

Getting ready OE 2022

Open Enrollment 2022

Individual & Family Plans (IFP)



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



Agenda

1. Welcome
2. Cigna Value
3. Customer Programs & Services
4. Customer Plan Solutions
5. Cigna Pharmacy
6. Broker Tools
7. Market Review
8. Q & A



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Who We Are

We are a global health service company dedicated to providing whole person services and solutions

Our Mission

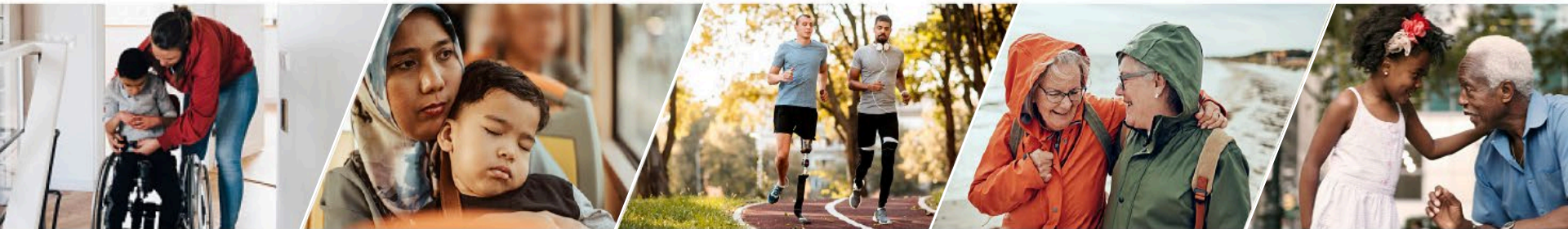
To improve the health, well-being and peace of mind of those we serve

Our Role

To be champions for our customers and our communities



Cigna strategy



affordable

We build on our leading, differentiated position to lower the total cost of care.

predictable

We take surprise out of the system and help people make informed health care choices.

simple

We make it easier for the people we serve to get the care they need.

Getting ready OE 2022

IFP
Customer Programs and Services



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Exceptional service from Personal Guides

Cigna One Guide OE 2022

Cigna One Guide®

Combining digital technology with personalized service to help customers **take control** of their health.



- ✓ **Customers can reach a personal guide by calling the Cigna Customer Service number – 866.244.6224 – found on their Cigna Medical ID card.**

- ✓ **When it matters most**

- Finding quality care
- Avoiding unexpected bills
- Understanding how to get the most from the plan
- Getting treatment decision support
- Managing life-changing diagnoses

- ✓ **Applying expertise to understand the customer's needs**

- Providing customers with an empathetic, proactive, and personal experience
- Connecting with the right providers at the right time
- Innovating with a test and learn approach

Continuing to lead the way

Cigna Virtual Care OE 2022

Cigna Virtual Care

Care for minor medical conditions, wellness screenings, dermatology and behavioral health needs.

✓ QUALITY

- Board-certified health care providers

✓ COST EFFECTIVE

- Affordable options

✓ CONVENIENT

- Customer can take appointment from their phone, tablet, or computer
- Prescriptions can be sent directly to a local pharmacy
- Adult and pediatric care for medical¹

✓ EASY

- 24/7/365 for medical (holidays and weekends)
- Access from home, work, on the go or when traveling in the US
- Connect via phone or secure video-chat



Easy and convenient access to virtual care for the customer.

1. For Virtual Wellness screenings, available to Cigna members who are aged 18+. For Virtual Dermatology, Cigna customers of all ages can use. For Virtual Behavioral, MDLIVE providers will only see patients age 10 and over with parent or guardian attestation to treatment at the beginning of treatment. They do not need to attend the entire session unless the provider recommends it.

Note: Cigna provides access to Dedicated virtual care through a national telehealth provider, MDLIVE located on myCigna, as part of your health plan. Providers are solely responsible for any treatment provided to their patients. Video chat may not be available in all areas or with all providers. This service is separate from your health plan's network and may not be available in all areas. **\$0 virtual care benefit for minor acute medical care not available for all plans. HSA plans and non-minor acute medical care may apply a copay, coinsurance or deductible. Virtual care does not guarantee that a prescription will be written.** Refer to plan documents for complete description of virtual care services and costs, including other telehealth/telemedicine benefits. For customers a primary care provider referral may be required for specialist virtual visits.



