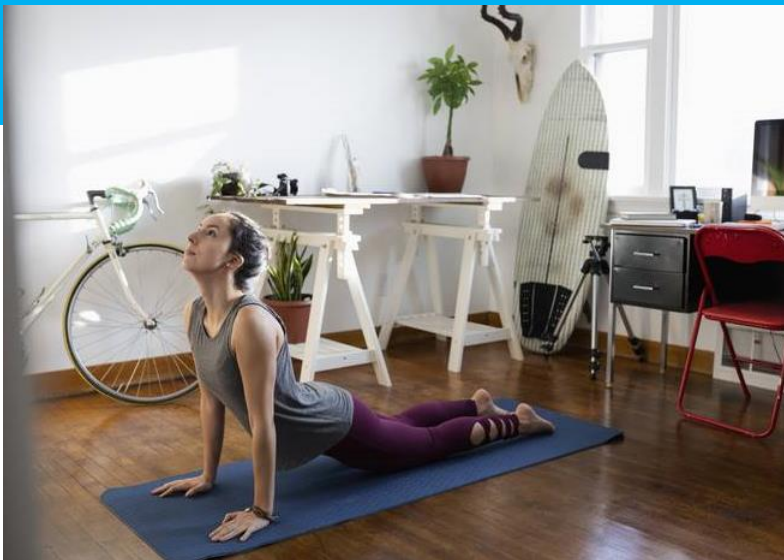
Customer Loyalty Program available to all IFP Medical service areas in 2022!

Take Control Rewards OE 2022

Take Control Rewards program

Available in all IFP Medical service areas for Open Enrollment 2022!

Customers can complete actions and earn rewards through Cigna's **Take Control Rewards** loyalty program!



Note: The Cigna Take Control RewardsSM Program is available in all states to all primary subscribers that are active Cigna medical Individual and Family Plan policy holders and who are 18 years of age or older. All rewards may be considered taxable income. Customer should contact personal tax advisor for details. Program participation along with redeeming rewards is dependent on qualifying premiums being current and fully paid.

Program will be available in all IFP Medical Service areas beginning in mid-January.

- ✓ The customer can earn up to **\$275** in points for completing actions such as:
 - Create a myCigna account
 - Complete a wellness exam
 - Learn about their benefits
- ✓ Points can be exchanged for experiences, merchandise, sporting goods, entertainment options, and awards like:
 - Fitbit[®]
 - Roku[®]
 - Costco Membership
 - Visa[®] reloadable debit card
- ✓ Available to new and returning IFP medical policyholders over age 18.



Take Control Rewards program

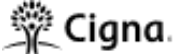
Available in all IFP Medical service areas for Open Enrollment 2022!

Take Control Rewards aims to help the customer **maximize the value** of their plan through an **industry leading** customer facing loyalty program.



✓ It's **simple and easy** for the customer to begin earning points!

- Activate and log into myCigna.com account
- Complete a short Health Assessment on the Wellness tab
- Complete the behaviors and earn reward points
- Redeem the reward points!



Delivering personal attention

My Personal Champion OE 2022

My Personal Champion

Delivering personal attention

My Personal Champion Program

- ✓ A team dedicated to providing specialized support to customers **experiencing complex medical and administrative needs** relating to their health care
- ✓ This referral program is available to eligible customers at **no additional out-of-pocket cost**



- **Customized service**
- **Coordinated help**
- **Additional resources to support specific needs**

Exceptional service from Personal Guides

Cigna One Guide OE 2022

Cigna One Guide[®]

Combining digital technology with personalized service to help customers **take control** of their health.



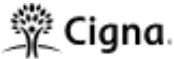
- ✓ Customers can reach a personal guide by calling the Cigna Customer Service number – **866.244.6224** – found on their Cigna Medical ID card.

✓ **When it matters most**

- Finding quality care
- Avoiding unexpected bills
- Understanding how to get the most from the plan
- Getting treatment decision support
- Managing life-changing diagnoses

✓ **Applying expertise to understand the customer's needs**

- Providing customers with an empathetic, proactive, and personal experience
- Connecting with the right providers at the right time
- Innovating with a test and learn approach



Cigna One Guide[®]

A personal, proactive, and predictive service experience for Cigna customers.

Rachel called a Cigna personal guide for an ID card, who then walked her through her next best actions:

- Register on **myCigna.com** (and showed her how to get a temporary ID card in real time)
- Register for Take Control Rewards loyalty program
- Addresses plan questions
- Gives reminder about flu shot
- Promotes benefits of virtual care
- Explains how to use **myCigna.com** to compare cost of various providers¹



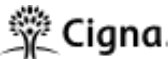
Personal guides are ready and waiting to help.



Meet Rachel

Note: Example is for illustrative purposes only. Not an actual customer experience.

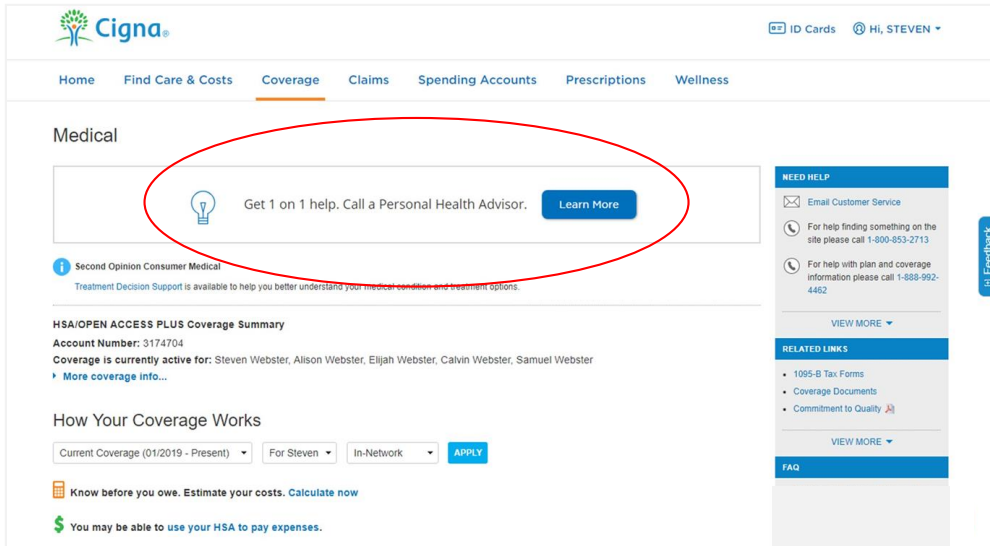
1. Prices shown on myCigna are not a guarantee. Coverage falls under your plan terms and conditions. Visit myCigna for more information.



