

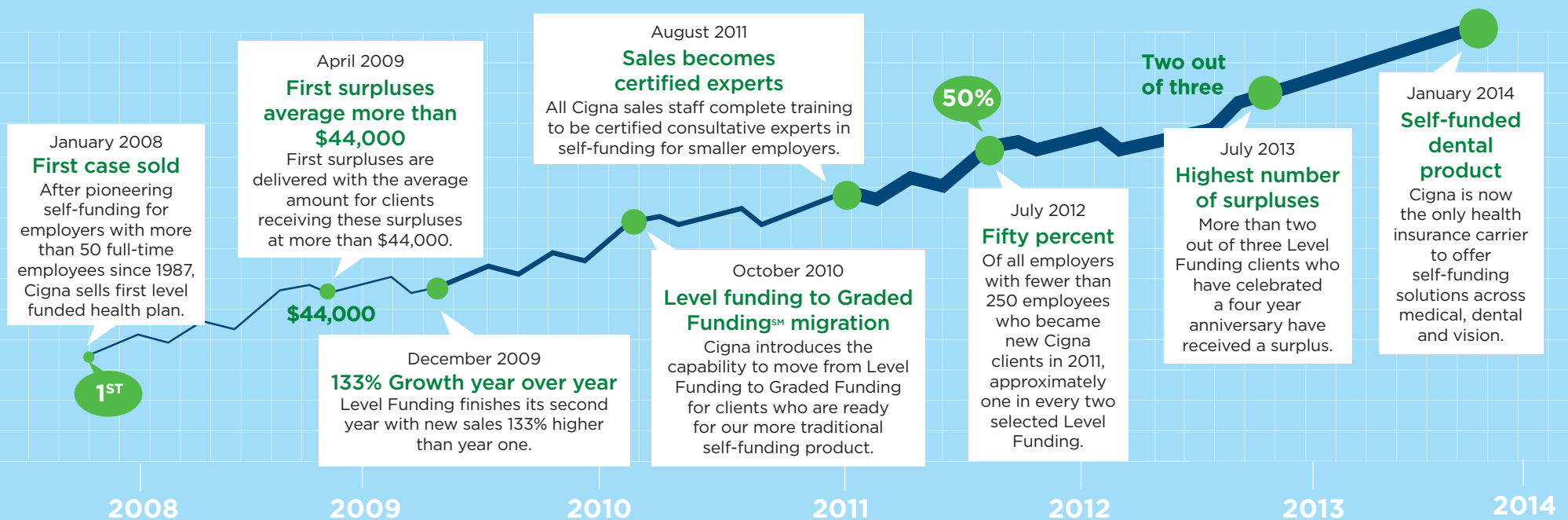
LEVEL FUNDING

Know what you owe

Level FundingSM from Cigna is an innovative self-funding solution. It combines financial predictability and the control and information you want, with an opportunity to benefit from a favorable claims year. Cigna's self-funding solutions have been working for 25 years, proving to companies with more than 50 full-time employees* that it's possible to improve the health of your company and save money when claim costs go down.

Level Funding

An effective self-funding solution with a five-year history to prove it.



Together, all the way.[®]



Why Level Funding has been so successful:

Surplus credit

When actual claims are less than projected, the company receives a credit¹ – this is money back directly.

Payments don't fluctuate

Monthly costs are based on the number of covered employees and cover claims, premiums and fees.

No costs after termination

Our monthly payment includes costs to process and claims in the run out period. No surprise fees or claims costs post termination.

Client-specific claims reports

Every client has direct access to reports that track exactly how claims dollars are being spent.

Tailored plan design

Clients can tailor their plan design and choose from both traditional and account-based health plans.

To learn more about Level Funding and how Cigna can help you build a better health plan, contact your Cigna representative today or go to Cigna.com/builtforyou.

How does Level Funding work?

- ▶ Self-funded plans are governed by the federal Employee Retirement Income and Security Act (ERISA) are not subject to state coverage mandates which allows Cigna to offer your employees the same tailored benefits in multiple states.
- ▶ Plan administrators enjoy an integrated, easy experience because Cigna processes all claims and handles all appeals.
- ▶ Individual and aggregate stop-loss financial protection set maximum monthly costs to protect you from catastrophic claims situations, and are standard for every client.
- ▶ Customers have access to the broad proprietary Cigna network of hospitals and physicians.
- ▶ Specialty case management, utilization management and disease management programs help individuals with chronic or acute conditions improve their health and lower related costs.
- ▶ A health improvement strategy team works with each client to help create and implement programs that work best for that company and its employees.
- ▶ An experienced team of experts from implementation, client services and account management is ready to promptly respond and resolve administrative issues.

With Level Funding, you can navigate the changing employee health benefit landscape.

Ask yourself:

Did you receive reports on how your company's health care dollars are being spent?

Was your last health plan renewal backed up with your company's own claim experience and utilization data?

Do you have the ability to design a benefit plan that suits your employees' needs?

Are you receiving money back from your current plan when claims run lower than expected?

Self-funding dental

Cigna has introduced a wide variety of self-funded dental plans and Cigna's DPPO plans provide access to the largest network of dentists contracted to discounted fee arrangements.* Cigna dental plans focus on prevention and include a 1% discount on medical claims when you buy both Cigna coverages. Cigna is dedicated to individuals' oral and overall health and can help deliver sustainable cost control through improved health and productivity.

* Product availability may vary by plan type, group size and location, and is subject to change. In most states, Cigna offers group insurance coverage to employers with more than 50 full time employees, as well as administrative services for self-funded plans with as few as 25 full-time employees. For more information, contact your Cigna sales representative.

1. Minus any necessary terminal fund adjustment.

2. Based on Cigna 2009-2014 claims data.

3. NetMinder. DPPO data as of March 2013, including combined reported Cigna Dental Radius Network® and Dental Network Savings Program counts of unique dentists. Data is subject to change. The Ignition Group makes no warranty regarding the performance of the data and the results that will be obtained by using.

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