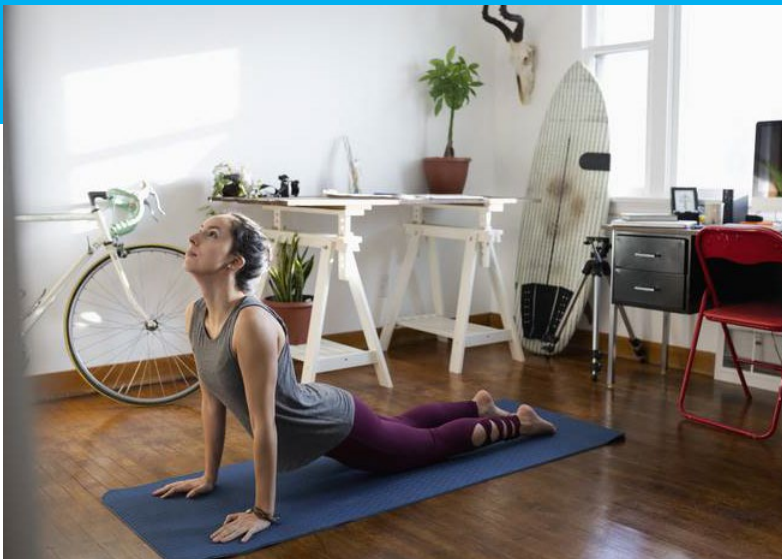


Customer Loyalty Program available to all IFP Medical service areas in 2022!

Take Control Rewards OE 2022

Take Control Rewards program

Available in *all* IFP Medical service areas for Open Enrollment 2022!



Customers can complete actions and earn rewards through Cigna's **Take Control Rewards** loyalty program!

- ✓ The customer can earn up to **\$275** in points for completing actions such as:
 - Create a myCigna account
 - Complete a wellness exam
 - Learn about their benefits
- ✓ Points can be exchanged for experiences, merchandise, sporting goods, entertainment options, and awards like:
 - Fitbit®
 - Roku®
 - Costco Membership
 - Visa® reloadable debit card
- ✓ Available to new and returning IFP medical policyholders over age 18.

Note: The Cigna Take Control RewardsSM Program is available in all states to all primary subscribers that are active Cigna medical Individual and Family Plan policy holders and who are 18 years of age or older. All rewards may be considered taxable income. Customer should contact personal tax advisor for details. Program participation along with redeeming rewards is dependent on qualifying premiums being current and fully paid.

Program will be available in all IFP Medical Service areas beginning in mid-January.

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Getting ready OE 2022

**IFP
Customer Plan Solutions**



Offered by Cigna Health and Life Insurance
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New solutions for 2022!

Cigna Asthma COPD Care plans OE 2022

Cigna Enhanced Asthma COPD Care Plans

New in 2022!

✓ **New Cigna Enhanced Asthma COPD Care plan offers lower cost sharing on select Asthma or COPD medications and \$0 copay for select respiratory care benefits**

- Pay no more than a **\$10 copay** with deductible waived for **Generic** Asthma or COPD prescription medications
- Pay no more than a **\$20 copay** with deductible waived for **Preferred Brand** Asthma or COPD prescription medications, such as:
 - **\$0** and deductible waived for Pulmonary Rehabilitation services
 - **\$0** and deductible waived for select Pulmonary Function Tests
 - **\$0** and deductible waived for Supplemental Oxygen



Notice for North Carolina residents: Customer actual expenses for covered services may exceed the stated coinsurance percentage or copayment amount because the actual provider charges may not be used to determine plan and member payment obligations.

Product availability may vary by location and plan type and is subject to change. Plans contain exclusions and limitations and are not available in all areas. For costs and details of coverage, review plan documents.



Enhanced solutions for 2022!

Cigna Enhanced Diabetes Care plans OE 2022

Diabetes care solutions for all Cigna health plans

Making diabetes care simple and affordable for customers



✓ **All Cigna health plans offer select diabetic supplies, labs and exams at no extra cost to the customer.**

All Cigna health plans include:

- **\$0** for diabetes management education¹
- **\$0** for certain labs and exams, such as:¹
 - A1C test
 - Retinal eye exam
 - Nephropathy screening
- **\$0** for covered diabetic supplies on the Cigna Prescription Drug List, such as:¹
 - Test strips for blood glucose monitors
 - Visual reading and urine test strips
- Pay no more than **\$25** for a 30-day supply, or **\$75** for a 90-day supply, of these insulin and diabetes medications^{2,3}:
 - Insulins: Basaglar, Humalog, Humalog Mix, Humulin

1. If you participate in HSA plan, you'll need to meet your HSA-plan deductible before your cost-share is \$0 for diabetes care benefits.

