



Whole-person health plans. Designed for mighty workforces. Powerful support available for smaller businesses.¹

Smaller businesses work hard. And a busy company means you need your employees to stay healthy and productive. You need a health plan that takes care of, not just their physical health, but their emotional well-being, too. Cigna created comprehensive whole-person health plans that include medical, pharmacy and mental health coverage. Having the right health plan can help you compete with larger companies for talent to grow your business.

- › **Quality:** Choose from large, nationwide networks or locally focused networks.² All with quality doctors and hospitals.
- › **Emotional health:** We include a large network of behavioral clinicians and comprehensive coverage for emotional health.
- › **Available:** Live customer service is available 24/7 for any questions or concerns.
- › **Affordable:** Select from a wide range of deductible, copay and coinsurance options, including high-deductible plans.
- › **Innovative:** Plans are available with Cigna Level FundingSM self-funded solution, designed specifically for smaller employers, in addition to traditional fully insured solutions.
- › **Personal:** Cigna One Guide[®] service combines helpful technology with empathetic human support to help your employees engage in their health.
- › **Simple:** Easy-to-use enrollment tools and direct access to benefit consultants who provide information to help employees with plan selection.

Whole person

Supporting body and mind with **24/7 live customer service + One Guide personalized one-on-one support**

Built for you

Plans designed for companies with **25-99** employees located in the U.S.¹

All-in-one

**Medical
+
Behavioral
+
Pharmacy
+**

Health engagement tools and resources that inspire action

Together, all the way.[®]

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Offered by Cigna Health and Life Insurance Company or its affiliates.

Cigna is leading the way with the **body & mind connection.**

Available

We're available for employees 24/7 – however and whenever they need us – with a full set of solutions engineered to work across physical health, mental health and medication.

Health Accelerated: Life Connectedsm

We support your employees' needs by addressing the five dimensions of total well-being: physical, emotional, social, financial and environmental.

Partnering and championing

We champion people for a healthier world.

- › **You** – We constantly keep an eye on your total benefits investment and provide coordinated advice to help you meet your goals.
- › **Your employees** – We give them the tools and support they need to make informed choices about their health and care.
- › **Physicians** (and other partners in health) – We help them reach quality and cost targets.
- › **Communities** – We are dedicated to making a difference in your community because your employees and their families are affected by their environments.



Contact your broker or Cigna representative to learn how our health plans for smaller businesses can help improve the well-being and productivity of your employees.

Network options and health savings accounts

- › Open Access Plus is a large national network with over 970,000 health care providers.³
- › LocalPlus®, a more affordable, limited network available in certain markets, is designed to offer more savings.⁴
- › The option to include integrated health savings accounts with a single custom website, debit card and automatic payment.

Cigna Level Fundingsm: Predictability and savings

- › Renewing clients earn surplus back when claims are lower than predicted.
- › Consistent monthly payments regardless of claims.
- › Client specific claims reports to track spending.

One Guide® helps employees get and stay healthy with more engagement

10% lower out-of-network claims⁵

21% more people in chronic condition coaching⁶

133% higher use of preventive care⁶

1. In most states, Cigna offers group insurance coverage to employers with more than 50 full-time employees, as well as administrative services for self-funded plans with as few as 25 full-time employees.

2. Network and funding options vary by market.

3. Cigna's internal Central Provider File (CPF) as of March, 2019. Subject to change.

4. This plan provides access to a network that is smaller than Cigna's national Open Access Plus (OAP) Network. In this plan customers have access to in-network benefits only from the providers in the LocalPlus Network when in a LocalPlus Network service area. Please consult the limited network directory or visit the online directory at Cigna.com to determine which providers are included in the LocalPlus Network. For a paper copy, contact your Cigna representative.

5. Cigna 2018 National Book of Business study of medical customers who have Cigna pharmacy and behavioral benefits vs. those with Cigna medical only. Average annual per member per year (PMPY) – Results may vary.

6. Cigna 9/2018 analysis of One Guide and non-One Guide populations using 2017 data.

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 complete details of coverage, contact your Cigna representative.

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