



SMALL EMPLOYERS DESERVE BIG OPPORTUNITIES

Cigna delivers with a funding solution for smaller companies like yours.

You didn't get to where you are today without working hard to find the right solutions for your smaller business. So if you're thinking about how to fund your health plan, Cigna Level FundingSM could be yet another good solution for you to consider.

The Cigna Level Funding solution comes with so many advantages for a company like yours.

- ▶ **The ability to customize plans.** You get to determine the benefits you offer your workforce. This can be a useful talent acquisition and retention tool that you may not have today.
- ▶ **Predictable monthly costs.** Your monthly charges will be consistent, similar to a traditional fully insured arrangement. That means you can budget just like you are used to.
- ▶ **Savings opportunities.** When your plan runs favorably, you receive a credit at the end of the year. 64% of Cigna Level Funding clients currently receive this surplus* - you could be one of them.
- ▶ **Insight into claim costs.** Seeing where your money goes will enable you to better evaluate expenses and make smarter decisions.
- ▶ **Employee health engagement.** The right claims information also can help you identify employee health improvement opportunities and encourage

healthier behaviors. With the Cigna *MotivateMe*[®] incentive program, you get a simple, turnkey way to reward employees for healthy actions.

- ▶ **Complete and caring customer support.** We will be there for you and your employees. While our local account teams have your back, employees have access to benefit and health assistance 24/7, 365 days a year. They can also tap into One Guide[®], a helpful service that combines the latest technology with a personal advocate.
- ▶ **Integrated pharmacy and behavioral support.** As part of the medical plan through Cigna, there are resources and tools that help you control costs and help your employees get the care they need - physically as well as emotionally.

More than 6,000 small but mighty companies like you already are enjoying the advantages of Level Funding.**

If you're ready to join us, contact your broker or Cigna representative to learn more.

*For those clients who have been with Cigna 3+ years, as of December 2019. Results will vary.

**Based on Cigna internal analysis as of January 31, 2020. Subject to change.

Together, all the way.[®]



To comply with federal laws, if an eligible employee is unable to participate in any of incentive program events, activities or goals due to a disability or other reason, they may be entitled to a reasonable accommodation for participation, or an alternative standard for rewards.

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