Notice for North Carolina residents: Customer actual expenses for covered services may exceed the stated coinsurance percentage or copayment amount because the actual provider charges may not be used to determine plan and member payment obligations. Product availability may vary by location and plan type and is subject to change.

Cigna Enhanced Diabetes Care Plans

Available¹ for customers with a more advanced form of diabetes

✓ **This plan includes the same diabetes benefits included in all Cigna health plans, plus it adds even greater savings with no cost diabetes supplies and services listed below.**

- **\$0** for diabetes-related equipment:
 - Certain branded insulin pumps
- **\$0** for preferred insulins and other diabetes medications:
 - Insulins: Basaglar, Humalog, Humalog Mix, Humulin
 - Non-Insulins: Farxiga, Trulicity, Xigduo XR
- **\$0** for diabetic supplies, such as:
 - Infusion pump maintenance
 - Infusion sets
 - Skin preparation supplies
- **\$0** for additional plan benefits:
 - Nutritional Counseling
 - Routine Diabetic Foot Care



¹. Not available in CO.



Enhanced for 2022!

Off Exchange Only plans OE 2022

Off Exchange Only options

We're expanding our Off Exchange only offerings in 2022!¹

Off Exchange Only *bronze*, *silver*, and *gold* plans are available

- **More affordable** price point versus Off Exchange mirror plans
- Added **HSA-compatible plans** at *Bronze* level to provide more varied options and increased appeal for financially savvy customers
- *Silver* Plan designs highlight **robust and lean** options²
- *Gold* Plan designs may appeal to customers that have funds provided through an **employer** and are looking to purchase an IFP ACA-compliant plan



1. Please see Plan Documents for detailed information. No Off-exchange Only plan options available in GA and MS.

2. CO offers separate off-exchange only plans to meet state requirements.

Getting ready OE 2022

IFP Cigna Pharmacy



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



OE 2022 Cigna Pharmacy



- ✓ **Convenient home delivery** with Express Scripts® Pharmacy, Cigna's home delivery pharmacy
- ✓ **Cigna National Network**
 - Access to more than **67,000** pharmacies
 - **30-day supply** of a medication at any in-network **retail** pharmacy
- ✓ **Affordability** for insulin and some non-insulin medications with the **Cigna Patient Assurance Program^{SM1}**
- ✓ **Affordable** Rx copays on all tiers²
- ✓ **Easily search formularies** on Cigna.com and myCigna.com
- ✓ **Continued value to customers** with programs such as Cigna Medication Coaching Program, Enhanced RxSavings Messenger/Prescription Cost Savings Program, and My Medications

1. Tier 3 Preferred insulin only. Not available for customers on the Enhanced Diabetes Care Plan.

2. Please see Plan Documents for detailed information.



The Broker Portal

Cignaforbrokers.com



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Company, or its affiliates.



CignaforBrokers.com

The Homepage

- ✓ Use the quick links for a streamlined experience

The screenshot shows the CignaforBrokers.com homepage. At the top is the Cigna logo and a navigation bar with links: Home, Resource Center, Quote & Enroll, Book of Business, Workbench, Commissions, and Search for a Customer. Below the navigation bar is a large banner image of two hands shaking. Overlaid on the banner is a white box with the text 'Welcome to CignaforBrokers' and 'The information, tools, and resources you need to manage your business, all in one place.' Below this box is a 'Quote & Enroll' link with a red arrow pointing to it. Below the banner is a light blue box with an information icon and the title 'On Marketplace Data Matching Issues Guidance:'. The text inside states that CMS has released a broker guide for navigating inconsistencies in Marketplace data and provides a link to 'DMI Training video for Brokers'. At the bottom of the page are two columns. The left column is titled 'I Want To...' and contains links: 'Find a Doctor or Dentist', 'Find Rx Medications', 'Resource Center', 'Cigna Producer News', 'Documents and Forms', 'Other Individual Products', 'Instructional Materials', 'Cigna Contacts', and 'Frequently Asked Questions'. Red arrows point to 'Find a Doctor or Dentist' and 'Documents and Forms'. The right column is titled 'Latest News' and contains four news items, each with a small image and text: 'April 16, 2020 COVID19 Broker FAQs', 'April 3, 2020 CIGNA EXPANDS COVID-19 COVERAGE AND SERVICES FOR ALL IFP CUSTOMERS', 'March 26, 2020 Cigna covers cost of COVID-19 tests for customers', and 'March 25, 2020 WE HAVE OUR CUSTOMERS COVERED'. A fourth news item from November 13, 2019, is partially visible at the bottom: 'Plans That Match Their Needs'.