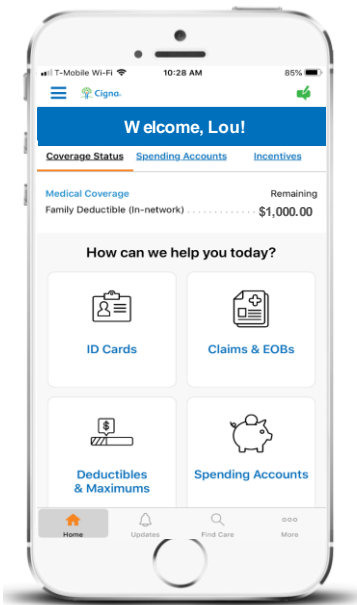
Cigna One Guide[®]

Easy access via myCigna.com, the myCigna mobile app, or a phone call to customer service, allows customers to connect with specially trained personal guides.

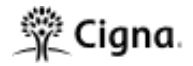
✓ **myCigna.com**



✓ **myCigna App**



✓ **866.244.6224**

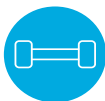


Commitment to customer value with health and wellness discounts

Healthy Rewards OE 2022

Cigna Healthy Rewards®

✓ **To access program offers, the customer can visit the Wellness section on myCigna.com or call 800.870.3470.**



Fitness club memberships

Enjoy access to over 16,000+ local fitness centers and over 4,000 virtual workouts. Participating clubs are part of the Active & Fit network



Specialty Provider Discounts

Get up to 25% off specialty health practitioner services including acupuncturists, chiropractors, massage therapists, physical and occupational therapists, podiatrists and registered dieticians.



Yoga, Fitness and Wellness Products

Reduced pricing for Gaiam® yoga mats and fitness accessories, instructional yoga and digital DVDs.



Wearable Fitness Devices

Track activity, exercise, sleep, and more with Fitbit & Garmin devices at a great discount.



Hearing Exams and Hearing Aids

Save up to 40% on hearing testing and diagnostics and up to 25% on brand-name hearing aids through Amplifon. You'll also enjoy free screenings and follow-up visits along with a 60-day trial period and money back guarantee.



Virtual Workouts

Get fit virtually and take advantage of more than 2,000 workouts at reduced month subscription rate from Daily Burn.



Nutritional Home Delivery Meal Service

Mom's Meals are refrigerated meals that can be purchased for you or a loved one tailored to health needs (wellness, diabetic friendly, heart healthy, etc.) with free shipping.



Save With Cigna Vision

Discounts for routine vision services, exams and eyeglasses from more than 20,000 locations nationwide



Financial Coaching

Speak with a dedicated Financial Coach that can help you save more, stress less and sleep better by improving your financial wellbeing through My Secure Advantage



Laser Vision Correction (LASIK)

Enjoy freedom from glasses and contacts with LASIK. Cigna customers can receive up to \$800 off LASIK from one of 600 provider locations nationwide.

Note: Healthy Rewards programs are NOT insurance. Rather, these programs give a discount on the cost of certain goods and services. The customer must pay the entire discounted cost. Some Healthy Rewards programs are not available in all states, and programs may be discontinued at any time. Participating providers are solely responsible for their goods and services. Fitness membership and devices along with yoga products and virtual workouts can only be accessed by logging in to myCigna.com and navigating to Healthy Rewards Discount Program. Notice for North Carolina residents: Customer actual expenses for covered services may exceed the stated coinsurance percentage or copayment amount because the actual provider charges may not be used to determine plan and member payment obligations. Confidential, unpublished property of Cigna. Use and distribution limited solely to authorized personnel. © 2021 Cigna

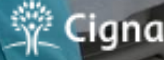


Getting ready OE 2022

IFP Cigna Pharmacy



Offered by Cigna Health and Life Insurance Company, or its affiliates.



OE 2022 Cigna Pharmacy



- ✓ **Convenient home delivery** with Express Scripts® Pharmacy, Cigna's home delivery pharmacy
- ✓ **Affordability** for insulin and some non-insulin medications with the **Cigna Patient Assurance Program^{SM1}**
- ✓ **Affordable** Rx copays on all tiers²
- ✓ **Easily search formularies** on Cigna.com and myCigna.com
- ✓ **Continued value to customers** with programs such as Cigna Medication Coaching Program, Enhanced RxSavings Messenger/Prescription Cost Savings Program, and My Medications
- ✓ Access to **condition-specific care** with Accredo, a Cigna specialty pharmacy

1. Tier 3 Preferred insulin only. Not available for customers on the Enhanced Diabetes Care Plan.

2. Please see Plan Documents for detailed information.



Customers have access to Accredo, as Cigna specialty pharmacy, as part of their Cigna pharmacy benefit



✓ **Customers have two easy ways to manage their specialty medication.**

- Log in to the myCigna® App or website.
- Go to Accredo.com.
- Customers can call 877.826.7657

