



NEW LEVEL FUNDINGSM QUOTING METHODOLOGY

For groups with fewer than 100 employees

Employers with less than 100¹ employees can benefit from a self-funded alternative to age-rated plans.



Affordable

Up to 6 months of fixed cost credit



Reliable

Guaranteed Credit of \$200/member²

Advantages of Cigna Level Funding

- › A self-funded medical plan and stop-loss insurance policy with no gaps in coverage.
- › Utilize the same Open Access Plus (OAP) and LocalPlus[®] networks as fully insured plans.
- › Monthly invoice and claims reporting with plan performance versus the full-year claim liability.
- › Comprehensive case, utilization and clinical management, like fully insured products.
- › No additional payment due at time of termination³; all plans are composite-rated.
- › 24/7 live customer service plus One Guide[®] personalized 1:1 support.



Contact your Cigna representative to learn more.

Together, all the way.[®]



1. This offer specifically for California employers with 25–99 full-time employees.

2. Guaranteed credit is based on final enrollment at the effective date; final proposed amount is subject to change if there is a +/-10% enrollment change from the time of sale; only applies to 1st year renewal; must renew on Level Funding and is subject to underwriting review.

3. Terminal funds collected in your first year cover claims incurred prior to termination and submitted afterward; costs are known up-front, eliminating surprises.

Product availability may vary by location, group size and plan type and is subject to change. All group health insurance policies, stop-loss insurance policies and health benefit plans contain exclusions and limitations. For costs and details of coverage, contact a Cigna representative.

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