CignaforBrokers.com

Pending Payment

int2.cignaforbrokers.com/web/pending-enrollment

Welcome, CORPNAME CORPLNAME (166100)

Security Profile Contact Logout

 Home Resource Center Quote & Enroll Book of Business Enrollment Dashboard Commissions

Listing by Broker of Customers not paid will be 3 days lag.

Filter **Export**

On Marketplace Pending Filter

Writing Agent ID:

Writing Agent Name:

Customer First Name:

Customer Last Name:

Marketplace Application Number:

State:

Clear **Apply**

On Marketplace Pending

Total results: 18 Display: Up to 50 results

State	Agency Cigna ID	Agency/Primary Name	Writing Agent Name	Writing Agent NPN	Writing Agent Cigna ID	Customer First Name	Customer Last Name	Marketplace Application Number	Plan Name	CSR	City	Region	Zip	Customer
FL	166100	DONOFRIO TINALLI HEAVRINSCHOO... QVLGRL	CLAIBORNE CHTAIBA		438968	ALARCONMARTL...	ANDES	2KD971	Cigna Connect 0-4A	CSR 94	BOYNTON BEACH	Palin Beach	33435	EML17356
FL	166100	DONOFRIO TINALLI HEAVRINSCHOO... QVLGRL	CLAIBORNE CHTAIBA		438968	HAUK	LLANESAVILA	2KD971	Cigna Connect 0-4A	CSR 94	BOYNTON BEACH	Palin Beach	33435	EML17356
FL	166100	DONOFRIO TINALLI HEAVRINSCHOO... QVLGRL	CLAIBORNE CHTAIBA		438968	DANIELSRODNEY	TURNBULL	9K2T03	Cigna Connect 0-4A	CSR 94	BOCA RATON	Palin Beach	33486	EML31401
IL	166100	DONOFRIO TINALLI HEAVRINSCHOO... QVLGRL	CLAIBORNE CHTAIBA		438968	KEPLER	SANCHEZ	0E381R	Cigna Connect 6750	BASE	WILLOW SPRINGS	Chicago	60480	EML23591
IL	166100	DONOFRIO TINALLI	CLAIBORNE CHTAIBA		438968	MONOZ	IBARRAREYNA	SDT841	Cigna Connect	CSR 87	MORRIS	Grundy, Kankakee,	60450	EML33671



CignaforBrokers.com

Producer Link

The screenshot shows the CignaforBrokers.com website. At the top is the Cigna logo and a navigation bar with links: Home, Resource Center (highlighted), Quote & Enroll, Book of Business, Workbench, and Search for a Customer. Below this is a secondary navigation bar with links: Cigna Contacts, Producer News, Instructional Materials, Other Individual Products, Documents & Forms, My Producer Information, and FAQs.

