

Welcome to Open Enrollment 2024!

Cigna Healthcare Individual and Family Plans (IFP)

National Training



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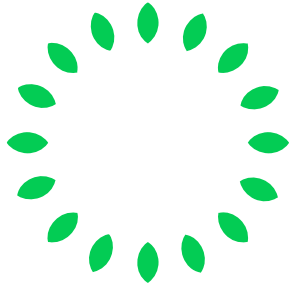
Agenda

- 01 Our Values
- 02 Cigna Member Value
- 03 2024 IFP Footprint
- 04 2024 Product Portfolio
- 05 2024 Plans
- 06 Market Insights & Takeaways
- 07 Broker Resources
- 08 Q&A

Our Values



Who is Cigna?



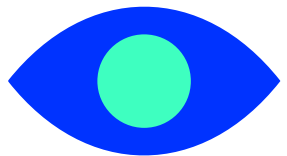
OUR IDENTITY

We are trailblazers, relentlessly partnering and innovating solutions for better health.



OUR MISSION

Improve the health and vitality of those we serve.



OUR VISION

A better future built on the vitality of every individual and every community.



A photograph of a woman with short grey hair hugging a young child from behind. They are sitting on a blue couch in a bright room with large windows in the background. The image is framed by a large green semi-circle at the top and a large blue semi-circle at the bottom.

