

SMALLER EMPLOYERS AND SELF-FUNDING

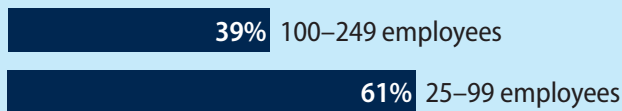


Cigna recently completed research to better understand smaller employers’* knowledge of self-funding, as well as the specific factors that influenced their decision to purchase a self-funded plan. These employers, and the brokers who serve them, were also asked to evaluate Cigna’s self-funding products.

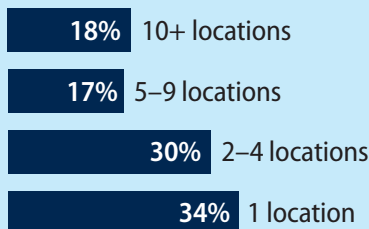
Survey respondents were companies with between 25 and 249 employees, and all were actively involved in their company’s decision-making process for health benefits. Every respondent had received a Cigna self-funding quote in the past 12 months and was surveyed regardless of whether or not they chose Cigna to administer their self-funded plan.

Employers’ knowledge of self-funding

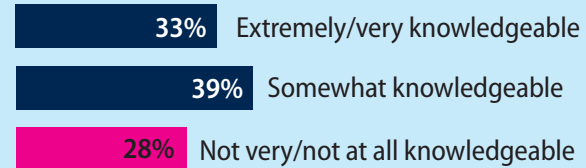
Employer size



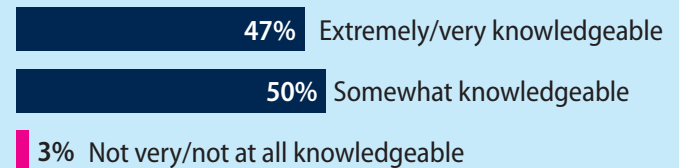
Number of locations



Before Cigna presentation



After Cigna presentation

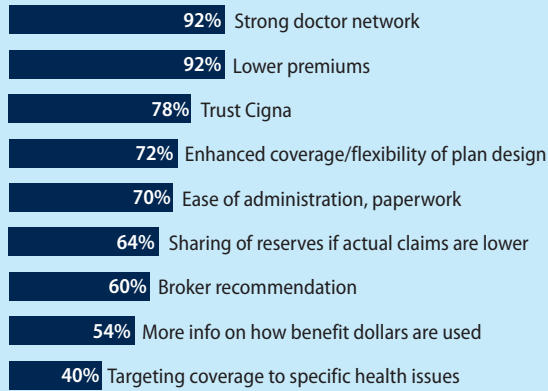


- Vast majority of respondents felt reviewing a Cigna self-funding quote was very helpful in raising their knowledge level.
- 47% indicated they were extremely or very knowledgeable following the presentation, and only 3% remained not very or not at all knowledgeable.

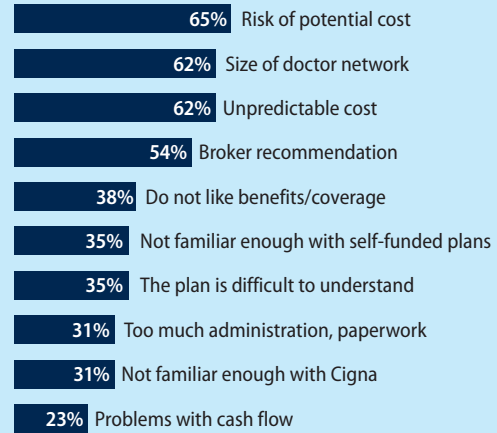
Influential factors

Employers who purchased a Cigna self-funded health plan, as well as those who did not choose Cigna, were asked to identify the specific factors that most influenced their final decision about a Cigna self-funding solution.

Employers who purchased Cigna self-funded products



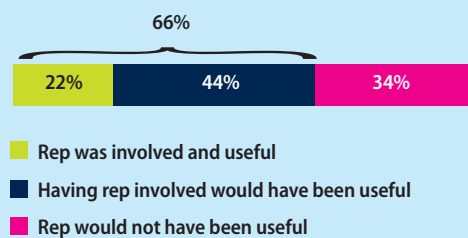
Employers who didn't purchase Cigna self-funded products



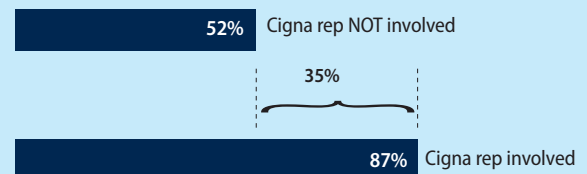
- Strong doctor network and lower premiums were the two most common reasons that influenced the employers who chose Cigna.
- Trusting Cigna, enhanced coverage/flexibility of plan design and ease of administration were also important factors.
- Risk of potential cost, size of doctor network and unpredictable cost were the three factors that most influenced employers who chose not to purchase Cigna.
- Broker recommendation was also an important factor.

Cigna's involvement

Survey participants were also asked about Cigna's participation in their self-funding decision-making process. Specifically, employers were asked about the value of a Cigna sales representative's involvement during a presentation of the Cigna self-funding quote.



Cases won by Cigna

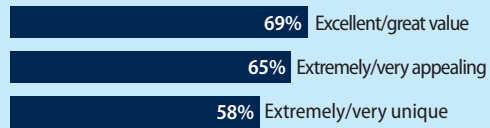


- The majority of respondents indicated that a Cigna sales representative was useful, or would have been useful, if involved in an in-person presentation or phone presentation.
- The survey also showed that Cigna's success rate was significantly higher when a Cigna sales representative was involved.

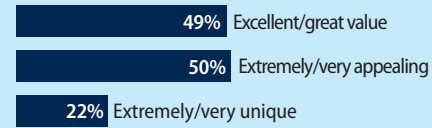
Cigna's value

Participating employers, and their brokers who serve them, were asked to evaluate Cigna's self-funding products, using the following criteria: Value, appeal and uniqueness.

Brokers evaluate Cigna self-funding



Employers evaluate Cigna self-funding



- The majority of brokers rated Cigna's self-funding products as extremely/very unique, extremely/very appealing and an excellent/great value.
- Half of all respondents rated Cigna's self-funding products as extremely/very appealing and an excellent/great value.
- A quarter of employers rated Cigna's self-funding products as extremely/very unique.

Funding solutions built with you in mind

Cigna works with employers to make the decision on funding easier – with funding solutions that offer flexibility in financing, plus opportunities to save money by improving health. We help you find the right option for you. And continue to work with you to help make sure your funding works the way you need it to.

If you would like to learn more about how Cigna's self-funding solutions can help your clients with control, insight and savings, please contact your local Cigna Sales Representative.



* In most states, Cigna administers self-funded plans to employers with as few as 25 employees. In North Carolina, Cigna administers self-funded plans only for employers with more than 25 employees. In New Hampshire, New York, Oregon and Utah, Cigna administers self-funded plans only for employers with more than 50 employees.

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