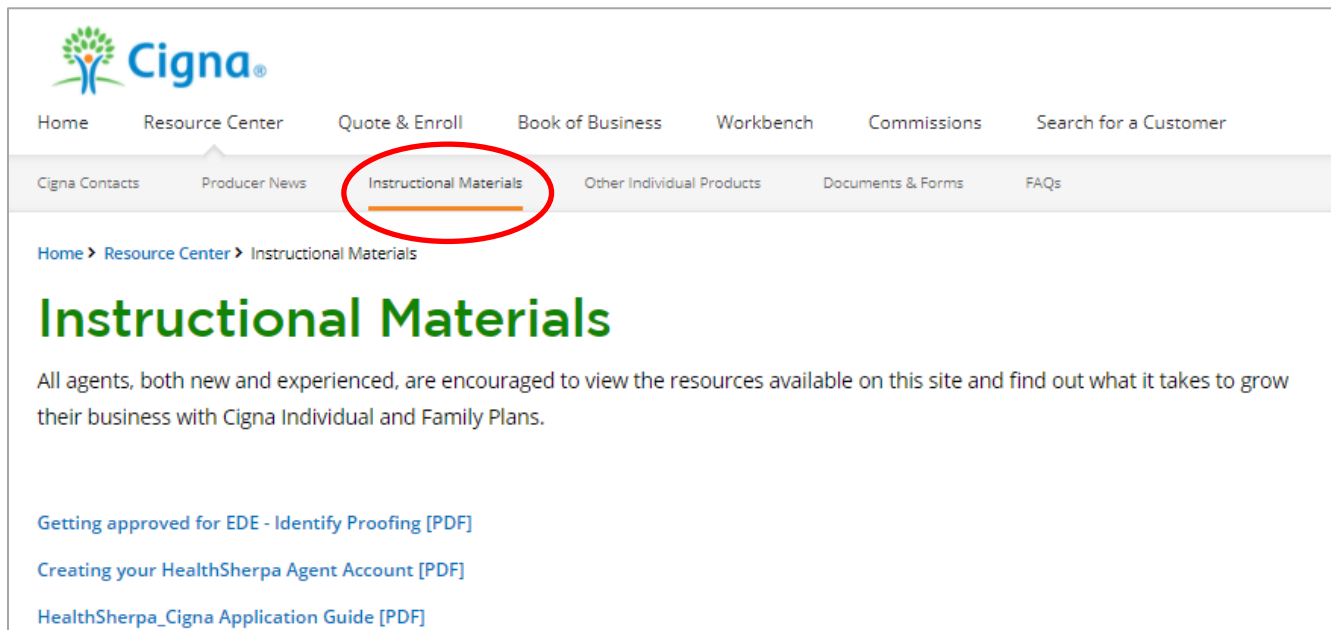
The main content area features a large green circular icon with a folder symbol and the heading "Resource Center". Below this is a section titled "Featured Tools" containing four buttons: "Find a Doctor or Dentist", "Find Rx Medications", "Create My ProducerLink" (circled in red), and "Find Documents and Forms".

Below the "Featured Tools" section are six tiles arranged in a 3x2 grid:


- Cigna Contacts**: Your Cigna call numbers and business contact information.
- Cigna Producer News**: Latest news and updates regarding selling Cigna Individual products.
- Instructional Materials**: View instructional materials for selling Cigna individual products from your portal.
- My Producer Information**: View or edit the information we have on file for you in our producer system.
- FAQs**: Have questions? Find answers here.
- Other Individual Products**: More information about other Cigna Individual products.

CignaforBrokers.com

Instructional Materials



The screenshot displays the CignaforBrokers.com website. At the top is the Cigna logo. Below it is a navigation bar with links: Home, Resource Center, Quote & Enroll, Book of Business, Workbench, Commissions, and Search for a Customer. A secondary navigation bar contains links: Cigna Contacts, Producer News, Instructional Materials (highlighted with a red circle and an orange underline), Other Individual Products, Documents & Forms, and FAQs. Below the navigation bar is a breadcrumb trail: Home > Resource Center > Instructional Materials. The main heading is 'Instructional Materials' in green. Below this is a paragraph: 'All agents, both new and experienced, are encouraged to view the resources available on this site and find out what it takes to grow their business with Cigna Individual and Family Plans.' At the bottom are three links: 'Getting approved for EDE - Identify Proofing [PDF]', 'Creating your HealthSherpa Agent Account [PDF]', and 'HealthSherpa_Cigna Application Guide [PDF]'.



Home Resource Center Quote & Enroll Book of Business Workbench Commissions Search for a Customer

Cigna Contacts Producer News **Instructional Materials** Other Individual Products Documents & Forms FAQs

[Home](#) > [Resource Center](#) > Instructional Materials

Instructional Materials

All agents, both new and experienced, are encouraged to view the resources available on this site and find out what it takes to grow their business with Cigna Individual and Family Plans.