drive **to** 2025

GOALS

IMPROVE THE **HEALTH**
OF THE LIVES WE TOUCH

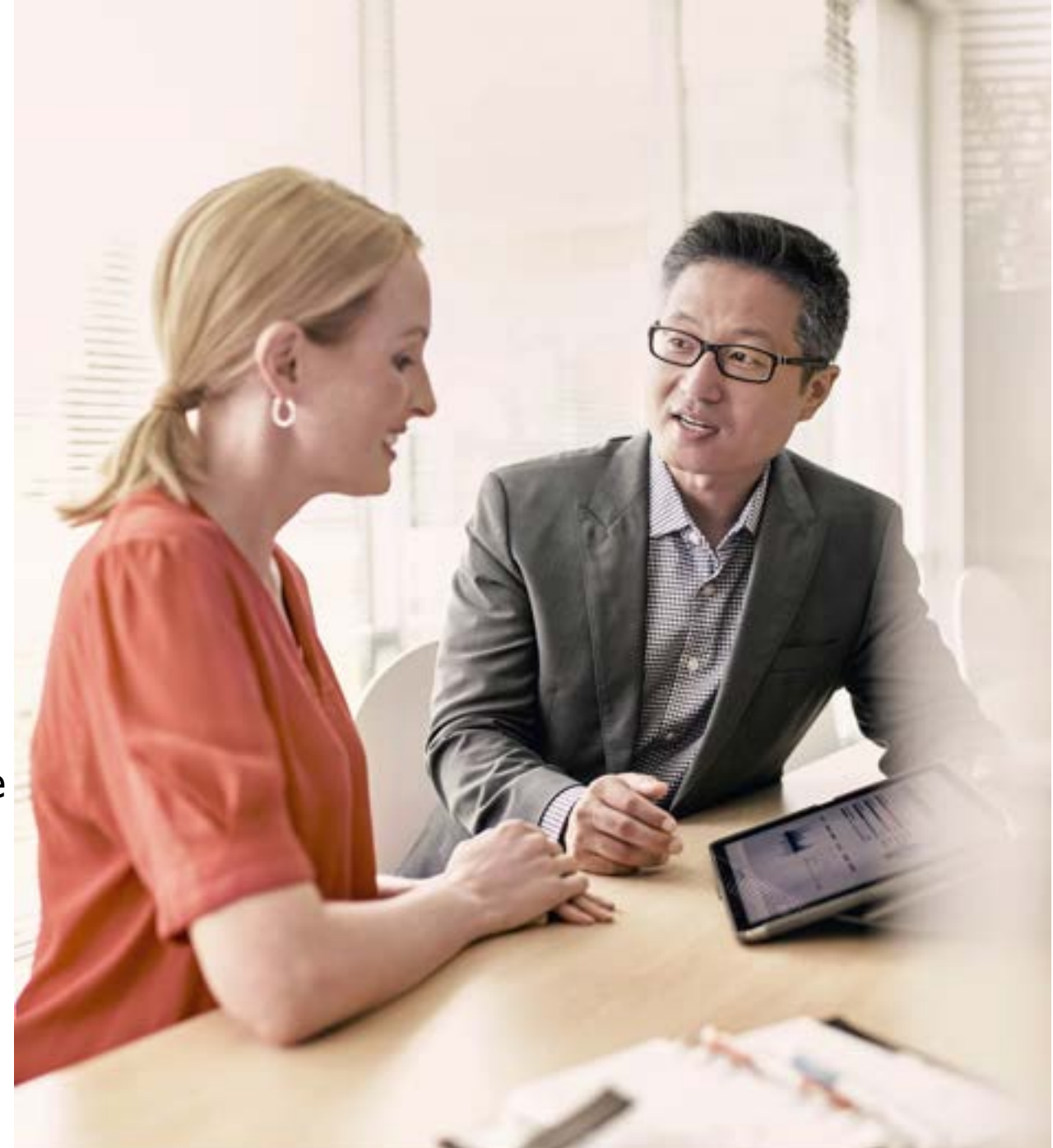
BE THE **EMPLOYER**
OF CHOICE

BE THE LEADER IN **VALUE**

DELIVER ON OUR
FINANCIAL PROMISES

Cigna Value for Your Clients

- ✓ Help individuals make **smarter** choices
- ✓ Provide **personalized** insights
- ✓ Ensure client receives **affordable** coverage



Cigna Value for YOU

We instill **confidence** so you can effectively serve your clients

CignaForBrokers Account



Brokers

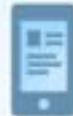
Your online account provides access to these features, and more:



Your Tools

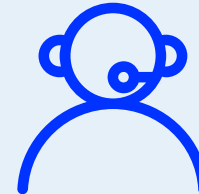


Book of business



Current trainings

Trustworthy Partnership



Dedicated Broker
Support Team

Monday through Friday
8am – 8pm



**Broad product portfolio to
sell year-round**



Cigna Member Value



Member Value Overview



myCigna.com
myCigna® App



Virtual Care



Pharmacy Resources




**Rewards &
Discounts**




OneGuide®


myCigna.com Main Features




Find Care & Costs




View Claims



Pay Online



Access Digital ID Card



Customer Login

Username [Forgot Username?](#)

Password [Forgot Password?](#)

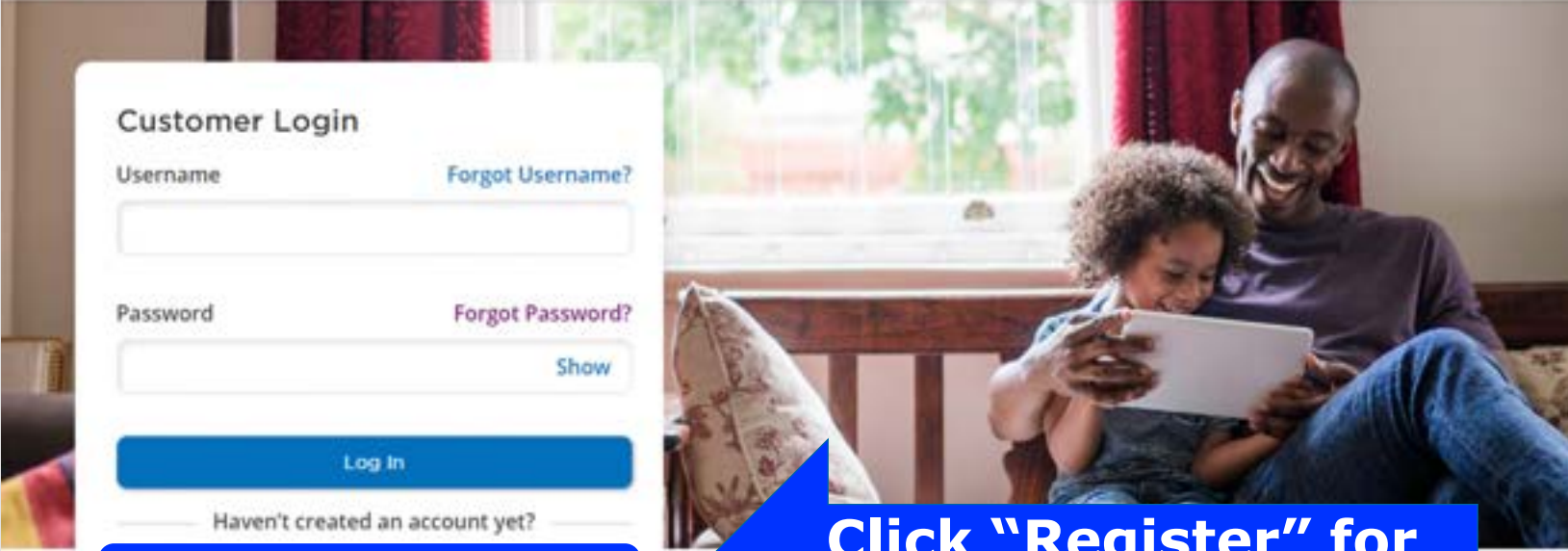
 [Show](#)