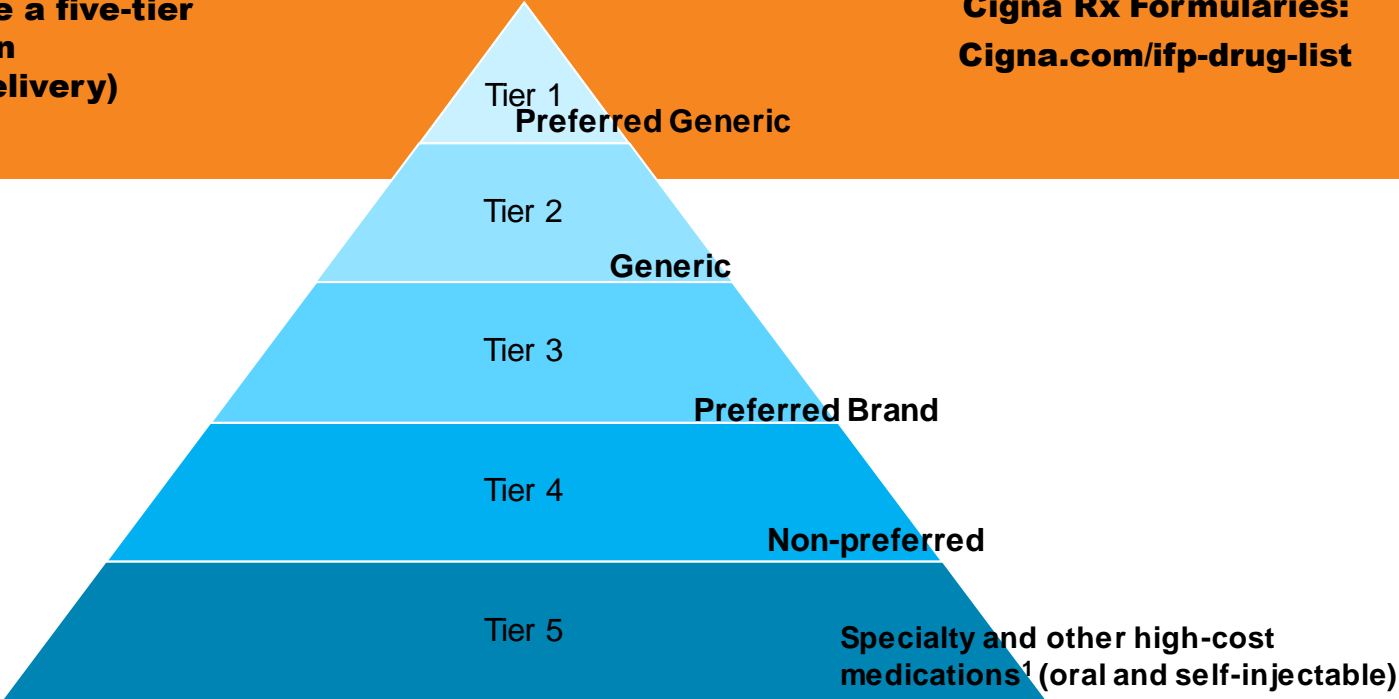
- ✓ **Personalized care and support.**
- ✓ **Makes it easy for customers to get their medication.**
- ✓ **Help customers to understand their plan's coverage and medication costs.**

Some of the conditions Accredo supports: Age-related macular degeneration, Alpha-1 antitrypsin deficiency, Anemia, Severe asthma, Cancer, Crohn's disease, Cystic fibrosis, Deep vein thrombosis, Growth hormone deficiency, Hemophilia, Hepatitis C, Hereditary angioedema, Hereditary tyrosinemia, Immune deficiency, Lysosomal storage disorders, Multiple sclerosis, Neutropenia, Orphan and ultra-orphan conditions, Osteoarthritis, Osteoporosis, Psoriasis, Pulmonary arterial hypertension, Respiratory syncytial virus, Rheumatoid arthritis

Cigna pharmacy benefit design

All states and plans use a five-tier benefit design (retail and home delivery)

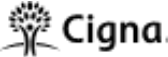
Cigna Rx Formularies: [Cigna.com/ifp-drug-list](https://www.cigna.com/ifp-drug-list)



Note: Member Pay Difference continues in all states for 2022. Member Pay Difference is when a customer requests a brand-name drug that has a generic equivalent. The customer will be financially responsible for the amount by which the cost of the brand-name drug exceeds the cost of the generic drug, plus the generic copay or coinsurance shown in the Benefit Schedule.

1. Tier 5 has a maximum days' supply of 30 days, except in IL and NC, it is maximum of 90 days.

Confidential, unpublished property of Cigna. Use and distribution limited solely to authorized personnel. © 2021 Cigna



Cigna pharmacy network

Cigna 90 NowSM

Access to more than 67,000 pharmacies

30-day supply of a medication at any in-network retail pharmacy

Convenience to obtain a 90-day supply of medications

- **90-day** contracted pharmacies
- **Home delivery**¹ with Express Scripts Pharmacy
- Access the **pharmacy directory** to find an in-network pharmacy (including 90-day pharmacies)



OUT-OF-NETWORK:

No 2022 plans have an out-of-network Rx benefit

Cigna 90 NowSM;
Cigna.com/Rx90network



1. Home delivery is provided in 90-day supply except for Tier 5 medications (except in IL and NC).

Cigna pharmacy formularies

- Formularies are designed to meet **Essential Health Benefits (EHB)** and state benchmark drug count requirements, which vary by state
- These are closed formularies; if drug is not on the list, it is not covered
- Multisource brands where a generic is available are typically not covered
- Medically necessary procedures are in place for exceptions as required under EHB



[Cigna.com/ifp-drug-list](https://www.cigna.com/ifp-drug-list)

Cigna pharmacy programs

Cigna offers a variety of programs to help customers find the most **affordable** options for their medications, and helpful **support** to help them take as prescribed.

Step therapy

A prior authorization program that requires the use of less costly medications that can be used to treat the same condition first

Narcotic therapy management

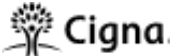
Provides ongoing support if customers take prescription narcotics and/or certain psychiatric medications

Outpatient utilization management

Potentially reduce customer out-of-pocket costs while ensuring clinically appropriate settings for specialty drugs, usually infused or injected

Cigna medication coaching program

Personalized support where specially trained, licensed Cigna pharmacists help answer customers' medication questions and work together to remove barriers to medication adherence



Pharmacy coverage information

We help customers **get the most** from their pharmacy benefits by using myCigna.com or the [myCigna App](#).

