



GET BETTER TOGETHER

Cigna health plans and Methodist Le Bonheur Healthcare

At Cigna, we're on a mission to help improve the health, well-being and sense of security of all those we serve. That's why we're continually investing in relationships with quality providers and hospital systems that help us provide cost-effective solutions to employers and employees alike. And it's also why we're especially proud of our 22+ year relationship with Methodist Le Bonheur Healthcare – a hospital system in the Cigna network that truly stands out in the Memphis market for its quality, convenience and overall care experience.

Together with Methodist Le Bonheur Healthcare, Cigna can help deliver a quality, convenient and better overall health care experience. Here's how.

Methodist Le Bonheur Healthcare offers:



- › **Greater convenience**
More access points than any other hospital system in Memphis, including metropolitan locations



- › **Comprehensive care services,** such as:¹
 - 6 hospitals
 - 4 urgent care centers
 - Surgery centers, diagnostic and imaging centers
 - 34 primary care locations



- › **Quality, top-rated care**
Methodist Memphis Hospital has been named the Best Hospital in Memphis once again by *U.S. News and World Report*.

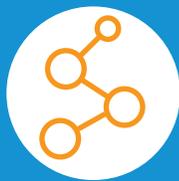


Together, all the way.®



Offered by Cigna Health and Life Insurance Company or Life Insurance Company of North America

Cigna offers:



› Flexible network options

- Open Access Plus (OAP) – offers a large national network of quality health care providers at competitive discounts
- LocalPlus® – a local network option covering TN and select other markets across the country that can potentially save 4% on total medical costs.²
- Cigna SureFit® – a focused network limited to providers in the Memphis metro area that can potentially save 10% on total medical costs.³

2%–3%

Lower medical costs

› 2%–3% lower medical cost trend among our national competitors⁴

Cigna has outperformed our national competitors for six years by helping employers achieve a lower medical cost trend



› Value-based arrangements

1 in 3 Cigna customers in Memphis are aligned with a primary care physician in a value-based arrangement - more than any other payer in Memphis.⁵



› Our new personalized service model – Cigna One Guide®

Combines the power and convenience of an app with the personal touch of live support, to help your employees engage in their health and get the most value from their plan



› Savings through integration

Benefits that work together – like medical and disability – to simplify and amplify care coordination. 8.4% disability durations reduced and a \$934 savings per year per engaged customer⁶

To learn more, contact your broker or a Cigna sales representative.

1. As of July, 2017. Subject to change.

2. Percentage of savings is estimated based on an internal Cigna study conducted in 2015 comparing Cigna's LocalPlus and LocalPlus IN plans with Cigna's Open Access Plus (OAP) and Open Access Plus IN (OAPIN) plans in Tennessee with the same benefit structure, deductibles, copay and out-of-pocket maximum limits. Savings are not guaranteed and will vary depending on plan design, geographic distribution and utilization patterns. Medical cost savings do not directly translate to rate or premium rates.

3. Percentage of savings is estimated based on an internal Cigna study conducted in 2016 comparing Cigna's SureFit network with Cigna's Open Access Plus (OAP) network in Tennessee assuming equivalent benefit structure, deductibles, copay and out-of-pocket maximum limits. Savings range represents the potential savings and is not guaranteed. Savings will also vary depending on plan design, geographic distribution and utilization patterns.

4. Based on 2010–2016 analyst calls; publicly available information. Data includes Cigna and top three national competitors' 2016 full-year earnings releases. Midpoint of communicated ranges for each company was used for comparison. Individual client results may vary.

5. Decision Resource Group, Memphis Market Overview of commercial membership as of January, 2016.

6. Cigna, "2015 Integrated Value Study." Based on National STD claims with Low Medical Risk Scores incurred 7/2014–12/2014. Excludes customers with associated LTD claims. May 2016. Individual customer/client results will vary.

Product availability may vary by location and plan type and is subject to change. All group insurance policies and group benefit plans contain exclusions and limitations. For costs and complete details of coverage, contact your Cigna representative.

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