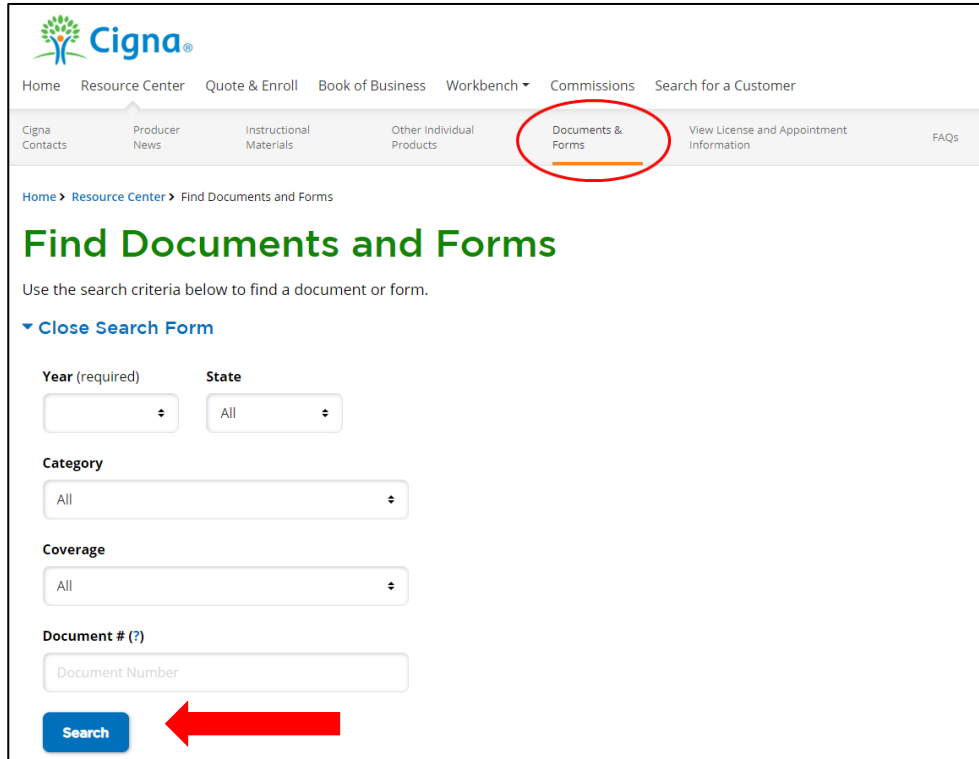
[Getting approved for EDE - Identify Proofing \[PDF\]](#)


[Creating your HealthSherpa Agent Account \[PDF\]](#)

[HealthSherpa_Cigna Application Guide \[PDF\]](#)

CignaforBrokers.com

Documents and Forms



 Cigna®

Home Resource Center Quote & Enroll Book of Business Workbench Commissions Search for a Customer

Cigna Contacts Producer News Instructional Materials Other Individual Products **Documents & Forms** View License and Appointment Information FAQs

Home > Resource Center > Find Documents and Forms

Find Documents and Forms

Use the search criteria below to find a document or form.

▼ [Close Search Form](#)

Year (required) **State**

Category

Coverage

Document # (?)

Getting ready OE 2022

2022 IFP Market Footprint



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



2022 IFP footprint

- **Arizona:** Phoenix with **Expansion** into Gila, Pinal, and Yavapai counties
- **Colorado:** Denver Metro and Boulder
- **Florida:** Palm Beach, Collier, Leon, Lake, Seminole, Orange, Osceola, Broward, Indian River, Martin, St. Lucie, and **Expansion** into Miami-Dade
- **Georgia:** **NEW state** including 45 counties (including Atlanta!)
- **Illinois:** Chicago and Chicago Plus Northwestern
- **Kansas:** Kansas City and Wichita
- **Mississippi:** **NEW state** including 31 counties
- **Missouri:** Kansas City, St. Louis, and Boone
- **North Carolina:** Raleigh/Durham and Broad
- **Pennsylvania:** **NEW state** including 5 counties in Liberty Valley
- **Tennessee:** **New Single service area** in Chattanooga, Jackson, Knoxville, Memphis, Nashville, and TriCities
- **Utah:** Salt Lake/Provo
- **Virginia:** Richmond with **Expansion** into 4 new counties and Northern VA with **Expansion** into 4 new counties