Search the formulary

There are hundreds of generic, preferred brand, and non-preferred brand medications for customers to choose from.

Compare medication costs

Customers can use the **Price a Medication** tool to see how much their medication may cost at different retail pharmacies and through Express Scripts Pharmacy®,

New My Medications page

View Rx's filled within last 18 months

Easily move Rx's from retail to home delivery

Home delivery refills: Get real-time order status, tracking, and more

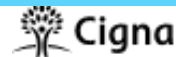
Easily connect to Accredo account

And more!

Easily find in-network retail pharmacies

Customers can use the myCigna app to see a list of nearby pharmacies, when on the go

Note: Prices shown on myCigna are not guaranteed and coverage is subject to the plan terms and conditions. Visit myCigna for more information. Not all plans offer home delivery and Accredo as covered pharmacy options. Please log in to the myCigna App or myCigna.com, or check the plan materials, to learn more about the pharmacies in the plan's network.



Getting ready OE 2022

2022 IFP Market Footprint



Offered by Cigna Health and Life Insurance Company, or its affiliates.



2022 IFP footprint

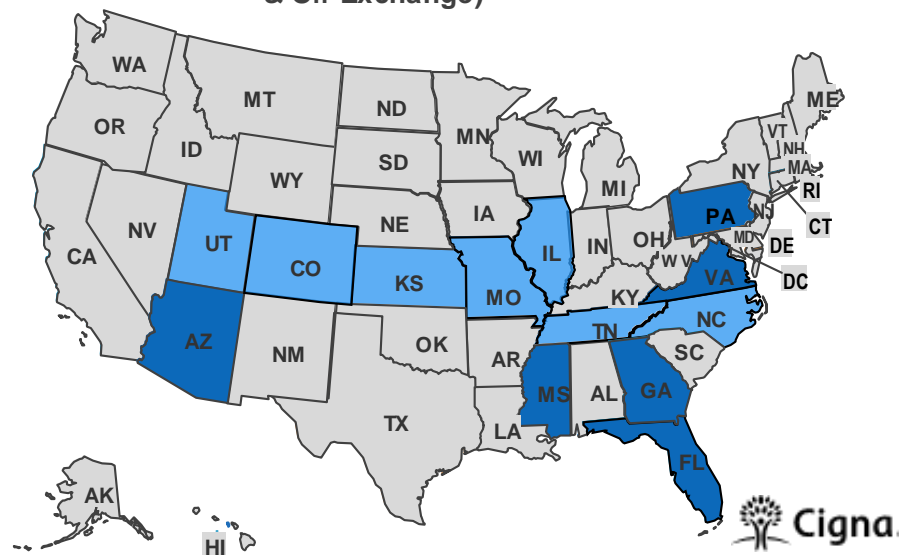
- **Arizona:** Phoenix with **Expansion** into Gila, Pinal, and Yavapai counties
- **Colorado:** Denver Metro and Boulder
- **Florida:** Palm Beach, Collier, Leon, Lake, Seminole, Orange, Osceola, Broward, Indian River, Martin, St. Lucie, and **Expansion** into Miami-Dade
- **Georgia:** **NEW state** including 45 counties (including Atlanta!)
- **Illinois:** Chicago and Chicago Plus Northwestern
- **Kansas:** Kansas City and Wichita
- **Mississippi:** **NEW state** including 31 counties
- **Missouri:** Kansas City, St. Louis, and Boone
- **North Carolina:** Raleigh/Durham and Broad
- **Pennsylvania:** **NEW state** including 5 counties in Liberty Valley
- **Tennessee:** **New Single service area** in Chattanooga, Jackson, Knoxville, Memphis, Nashville, and TriCities
- **Utah:** Salt Lake/Provo
- **Virginia:** Richmond with **Expansion** into 4 new counties and Northern VA with **Expansion** into 4 new counties

OE 2022 Plan availability for both ON and OFF the Federal Facilitated Marketplace (FFM) and state based exchanges

Returning: CIGNA CONNECT, CIGNA PLUS, CIGNA CONNECT BROAD

IFP will participate in 13 states in 2022

- On & Off Exchange in 2022
- New & Expansion states in 2022 (On & Off Exchange)



PENNSYLVANIA

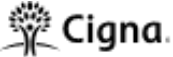
Cigna Health and Life Insurance Company – Liberty Valley

New State!

Open Enrollment 2022

Cigna

Individual & Family Plans (IFP)



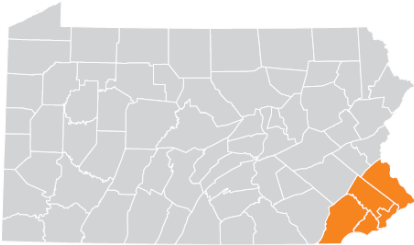
Pennsylvania

New state in 2022, offering plans in 5 counties across the Liberty Valley!

- **18 plans in 2022: 5 bronze, 8 silver, 5 gold**
 - 5 bronze (on/off)
 - 6 silver (on/off), 2 silver (off only)
 - 4 gold (on/off), 1 gold (off only)
- **Coverage to specifically address chronic health care conditions**
 - New Cigna Enhanced Asthma COPD Care Plans
 - Cigna Enhanced Diabetes Care Plans
- **New Cigna HSA Plan**
- **Affordable Rx copays on all tiers**
- **First dollar coverage on select silver and bronze plans**

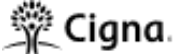
Plan availability on the **State-Based Exchange**
pennie
 Connecting Pennsylvanians to health coverage: pennie.com

CIGNA CONNECT PA Bucks, Chester, Delaware, Montgomery, Philadelphia



CIGNA CONNECT PA
■ Connect Plans Available
■ No Plans Available

Note: Please see Plan Documents for detailed information.



Pennsylvania

New state in 2022, offering plans in 5 counties across the Liberty Valley!

