

25 YEARS OF SELF-FUNDING FOR SMALLER EMPLOYERS¹

And we're just getting warmed up

Smaller employers are discovering that a self-funded health plan can be a smart long-term strategy. For more than 25 years Cigna's self-funded products have helped companies with fewer than 250 employees achieve immediate and sustainable savings.

Not all self-funded plans are the same

Companies with fewer than 250 employees looking for control, insight and savings in a self-funding solution should look to a company with a proven history of offering specialized solutions for smaller companies. They shouldn't have to settle for repackaged, big-company products – or have to rely on companies with little experience. But don't just take our word for it. Compare Cigna's self-funding plans with those offered by other companies.

Questions to consider:

ADMINISTRATION AND STOP LOSS	OTHER COMPANIES	CIGNA
Do they offer run-out stop-loss protection for up to 15 months?		yes
Is the claim administration system directly integrated with the stop-loss policy company to avoid "gaps" in stop-loss coverage?		yes
Do they require limits on aggregate liability, leaving the difference the responsibility of the client?		no
Are the client's health plan reports useful and available to both the client and broker 24/7?		yes
Do they offer the ability to migrate across funding products over time without major disruption?		yes
Do they have clients who have celebrated their 10th, even 15th, anniversary in their self-funded health plan?		yes
RATES AND FEES	OTHER COMPANIES	CIGNA
Do they require lasers?		no
Are first year rates immature, which likely means a large renewal increase?		no
Are factors such as credibility, manual rate and pooled stop loss used in the renewal process?		yes
Do they charge additional fees – such as setup fees, case management fees, open enrollment meeting attendance fees, renewal benefit change fees?		no
Is the portion of "fixed" costs to "claims" cost balanced so employers have a realistic chance to save money when claims are less than predicted?		yes
Do they offer choice in surplus share options?		yes

Together, all the way.™



Offered by: Cigna Health and Life Insurance Company, Connecticut General Life Insurance Company or their affiliates.

Multiple advantages – single solution

Cigna's self-funding solutions are supported by a collaborative team that works to create a long-term partnership with each and every client.

SAVINGS	Cigna has delivered more than \$33 million in surplus credits to Level Funding SM clients over the last 12 months ²
STABILITY	The average tenure of our self-funding smaller clients is more than four years. ³
TAILORED	Cigna's self-funding solutions can be combined with a wide variety of medical plan designs. Cigna offers discounts for adding nonmedical products, including dental and other Cigna products. ⁴
HEALTH IMPROVEMENT	Cigna offers all smaller clients a dedicated health improvement strategist at no additional charge to help get employees to take the right actions to reduce their health risks, stay healthy and avoid future disease.
SERVICE	Local teams assist with all service inquiries. Customers have live 24/7/365 customer service, a personalized website and may be eligible for a personal health coach.

Two self-funding options

LEVEL FUNDING

Level Funding provides the financial predictability of a fixed monthly payment. At the end of the plan year, if claims are lower than predicted, clients receive a credit that offsets future health plan costs. If claims run higher than expected, no additional dollars are owed.

GRADED FUNDING

Graded FundingSM only requires payment for actual claims. Clients pay as they go and if claims are lower than expected, clients will enjoy immediate savings. If claims run higher than expected, clients will have a preset maximum that offers financial protection.

Cigna is committed to understanding and meeting the needs of our clients and their employees. To learn more about how our self-funded health plans have been a smart long-term strategy for more than 25 years, call your Cigna representative.

1. In most states, Cigna offers administrative services for self-funded plans with as few as 25 full-time employees. For more information about your state, contact your Cigna sales representative.
2. Cigna internal data for July 2013 to July 2014.
3. Cigna analysis, client tenure in a self-funded Cigna health plan among employers with fewer than 250 employees, November 2014.
4. Discounts are subject to Cigna approval.



"Cigna" and the "Tree of Life" logo are registered service marks, and "Together, all the way," "Level Funding" and "Graded Funding" are service marks, of Cigna Intellectual Property, Inc., licensed for use by Cigna Corporation and its operating subsidiaries. All products and services are provided by or through such operating subsidiaries, including Connecticut General Life Insurance Company and Cigna Health and Life Insurance Company, and not by Cigna Corporation. All models are used for illustrative purposes only.