[Log In](#)

[Haven't created an account yet?](#)

[Register](#)

[Registrarse en Español](#)



Click "Register" for first time registration



myCigna Mobile App Main Features



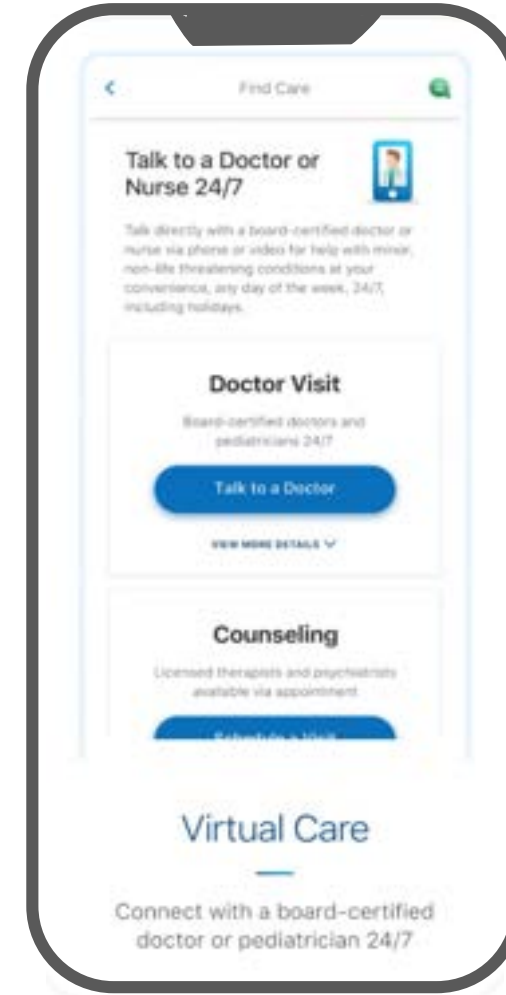
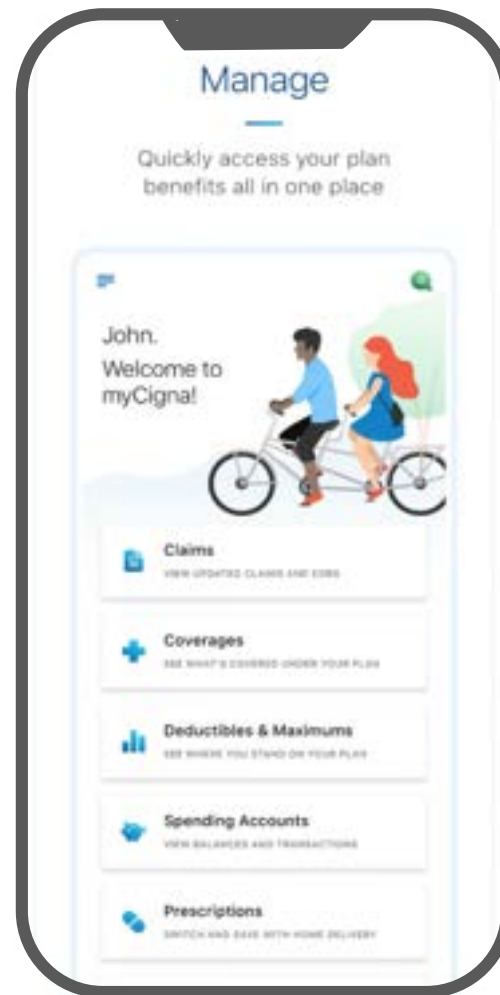
Access on the go