Network Partners¹:

University of Pennsylvania Health Services (Penn Medicine)

Trinity

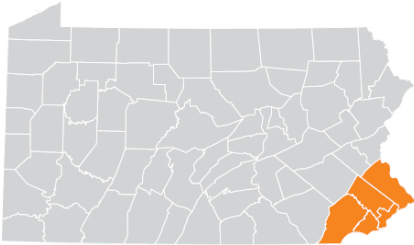
Holy Trinity

Grandview

Doylestown

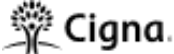
Plan availability on the **State-Based Exchange**
pennie
 Connecting Pennsylvanians to health coverage: pennie.com

CIGNA CONNECT PA Bucks, Chester, Delaware, Montgomery, Philadelphia



CIGNA CONNECT PA

- Connect Plans Available
- No Plans Available



1. Please note that this provider list is not complete. Visit Cigna.com/mfp-providers to verify a provider's network status.
 Confidential, unpublished property of Cigna. Use and distribution limited solely to authorized personnel. © 2021 Cigna

Pennsylvania

Agent/Broker Use Only

Plan availability for on the **State-Based Exchange**

pennie

Connecting Pennsylvanians to health coverage: **pennie.com**

PCP ENCOURAGED

REFERRAL ENCOURAGED NOT REQUIRED

Pediatric dental (Off exchange) is not available¹

Virtual Care \$0 copay² for wellness screenings and minor medical conditions

National network for pharmacy, urgent care, and retail clinics Cigna 90 NowSM

CIGNA CONNECT PA Bucks, Chester, Delaware, Montgomery, Philadelphia

CIGNA CONNECT PA:

- **New state in 2022**, offering plans in 5 counties across the Liberty Valley!
- **Simple and easy** to understand HSA plan options
- **Competitive** health plan designs
- **Improved benefit structures** makes it easier for customers to understand their benefits
- **Take Control Rewards** customer loyalty program to help customers to maximize plan value
- Off exchange only silver, and gold plans
 - **Affordable and robust** plan options (*silver*), and options that may appeal to customers that have funds provided through an **employer (gold) First dollar coverage** on select plans
- Diabetes, Asthma, and COPD Care Solutions
 - **Additional savings** on select services for customers managing chronic conditions³



1. Off exchange applications in PA include an attestation requiring customers to attest they are purchasing Pediatric dental benefits separately.
2. Cigna provides access to Dedicated virtual care through a national telehealth provider, MDLive located on myCigna, as part of the customer health plan. Providers are solely responsible for any treatment provided to their patients. Video chat may not be available in all areas or with all providers. This service is separate from the customer's health plan's network and may not be available in all areas. \$0 virtual care benefit for minor acute medical care not available for all plans. HSA plans and non-minor acute medical care may apply a copay, coinsurance or deductible. Virtual care does not guarantee that a prescription will be written. Refer to plan documents for complete description of virtual care services and costs, including other telehealth/telemedicine benefits. For IL customers a primary care provider referral may be required for specialist virtual visits.

Getting ready OE 2022

**IFP
Customer Plan Solutions**



Offered by Cigna Health and Life Insurance Company, or its affiliates.



Enhanced solutions for 2022!

Cigna Enhanced Diabetes Care plans OE 2022

Diabetes care solutions for all Cigna health plans

Making diabetes care simple and affordable for customers



✓ **All Cigna health plans offer select diabetic supplies, labs and exams at no extra cost to the customer.**

All Cigna health plans include:

- **\$0** for diabetes management education¹
- **\$0** for certain labs and exams, such as:¹
 - A1C test
 - Retinal eye exam
 - Nephropathy screening
- **\$0** for covered diabetic supplies on the Cigna Prescription Drug List, such as:¹
 - Test strips for blood glucose monitors
 - Visual reading and urine test strips
 - Various OneTouch® testing preparation items including lancing devices, lancets and test strips

1. If you participate in HSA plan, you'll need to meet your HSA-plan deductible before your cost-share is \$0 for diabetes care benefits.

Notice for North Carolina residents: Customer actual expenses for covered services may exceed the stated coinsurance percentage or copayment amount because the actual provider charges may not be used to determine plan and member payment obligations. Product availability may vary by location and plan type and is subject to change.

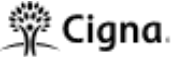
Cigna Enhanced Diabetes Care Plans

Available¹ for customers with a more advanced form of diabetes

✓ **This plan includes the same diabetes benefits included in all Cigna health plans, plus it adds even greater savings with no cost diabetes supplies and services listed below.**



- **\$0** for diabetes-related equipment:
 - Dexcom G6 Receiver and Dexcom G6 Sensor
 - Dexcom G6 Transmitter
 - FreeStyle Libre 10 Day Reader and Libre 10 Day Sensor
 - FreeStyle Libre 14 Day Reader and FreeStyle Libre 14 Day Sensor
 - FreeStyle Libre 2 Reader and FreeStyle Libre 2 Sensor
 - OneTouch Ultra2 Glucose Meter
 - OneTouch Ultramini Meter
 - OneTouch Verio Flex Meter
 - OneTouch Verio IQ Meter
 - OneTouch Verio Meter
 - OneTouch Verio Reflect Meter
- **\$0** for preferred insulins and other diabetes medications:
 - Insulins: Basaglar, Humalog, Humalog Mix, Humulin
 - Non-Insulins: Farxiga, Trulicity, Xigduo XR
- **\$0** for diabetic supplies, such as:
 - Infusion pump maintenance
 - Infusion sets
 - Skin preparation supplies
- **\$0** for additional plan benefits:
 - Nutritional Counseling
 - Routine Diabetic Foot Care



1. Not available in CO.

Patient Assurance ProgramSM

Included in all plans other than the Enhanced Diabetes Care plans

✓ **Customers with diabetes will save on their insulin and some non-insulin medications¹**

Reduce customer costs with the Cigna **Patient Assurance Program**:

- Pay no more than **\$25** for a 30-day supply, or **\$75** for a 90-day supply, of these insulin and diabetes medications^{2,3}:
 - Insulins: Basaglar, Humalog, Humalog Mix, Humulin
 - Non-Insulins: Farxiga, Trulicity, Xigduo XR
- Deductible doesn't apply to these medications⁴.



