

WHY IT'S BETTER TO BUNDLE

One health plan. One carrier. Many opportunities.

What does it mean to “bundle” your health benefits? Simply put, bundling means integrating your medical and pharmacy benefits, as well as stop-loss insurance with a single carrier.

Why is bundling so valuable for smaller to mid-size companies¹ like yours?

When you get your medical, pharmacy and stop-loss coverage from Cigna, there are many opportunities to save money, improve health outcomes, take advantage of more streamlined administration and protect your company from unexpected costs.

Keeping benefits and services unbundled can present several missed opportunities and increased risk.

MISSED OPPORTUNITY: Savings and efficiency



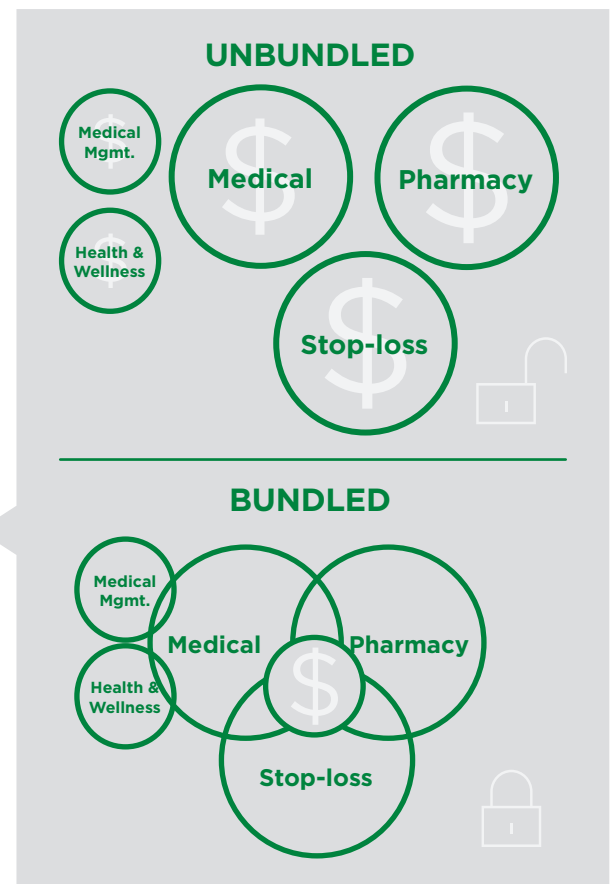
When you create a health benefits plan with more than one carrier, each additional carrier and vendor could add more cost, often in the form of administrative or redundant fees. Additionally, working with multiple vendors may lead to increased efforts to coordinate benefits, which may also lead to gaps in coverage and less security with your employees' health information.

Bundling your benefits with Cigna

- › Reduces possible security risks associated with information sharing between multiple vendors
- › Helps customers and clients save money² through coaching, engagement and support

What if your pharmacy plan could save you money?

Cigna clients save an average of **\$77 per member per year (PMPY) in medical cost savings** when plans are integrated.²



Together, all the way.®



MISSED OPPORTUNITY: Improving care and outcomes



When medical and pharmacy benefits aren't connected, it can be difficult to support customers and help them get the most appropriate care. There may also be increased financial risk and a potential for inconsistency in medications prescribed. Unlike stand-alone vendors who might focus only on drugs, Cigna has protocols and programs in place to holistically support customers when prescription medication is critical to a care treatment plan.

With integrated medical and pharmacy plans, Cigna also is in a better position to engage customers in health coaching opportunities. We've found that people who are unresponsive to traditional methods of engagement, like mail or phone, are more receptive to discussing help for chronic conditions and cost-saving opportunities when they call our pharmacy customer service for a routine inquiry.³

MISSED OPPORTUNITY: Protecting with stop-loss



Stop-loss insurance helps protect your company from a potential catastrophic claim. Bundling stop-loss insurance with your medical carrier can help ensure your company is not exposed to gaps in coverage between carriers. Without bundling, you may leave your company exposed to risks such as:

- › Expensive specialty drug payments (with Cigna, stop-loss also covers pharmacy benefits)
- › Long lag times on reimbursements, creating a potentially large cash drain
- › Terminal Protection that may not be included
- › Limitations on maximum reimbursement for claim types, such as transplants

- › Limitations on an individual lifetime stop-loss payment amount, which may not match the benefit design
- › Medical review policies that differ, placing your company at risk

At Cigna, claims that exceed ISL (individual stop-loss) undergo a full medical review prior to being paid.

Cigna believes the most effective way to control health care costs and improve overall health is to understand and manage the entire health experience. Bundling your medical, pharmacy and stop-loss benefits with one carrier is key to providing this holistic view and to managing a successful program.

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. For more information about your state, contact your Cigna sales representative.
2. Not all customers will save/savings are not always achieved.
3. Based on a Cigna 2015 study of a large national account showing 86% of the total savings opportunity of customers calling Cigna Home Delivery Pharmacy in Q2 2014 was associated with the customer's medical plan costs. will vary.



All stop loss insurance policies and group health benefit plans contain exclusions and limitations. For costs and complete details of coverage, contact your Cigna sales representative.

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