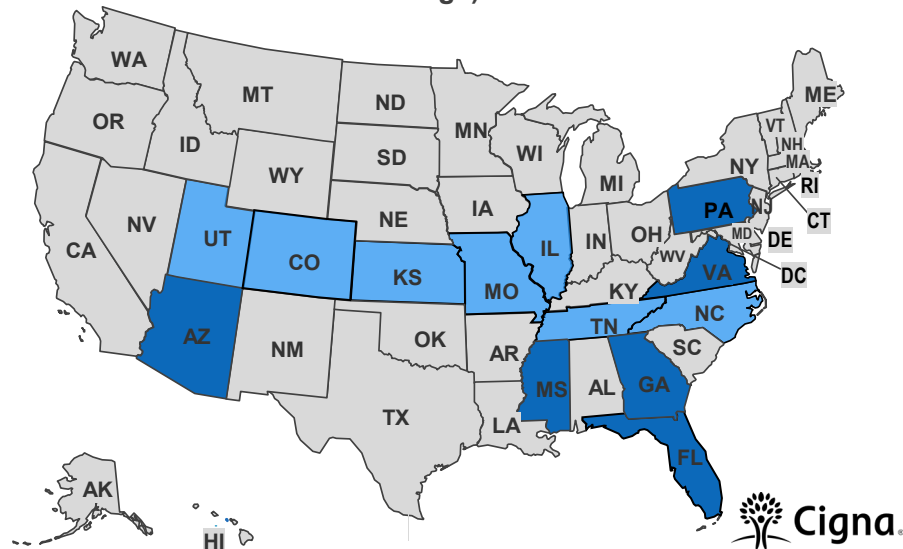
OE 2022 Plan availability for both ON and OFF the Federal Facilitated Marketplace (FFM) and state based exchanges

Returning: CIGNA CONNECT, CIGNA PLUS, CIGNA CONNECT BROAD

IFP will participate in 13 states in 2022

■ On & Off Exchange in 2022

■ New & Expansion states in 2022 (On & Off Exchange)



Plan Highlights

This is subject to regulatory approval for 2022

	Connect 6800 Enhanced Diabetes Care	Connect 6750	Connect 2900	Connect 4000
Annual Deductible	\$6,800 / \$13,600	\$6,750 / \$13,500	\$2,900/ \$5,800	\$4,000 / \$8,000
Annual out-of-pocket Max	\$8,700 / \$17,400	\$8,700 / \$17,400	\$8,700 / \$17,400	\$8,700 / \$17,400
Primary Care	You pay \$45 deductible waived	You pay \$35 deductible waived	You pay \$30 deductible waived	You pay \$15 deductible waived
Specialist Care	You pay \$90 deductible waived	You pay \$80 deductible waived	You pay 50% after deductible	You pay \$75 deductible waived
Lab, X-Ray, and Ultrasound	You pay 40% after deductible	You pay 50% after deductible	You pay 50% after deductible	You pay 40% after deductible
Emergency Room	You pay 50% after deductible	You pay 50% after deductible	You pay 50% after deductible	You pay 40% after deductible
Urgent Care	You pay 40% after deductible	You pay \$40, deductible waived	You pay \$30 deductible waived	You pay \$35 after deductible
Tier 1 / Tier 2	You pay 0% after deductible	\$3 / 50% after deductible	\$3 / \$20 deductible waived	\$3 / \$20 deductible waived
Tier 3 / Tier 4	0% after deductible	50% after deductible	50% after deductible	\$75 ded. waived / 50% after ded.
Preferred Insulin	You pay \$0 deductible waived	You pay \$25 deductible waived	You pay \$25 deductible waived	You pay \$25 deductible waived



Plan Highlights

This is subject to regulatory approval for 2022

	Connect 2900 100-150% FPL	Connect 2900 150-200% FPL	Connect 2900 200-250% FPL
Annual Deductible	\$0	\$0	\$1,400 / \$2,800
Annual out-of-pocket Max	\$2,500 / \$5,000	\$2,900 / \$5,800	\$6,950 / \$13,900
Primary Care	You pay \$0	You pay \$10	You pay \$10 deductible waived
Specialist Care	You pay 5%	You pay 25%	You pay 40% after deductible
Lab, X-Ray, and Ultrasound	You pay 5%	You pay 25%	You pay 40% after deductible
Emergency Room	You pay 50%	You pay 50%	You pay 50% after deductible
Urgent Care	You pay \$15	You pay \$20	You pay \$30 deductible waived
Tier 1 / Tier 2	\$2 / \$10	\$3 / \$15 deductible waived	\$3 / \$20 deductible waived
Tier 3 / Tier 4	\$5% / you pay 50%	25% / you pay 50% after deductible	40% / 50% after deductible
Preferred Insulin	You pay \$25	You pay \$25	You pay \$25



What to know

- Condition Specific Plans
- RX Co-pays. Tier 1 at \$0 or \$3
- First dollar benefit on bronze plans
- \$0 Bronze Plans in almost all market fro 100-200% FPL