1. Discounts available with the Cigna Patient Assurance Program. \$25 is the maximum out-of-pocket cost for a 30-day supply of covered, eligible insulin.
 2. Health benefit plans vary, but in general to be eligible for coverage a drug must be approved by the Food and Drug Administration (FDA), prescribed by a health care professional, purchased from a licensed pharmacy and medically necessary.
 3. Some states limit Tier 5 medications to a 30-day supply. Log in to the myCigna App or website, or check your plan materials, to learn more about how your plan covers these medications.
 4. A member will not be responsible for more than the capped amount.

New solutions for 2022!

Cigna Asthma COPD Care plans OE 2022

Cigna Enhanced Asthma COPD Care Plans

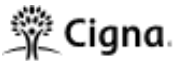
New in 2022!

✓ **New Cigna Enhanced Asthma COPD Care plan offers lower cost sharing on select Asthma or COPD medications and \$0 copay for select respiratory care benefits**

- Pay no more than a **\$10 copay** with deductible waived for **Generic** Asthma or COPD prescription medications, such as:
 - Albuterol Sulfate HFA Inhaler
 - Albuterol Sulfate Inhalant Solution
 - Albuterol Sulfate Syrup
 - Albuterol Sulfate Tablets
 - Fluticasone-Salmeterol Inhaler
 - Ipratropium Inhalant Solution
 - Ipratropium-Albuterol Sulfate Inhalation Solution
 - Levalbuterol HFA Inhaler
 - Levalbuterol Inhalant Solution
 - Levalbuterol Inhalant Solution Concentrate
 - Terbutaline Sulfate Tablets
 - Wixela Inhub
- Pay no more than a **\$20 copay** with deductible waived for **Preferred Brand** Asthma or COPD prescription medications, such as:
 - Anoro Ellipta
 - Amvuity Ellipta
 - Breo Ellipta
 - Flovent Diskus
 - Flovent HFA
 - Incruse Ellipta
 - Serevent Diskus
- **\$0** and deductible waived for Pulmonary Rehabilitation services
- **\$0** and deductible waived for select Pulmonary Function Tests
- **\$0** and deductible waived for Supplemental Oxygen



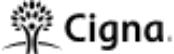
Notice for North Carolina residents: Customer actual expenses for covered services may exceed the stated coinsurance percentage or copayment amount because the actual provider charges may not be used to determine plan and member payment obligations. Product availability may vary by location and plan type and is subject to change. Plans contain exclusions and limitations and are not available in all areas. For costs and details of coverage, review plan documents.



Condition Specific Benefits

Enhanced Diabetes Care and Enhanced Asthma COPD Care

Enhanced Diabetes Care		Bronze, Silver, & Gold Diabetes Plans	All Other Plans (except HSA)	HSA Plans Only	
Diabetes Supplies – Medical	<div style="border: 1px solid black; padding: 2px;">New for 2022</div>	\$0 with ded waived	standard cost share	standard cost share	
Diabetes Equipment					
Diabetes Education & Self-Management Training					
Diabetes Lab: A1C & Nephropathy			\$0 with ded waived	\$0 with ded waived	\$0 after ded
Diabetes Retinal Eye Exam					
Formulary Diabetes Supplies (Rx)					
Metformin (non-insulin Rx)			standard cost share	standard cost share	
Nutritional Counseling					
Routine Foot Care					
Preferred Insulin		\$25 copay cap	\$25 copay cap after ded		
Enhanced Asthma COPD Care		Stand-alone Asthma Plan	All Other Plans		
Pulmonary Rehabilitation		\$0 with ded waived	standard cost share		
Pulmonary Function Tests					
Supplemental Oxygen					
Generic & Preferred Rx Cap on Select Meds		\$10/\$20 with ded waived			



Enhanced for 2022!

Off Exchange Only plans OE 2022

Off Exchange Only options

We're expanding our Off Exchange only offerings in 2022!¹

Off Exchange Only *bronze*, *silver*, and *gold* plans are available

- **More affordable** price point versus Off Exchange mirror plans
- Added **HSA-compatible plans** at *Bronze* level to provide more varied options and increased appeal for financially savvy customers
- *Silver* Plan designs highlight **robust and lean** options²
- *Gold* Plan designs may appeal to customers that have funds provided through an **employer** and are looking to purchase an IFP ACA-compliant plan



1. Please see Plan Documents for detailed information. No Off-exchange Only plan options available in GA and MS.

2. CO offers separate off-exchange only plans to meet state requirements.

Getting ready OE 2022

**IFP
Billing & Enrollment**



Offered by Cigna Health and Life Insurance Company, or its affiliates.



OE 2022 payment information

✓ Initial “binder” payment:

- **On Exchange** – Until the effective date or up to 30 calendar days after the application date
- **Off Exchange** – Initial payment is required with the submission of the application

✓ Renewals:

- **On/Off Exchange** – Due date for the renewal payment is 2/1/2022

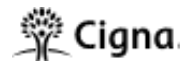
✓ Ongoing monthly payments:

- **On/Off Exchange** – Due date for all ongoing payments is the day before the coverage period begins (example: 1/31 for February coverage month)

✓ Recurring bank drafts:

- **Off Exchange** – EFT drafts occur on the fifth of the month for the current coverage month (example: 2/5 for February coverage month)
- **On Exchange** – EFT drafts occur the day before the due date (example: 1/31 for February coverage month)

Note: Enrollees have the right to terminate coverage under the Free Look Period. Unless otherwise mandated by state, requests must be made within 10 calendar days from the date the Cigna Plan Notice Handbook is generated.



OE 2022 payment information

✓ Initial “binder” payment options:

- Credit card (MC or Visa)
- Electronic funds transfer – EFT
- Check (with paper applications only)
- Pre-paid debit card

✓ Ongoing monthly billing options:

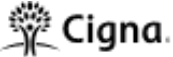
- Electronic funds transfer – EFT
- eBill (Electronic bill that is emailed)
- Monthly paper bill
- Pre-paid debit card
- **Credit card is NOT an ongoing payment method (except in IL)**

✓ Payment options:

- HealthSherpa (binder)
- myCigna.com -> Pay My Bill
- Cignaindividual.com/payment
 - Can take credit card for first payment, also set up auto-pay
- IFP Billing & Enrollment: 877.484.5967

Note: Enrollees have the right to terminate coverage under the Free Look Period. Unless otherwise mandated by state, requests must be made within 10 calendar days from the date the Cigna Plan Notice Handbook is generated.

