

# HELP CLIENTS LOWER COSTS AND INCREASE HEALTH PLAN ENROLLMENT



## Cigna Accidental Injury, Critical Illness and Hospital Care Insurance with High-deductible Health Plans.

### Employers can help their employees be more financially protected - without increasing contributions

Adding voluntary benefits like Cigna's Accidental Injury, Critical Illness and/or Hospital Care insurance alongside your client's HDHP can play a key role in their company's employee benefits - helping to increase HDHP adoption and easing the transition for their employees. The cost savings associated with moving from a traditional core medical plan (like a PPO) to an HDHP with a savings option alongside employee-paid voluntary benefit plans can actually be less than the cost of the former traditional core standalone medical plan.

### Compare the savings

#### PPO vs. HDHP family medical plan average total annual premium

Both employers and employees can see instant premium savings when moving from a PPO plan to an HDHP\*.

	PPO CONTRIBUTION*	HDHP CONTRIBUTION*	PREMIUM SAVINGS
Employer	\$13,433	\$12,448	\$985
Employee	\$5,569	\$4,289	\$1,280
<b>TOTAL</b>	<b>\$19,002</b>	<b>\$16,737</b>	<b>\$2,265</b>

#### HDHP family medical plan average total annual premium + voluntary benefits

Employers and their employees can still save money on premium costs when they offer one or two additional voluntary benefits, such as Cigna Accidental Injury, Critical Illness or Hospital Care insurance alongside their HDHP compared to just offering a PPO plan.

	HDHP CONTRIBUTION*	+	ONE VOLUNTARY BENEFIT**	TOTAL	PREMIUM SAVINGS	TWO VOLUNTARY BENEFITS**	TOTAL	PREMIUM SAVINGS
Employer	\$12,448		\$0	\$12,448	<b>\$985</b>	\$0	\$12,448	<b>\$985</b>
Employee	\$4,289		\$325	\$4,614	<b>\$955</b>	\$650	\$4,939	<b>\$630</b>
<b>TOTAL</b>	<b>\$16,737</b>		<b>\$325</b>	<b>\$17,062</b>	<b>\$1,940</b>	<b>\$650</b>	<b>\$17,387</b>	<b>\$1,615</b>

\*Kaiser Family Foundation, "2016 Employer Health Benefits Survey," September 2016. Individual client/employee results will vary.

\*\*Cigna's book of business, average annual premiums for Accidental Injury, Critical Illness and Hospital Care family coverage as of April 2017.

**Together, all the way.®**



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