

QUALITY. AFFORDABILITY. WHOLE HEALTH.

The Cigna One HealthSM HMO¹ solution for Chicago

Chicago employers and their employees need a health plan that offers quality, affordability and access to providers who will help them improve their whole health. That's why we developed the Cigna One Health solution, designed exclusively for the Chicago area. With Cigna One Health, health care is coordinated – to help drive better outcomes and an improved experience.

The Cigna One Health difference

Flexible funding and plan designs

We offer traditional and alternative funding options that are paired with our integrated medical, pharmacy and behavioral health solutions to maximize savings. Flexible plan designs allow for an array of cost-sharing options and optional incentive programs are also available to meet the employer's objectives, utilization and risk profile.

High-performing physicians and academically affiliated facilities

More than 6,000 local providers² including well-respected academically affiliated medical centers as well as many physicians who take part in the Cigna Collaborative Care[®] program, help make it easy for your employees to find and access high-value care.

A coordinated care experience

By placing the customer at the center of their care plan, primary care providers (PCPs) coordinate care for each customer, acting as their medical champion. Cigna gives providers the information, insights and support to help provide the right care for the right value. It all adds up to a potential 20% total medical cost savings compared with a traditional OAP plan design.³



Health and wellness engagement

Our innovative tools and resources can help to create a culture of whole health and well-being. They are designed to work in tandem with Cigna One Health to help drive healthy behaviors, improve productivity and maximize savings.

Customer advocacy

With Cigna One Health, your employees choose a PCP who works best for their health care needs. The PCP coordinates all care, which helps to eliminate surprises, reduce costs and improve the customer experience.

Advanced reporting for informed decisions and cost predictability

Detailed performance reports help employers make more informed decisions and improve cost management year over year.

Potential
20%
Total Medical Cost
savings³

Together, all the way.[®]



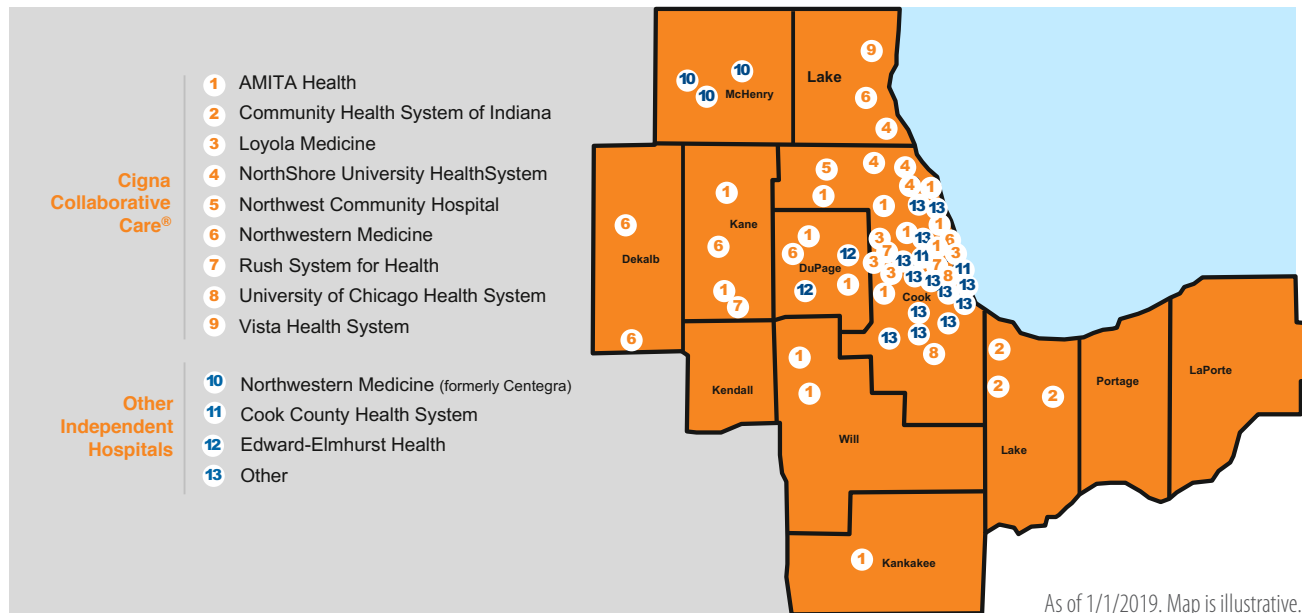
Offered by Cigna Health and Life Insurance Company, Cigna HealthCare of Illinois, Inc. or their affiliates.

Included for your employees, by design⁴

Cigna One Health can provide employees with access to the same Cigna tools and programs as our national plans to help make their health care easy and help them to lead healthy, productive lives.

- › Behavioral health coverage, including 24/7/365 crisis and emergency support by phone
- › MotivateMe[®] wellness reward program⁴
- › One Guide[®] service⁴
- › 24/7 live customer support
- › Cigna Telehealth Connection – virtual medical or behavioral visits nationwide
- › Lifestyle programs for smoking cessation, weight loss and stress management⁵
- › Access to emergency care when traveling away from home

Physicians and hospitals that are easy to find and access



Cigna One Health is our new approach to HMO health benefits designed to meet the needs of employers and their employees in the Chicago area. Flexible benefits, coordinated care and customer advocacy are packaged together to help provide more savings and value for employers – and quality care and whole health for their employees.



1. Cigna One Health sold as a fully insured health plan is sold as a HMO product under license by Cigna HealthCare of Illinois, Inc. Cigna One Health sold as a self-funded health plan is administered by Cigna Health & Life Insurance Company with network management services provided by Cigna HealthCare of Illinois, Inc. 2. Cigna internal analysis of contracted providers as of 10/1/2018. Subject to change. 3. Percentage of savings is estimated based on an internal national Cigna study conducted in 2018 comparing Cigna's One Health with Cigna's Open Access Plus (OAP) plans 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. 4. MotivateMe incentive program administration fees are included in the quote; client may opt-out of this program. One Guide service model is included with HMO plans and available as a buy-up under self-funded Network plans. Contact Cigna for details. 5. Included as component of Cigna Behavioral Health Coverage.

Product availability 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 details of coverage, contact a Cigna representative.

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company, Connecticut General Life Insurance Company, Cigna Behavioral Health, Inc., and HMO or service company subsidiaries of Cigna Health Corporation, including Cigna HealthCare of Illinois, Inc. The Cigna name, logo and other Cigna marks are owned by Cigna Intellectual Property, Inc. All pictures are used for illustrative purposes only.