Confidential, unpublished property of Cigna. Use and distribution limited solely to authorized personnel. © 2021 Cigna

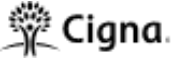


OE 2022 Payment

myBill payment portal

- ✓ IFP customers can make their first premium payment online with **myBill** by going to **http://service.healthplan.com/cigna/binder (or CignaIndividual.com/payment)**
- ✓ Five business days after the first payment is processed, the member will be able to register for mycigna.com.
- ✓ Once registered, the customer can make all subsequent payments from mycigna.com, using myBill (click on Pay My Bill)

The screenshot shows the Cigna myBill Member Login page. At the top, there is a navigation bar with the Cigna logo and 'myBill' text on the left. On the right, there are links for 'Language' (set to English), 'Limited English Proficiency', and 'Nondiscrimination Notice'. Below this are links for 'FAQ' and 'Glossary & Acronyms'. A dark blue header contains the word 'Home'. Below the header, there is a breadcrumb trail 'Home' and a welcome message: 'Welcome Guest Today is August 27th 2021'. The main content area is titled 'Member Login'. It includes the instruction: 'Please enter your login credentials to proceed.' Below this, there is a paragraph: 'After logging in you will be able to view claims and billing information, view and change coverage information, or change your personal details.' There is also a link for 'member registration' and a notice: 'Notice: password is case-sensitive.' On the right side, there are two input fields for 'Username' and 'Password', both marked with an asterisk. Below the password field are 'LOGIN' and 'Forgot Password' buttons.



OE 2022 Payment

myBill

Billing Dashboard

This page displays a snapshot of recent billing and payment information. There are also convenient links to see additional billing and payment information, manage your accounts and schedule a payment.

Latest Online Bill: 03/01/2021

Past Due Balance	Total Amount Due	Due Date
\$0.00	\$0.00	02/28/2021

[PAY MY BILL](#) [View Current Bill](#)

What would you like to do?

- Pay my Bill
- Enroll in Automated Billing
- Complete Billing History
- Account Vault
- Review Payment History

SCHEDULED PAYMENTS 0

Scheduled On	Scheduled For	Type	Account Name	Confirmation No.	Amount	Options
No data found						

TOTAL SCHEDULED PAYMENTS \$0.00

Scheduled payments are reflected in your current amount due. [PAYMENT HISTORY](#) [SCHEDULE A PAYMENT](#)

Processed Payments: 3
Returned Payments: 0
Changes Since My Last Bill

Billing Summary Bill Period Begin Date: 03/01/2021

Overview — 03/01/2021 Bill (Detailed breakdowns are provided below) — View Bill	Bill Totals
Prior Balance	\$1,560.77
Premium Collected	\$0.00
Past Due Amount	\$1,560.77
Current Charges	\$1,560.77
APTC Amount	\$0.00
Adjustments	\$0.00
Fees	\$0.00
TOTAL AMOUNT DUE	\$3,121.54

[BILLING HISTORY](#)

Billing Preference E-Bill

Billing Due Date: Bill past due 5 days

Choose one of the available actions about your bill:

- Pay my Bill
- Account Vault
- Payment History

Do you have a question about billing?
Check the [Billing FAQ](#).

- myBill allows customers to make and schedule online payments

- Customer has options to:
 - ✓ Process a Payment
 - ✓ Create a New Account
 - ✓ Access their Account Vault
 - ✓ Change the Billing Preference
 - ✓ Access Payment History
 - ✓ Modify/cancel a recently scheduled payment



OE 2022 Payment

Navigation view from myCigna.com

Get medical care or vaccinations right where you shop. [See details](#)

Need to understand how to pay your bills?

Staying on top of your bills is important.

You can make a payment by phone by calling us at (877) 900-1237. Call 8:00 am–8:00 pm EST, Mon.–Fri.

You can send a check or money order to:
Cigna
P.O. Box 30028
Tampa, FL 33630-3028

You can pay right here on myCigna.com, just click "Pay my premium/bill" in the Popular links footer of any screen.

[Pay now](#)

NATHAN's claim on 2/25/2021 for a visit to BRIAN K PETERSON is PROCESSED. Feb 25 [Claim summary](#)

Flu Vaccine: It's not too late to get your flu shot. A message from your health plan [See details](#)

Turn on two-step authentication to help protect your personal information. A message from your health plan [See details](#)

Talk to a dentist 24/7 using your phone, tablet, or computer. A message from your health plan [See details](#)

Pay your monthly premium and bills. A message from your health plan [See details](#)

Talk to a doctor or nurse 24/7. Access to care using your phone, tablet, or computer. A message from your health plan [See details](#)

Mar 3 [Claim summary](#)

NATHAN's claim on 3/1/2021 for a visit to SARATOGA PHYSICAL THERAPY & SPORTS MEDICINE is PROCESSED. Mar 1 [Claim summary](#)

Get your discounted Fitbit to help you stay active, healthy and mindful. A message from your health plan [See details](#)

NATHAN's claim on 2/25/2021 for a visit to BRIAN K PETERSON is PROCESSED. Feb 25 [Claim summary](#)

[Show more](#)

i Take your health assessment to unlock your wellness score and gain valuable health tips.

My Wellness Score
A healthier you awaits. Complete your health assessment to unlock your score.

