

A MULTI-YEAR APPROACH TO EMPLOYEE BENEFITS

Available to employers with fewer than 250 employees.¹

See how better health can grow your business

Cigna wants to help you grow your business by offering solutions designed to improve the health and productivity of your employees while maximizing your investments in your health plan. That's why we introduced Cigna Max Health – a comprehensive multi-year employee benefits solution.

- › Employers receive up to 4% medical plan renewal discount without complicated calculations
- › Employees can earn up to \$200 in health and wellness incentives – with fully automated tracking and distribution
- › Dedicated health improvement strategists help launch and grow multi-year approach
- › Cigna Max Health is available with fully insured, as well as Cigna Level FundingSM and Cigna Graded FundingSM plans

Recommended multi-year benefit strategy

	Year 1	Year 2	Year 3
Employers		2% or 4% off renewal ²	2% or 4% off renewal ²
Employees and Spouses	\$75 reward	\$125 reward	\$200 reward

Funding options

Cigna Max Health is available with multiple Cigna funding solutions.

Level FundingSM

Cigna's innovative self-funding solution, Level Funding, offers the advantages of robust claims reports and health plan benefit flexibility - all with fixed monthly payments.

Graded FundingSM

Graded Funding enables self-funded employers to pay for actual claim costs as they are incurred so if claims are lower than predicted, they enjoy immediate savings.

Fully Insured

Fully insured plans are ideal for businesses that prefer simplicity and protection.

Together, all the way.[®]



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

An easy to use, easy to understand program

Cigna Max Health is built on the Cigna MotivateMe® incentive program which rewards employees for taking steps to improve their health and make better health choices. Employees can easily track and see their rewards online, while employers get access to detailed reporting and dedicated service support.

Employers benefit from a multi-year employee benefits strategy

Cigna Max Health offers employers the ability to start in any of the levels, and progression over a three-year timeframe is at their pace.

	Level 1	Level 2	Level 3
Employer	Establish a wellness committee	Maintain a wellness committee Receive renewal discount ² if a certain percentage of employees earn at least \$75 in health and wellness incentives: 33% participation = 2% renewal discount 66% participation = 4% renewal discount MotivateMe program is included at no additional cost. Quote another Cigna product or service at renewal	Maintain a wellness committee Receive renewal discount ² if a certain percentage of employees earn at least \$125 in health and wellness incentives: 33% participation = 2% renewal discount 66% participation = 4% renewal discount Plus, MotivateMe program is included at no additional cost. Quote another Cigna product or service at renewal
Employees and Spouses	Rewards up to \$75 for: <ul style="list-style-type: none"> Preventive exam or OB/GYN exam (\$50) Online Health Assessment (\$25) 	Rewards up to \$125 for: <ul style="list-style-type: none"> Preventive exam or OB/GYN exam (\$50) Online Health Assessment (\$25) Online Health Coaching Programs (\$25) Self-reported - wellness activity (\$25) 	Rewards up to \$200 for: <ul style="list-style-type: none"> Preventive exam or OB/GYN exam (\$50) Online Health Assessment (\$25) Online Health Coaching Programs (\$25) Self-reported - wellness activity (\$25) Body Mass Index <30 (or improve weight 5%) & Cholesterol of <=239 & Blood Sugar <=100 mg/dl (or <=140 Non-Fasting) (\$25 each)

- **Simple administration** means all information on rewards and progress is available in the MotivateMe section of **MyCigna.com**. No tracking or work is required – we have it covered. Employers have the option to reward employees in the form of gift cards, debit cards or deposits into their Health Savings Account (HSA).³
- **Preventive care visits** are rewarded every year, because Cigna recognizes there is no substitute for smart health decisions employees make, including annual check-ups with their personal doctors. Plus, Cigna medical plans cover designated preventive care services at 100% when received from an in-network health care professional or facility.⁴

- **Expert support** through the dedicated Cigna health improvement strategists can help drive culture change, improve health and deliver health improvement programs that give companies a competitive advantage in the marketplace. The decision to purchase additional products on renewal still remains with the employer and there is no requirement to purchase. Cigna will provide a proposal with a quote on any additional Cigna product or service on renewal.



To learn more, please contact your local Cigna representative.

1. In most states, Cigna offers group insurance coverage to employers with 51 or more full-time employees, as well as administrative services for self-funded plans with as few as 25 full-time employees in most states. For more information about your state, contact your Cigna sales representative.

2. Discount is applied upon the first and second year renewal of current Cigna group insurance policy or administrative services agreement if program terms and conditions are met, subject to normal renewal rate changes. Renewal discount may not be available in all states and is subject to Cigna approval.

3. Incentives may be considered taxable income. Cigna is not responsible for lost or stolen gift cards. Gift cards are subject to merchant terms and conditions. HSA credit requires the employer to issue reward directly, based on activity completion information provided by Cigna.

4. Not all preventive care services are covered. For example, immunizations for travel are generally not covered. For a complete list of covered preventive care services, contact your Cigna representative. The availability of the Cigna Max Health program may vary by location and plan type and is subject to change. All group health insurance policies and health benefit plans contain exclusions and limitations. For costs and complete details of coverage, contact your Cigna sales representative.

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company (CHLIC), Connecticut General Life Insurance Company (CGLIC), and HMO or service company subsidiaries of Cigna Health Corporation, including Cigna HealthCare of Colorado, Inc., Cigna HealthCare of Connecticut, Inc., Cigna HealthCare of Florida, Inc., Cigna HealthCare of Georgia, Inc., Cigna HealthCare of Illinois, Inc., Cigna HealthCare of Indiana, Inc., Cigna HealthCare of St. Louis, Inc., Cigna HealthCare of North Carolina, Inc., Cigna HealthCare of New Jersey, Inc., Cigna HealthCare of South Carolina, Inc., Cigna HealthCare of Tennessee, Inc. (CHC-TN), and Cigna HealthCare of Texas, Inc. Policy forms: OK - HP-APP-1 et al (CHLIC), GM6000 C1 et al (CGLIC); TN - HP-POL43/HC-CER1V1 et al (CHLIC), GSA-COVER, et al (CHC-TN). The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc.