• Arizona

- Cigna Medical Group in market
- Banner, Honor, Dignity all INN
- Expansion within Phoenix

• Colorado

- Price leader in Greeley

• Florida

- Expansion into Miami Dade
- Baptist is our core anchor partner

• Georgia

- New state with entrance into Atlanta/Athens region
- Wellstar & Piedmont Partners

• Illinois

- Northwestern partnership
- Cheaper than Blues PPO

• Mississippi

- Price leader throughout the state
- Memorial & Singing River in the Gulf Coast

What to know

- **Missouri**
 - BJC and Wash U core partners
- **North Carolina**
 - In 85% of the state
 - Duke/Wake Med partnership in Raleigh Durham
 - Strong price in rural areas against the blues.
- **Pennsylvania**
 - New state expansion in the 5 Philadelphia counties.
 - UPENN is core partner

- **Tennessee**
 - Only National carrier with Vanderbilt
 - Low cost plan in Tri Cities
 - Statewide network within all service areas.
- **Virginia**
 - Strong brand loyalty in the market
 - INOVA in NoVA is anchor partner
 - VCU in Richmond

Cigna Dental

2021-2022

Stand Alone Dental



DPPO Advantage Network

Access and Convenience

- ✓ **92,700+ credentialed** dentists and specialists across **309,000+** locations nationwide
- ✓ No need to submit claims if using a participating dentist
- ✓ No balance billing for services when seeing a Cigna DPPO Advantage provider
- ✓ No primary dentist selection required



On Demand, Digital Support

- ✓ One-stop plan access at **myCigna.com** or on the **myCigna®** App¹
- ✓ Help choosing the right dentist with the Brighter Score®² feature
- ✓ 24/7/365 customer service
- ✓ Cigna Healthy Rewards® for access to exclusive discounts on health and wellness programs and services.

1. Download and use of the myCigna® mobile app is subject to app terms and conditions and the online store from which it is downloaded. Standard mobile phone carrier and data usage charges apply.
2. Brighter features may vary by dentist. These and other dentist directory features are for educational purposes only and should not be the sole basis for decision-making. They are not a guarantee of the quality of care that will be provided to individual patients, and you should consider all relevant factors when selecting a dentist.



Cigna Dental Plans Offered

Cigna Dental Preventive

Covers Class I **preventive and diagnostic services at 100%** with a \$0 deductible, when visiting a Cigna DPPO Advantage provider. This plan has a national average premium of **\$19¹**.

Cigna Dental 1000

Covers eligible Class I, II & III services up to **\$1,000**, after deductible and applicable waiting periods² are met, when visiting a Cigna DPPO Advantage provider. This plan has a national average premium of **\$33¹**.

Cigna Dental 1500

Covers eligible Class I, II & III services up to **\$1,500**, after deductible and applicable waiting periods² are met, when visiting a Cigna DPPO Advantage provider. Includes a **\$1,000 lifetime orthodontia** benefit. This plan has a national average premium of **\$39¹**.

Each Cigna Stand Alone Dental Plan includes a 15% discount for each additional eligible dependent.³

1. Premiums vary by geographic area. Sample rates shown reflect single coverage. Cigna internal data as of July 2021.
2. Waiting periods are waived for those with 12 months of qualified continuous prior insurance coverage.
3. For each subsequent member added to a primary policy, a 15% discount is applied to the standard rate. Discount is automatically applied in the quote tool.



IFP Contacts

Broker Portal:

[CignaforBrokers.com](https://www.Cigna.com/IFPbrokers)

Broker Landing page:

<https://www.Cigna.com/IFPbrokers>

Broker Contacts:

Nicholas.Cioppa@Cigna.com

AgentLicensingISG@Cigna.com

ProducerCommissions@Cigna.com

Billing and enrollment:

Phone: 877.244.6215, Fax: 877.484.5968

Competitive commissions

To help build your book of business

Quick Links:

[Cigna.com/ifp-drug-list](https://www.Cigna.com/ifp-drug-list)

[Cigna.com/lifp-providers](https://www.Cigna.com/lifp-providers)

[Cigna.com/individual/payment](https://www.Cigna.com/individual/payment)

Broker Support:

8 am – 8 pm EST, M-F

877.Cigna15 (877.244.6215)

Email: DASH@Cigna-IFP.com