[Take your health assessment](#)

Contact Us
Help with benefits & coverage: **1 (866) 494-2111**
Help using this website: **1 (800) 853-2713**
Need additional help? [Get in touch with us now](#)

Popular Links
[Get an ID Card](#)
[Find Care & Costs](#)
[View My Claims and EOB](#)
[Find a Form](#)
[Pay My Bill](#)

[Check out Your Cigna Plan Notices](#)

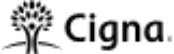
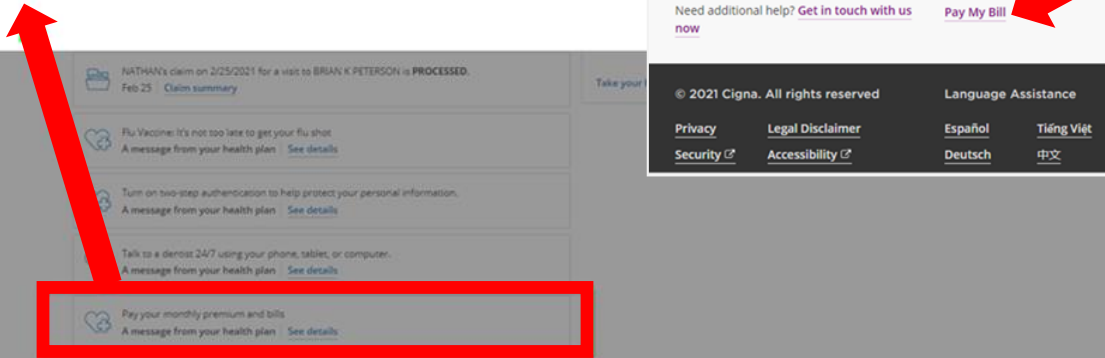
Other Cigna Websites
[Cigna.com](#)
[Cigna Medicare](#)
[Cigna International](#)

Follow Us
[Twitter](#) [LinkedIn](#) [Facebook](#) [YouTube](#) [More...](#)

© 2021 Cigna. All rights reserved

Language Assistance

Privacy	Legal Disclaimer	Español	Tiếng Việt	Tagalog	العربية	Français	Polski	Italiano	بھارتی
Security	Accessibility	Deutsch	中文	한국어	Русский	Kreyòl	Português	日本語	More...



OE 2022

Reinstatement rules/non-sufficient funds

✓ On and Off exchange medical reinstatements for nonpayment:

- The request to reinstate must be made within 31 business days of the termination date.¹
- The customer must not have had a reinstatement or requested a DNC within the past 6 months.
- If reinstated a \$50 reinstatement fee is charged.
- If greater than the 31 business days, Medical customers must experience a qualifying life event or wait until the next Open Enrollment Period.

✓ On Exchange (FFM or state-based)

- Cigna can reinstate On Exchange policies if cancellation is due to an internal error or for nonpayment terminations.
- If for any other reason outside of non-payment or Issuer/CMS error, the customer would have to contact the Marketplace to see if eligible to reapply (based on a SEP or they must wait for the next Open Enrollment Period).

✓ Non-sufficient funds (NSF) fee

- There is a \$45 fee for any payments returned as a result of non-sufficient funds.

1. If customer requests a reinstatement within 32-45 days from termination, a reinstatement may be granted on a case-by-case basis.

OE 2022 important information

✓ ID cards:

- Mailed to customers end of December
- Temporary ID cards available on myCigna.com:
 - The customer can register for myCigna.com once they complete the binder payment
 - The temporary ID card will be available after the customer enrolls, completes the binder payment, and after the policy becomes effective

✓ Child only:

- Must have one application and one payment for each child
- Combined payments or combined applications may not be submitted (CO is an exception)

✓ Attestations:

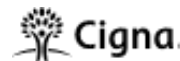
- **AZ** new enrollments and renewals must attest if they want to opt out of pediatric dental
- **KS, UT, MS, GA, PA** new enrollments and renewals do not have pediatric dental bundled. Customers must attest that they are purchasing a separate pediatric dental policy

✓ PCP:

- PCP selection will not be required, but is encouraged (except in **IL**, it is required)

✓ Referrals:

- Referrals will not be required, but are encouraged (except in **IL**, they are required)



Customer Welcome & Onboarding

Open Enrollment 2022

Customer receives their **initial welcome email** generally within a few days of enrolling

Customer can activate their **myCigna.com** account

- Limited information is available prior to 1/1

- After 1/1 and after policy is effectuated, customer will be able to use all applicable areas of their myCigna.com account

From January to February, the customer will be emailed information like the **Quick Start Guide**, and **How to Use Your Plan**

The Customer can **go paperless** on communication preferences page and sign up for EFT billing by visiting the Billing Dashboard

Customer can join the **Take Control Rewards Loyalty program** via myCigna.com

The Customer can **get to know their care options** on myCigna.com; like finding in-network doctors, urgent care centers and hospitals, finding Virtual Care, using the Health Information LineSM ...and more!

Note: Cigna provides access to dedicated virtual care through a national telehealth provider, MDLive located on myCigna, as part of your health plan. Providers are solely responsible for any treatment provided to their patients. Video chat may not be available in all areas or with all providers. This service is separate from your health plan's network and may not be available in all areas. Virtual care does not guarantee that a prescription will be written. Refer to plan documents for complete description of virtual care services and costs, including other telehealth/telemedicine benefits. For IL customers a primary care provider referral may be required for specialist virtual visits

Confidential, unpublished property of Cigna. Use and distribution limited solely to authorized personnel. © 2021 Cigna



IFP Contacts

Broker Portal:

CignaforBrokers.com

Broker Landing page:

<https://www.Cigna.com/IFPbrokers>

Broker Contacts:

AgentLicensingISG@Cigna.com

ProducerCommissions@Cigna.com

Billing and enrollment:

Phone: 877.244.6215, Fax: 877.484.5968

Sales Support: Sales@Cigna-ISG.com

Competitive commissions

To help build your book of business

Quick Links:

Cigna.com/ifp-drug-list

Cigna.com/ifp-providers

Cignaindividual.com/payment

Broker Support:

8 am – 8 pm EST, M-F

877.Cigna15 (877.244.6215)

Email: DASH@Cigna-IFP.com



THANK YOU

INDIVIDUAL AND FAMILY PLANS

Natalie Milas
PA Broker Manager
Natalie.Milas@Cigna.com
312-415-2366