Virtual Care 24/7



Access Digital ID Card



Note: Examples shown are for illustrative purposes only as of August 2022. Actual customer experiences may vary.

The downloading and use of the myCigna Mobile App is subject to the terms and conditions of the App and the online store from which it is downloaded. Standard mobile phone carrier and data usage charges apply.



Cigna Healthcare Virtual Care

Easy and convenient for the customer



MDLIVE
for Cigna®

24/7 Access to
Virtual Primary Care



Coverage for

- **Urgent Care** Visits
- **Routine** Visits
- **Primary Care** services such as
 - Preventive labs
 - Prescription refills
 - Referrals as needed

Additional Coverage for

- Virtual **Dermatology** covered at the specialist cost share
- Virtual **Behavioral Health** covered at same in-person copay or coinsurance

Cigna Healthcare 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.





Pharmacy Resources



EXPRESS SCRIPTS®
by Evernorth

Convenient Home Delivery



Walgreens Advantage Network*



Affordability



Easily search formularies



Value Add Programs

*Walgreens Advantage network available in all markets except TX and VA. TX and VA have access to Cigna 90 Now program with CVS retail pharmacies

Pharmacy Highlights

Patient Assurance ProgramSM

- Included in all plans other than the Enhanced Diabetes Care plans
- Customers with diabetes will save on their insulin and some non-insulin medications¹



- 43,000 pharmacies
- 30 and 90 day retail fills
- Applies to all markets EXCEPT TX and VA (Cigna 90 Now CVS Network)

- All non-standardized Cigna plans in all states (retail and home delivery)
- Tier 1 preferred generics, tier 2 generic, tier 3 preferred brand, tier 4 non-preferred brand, and tier 5 specialty

Walgreens Advantage Network

Five-Tier benefit design

1. Discounts available with the Cigna Patient Assurance Program. \$25 is the maximum out-of-pocket cost for a 30-day supply of covered, eligible insulin.

Rewards and Discounts

Access Take Control Rewards in the **Wellness** tab of myCigna



Take Control Rewards

Customer Loyalty Program

- ✓ **10 points = \$1**
- ✓ **3-minute Health Assessment = \$75**
- ✓ **PCP visit = \$100**
- ✓ Customers can **earn up to \$325** throughout the calendar year
- ✓ Points can be exchanged for experiences, merchandise, and more!

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

Healthy Rewards® Discounts

Deep Discount Program

-  Fitness club memberships
-  Specialty Provider Discounts
-  Wearable Fitness Devices
-  Hearing Exams & Hearing Aids
-  Save with Cigna Vision

Healthy Rewards programs are NOT insurance. Rather, these programs give a discount on the cost of certain goods and services. The customer must pay the entire discounted cost. Some Healthy Rewards programs are not available in all states and programs may be discontinued at any time. Participating providers are solely responsible for their goods and services.



OneGuide®

Combining **digital technology** with **personalized service** to help customers

Personal Guide - (866)494-2111

Providing support for:

- Finding quality care
- Avoiding unexpected bills
- Managing diagnoses
- Understanding their plan



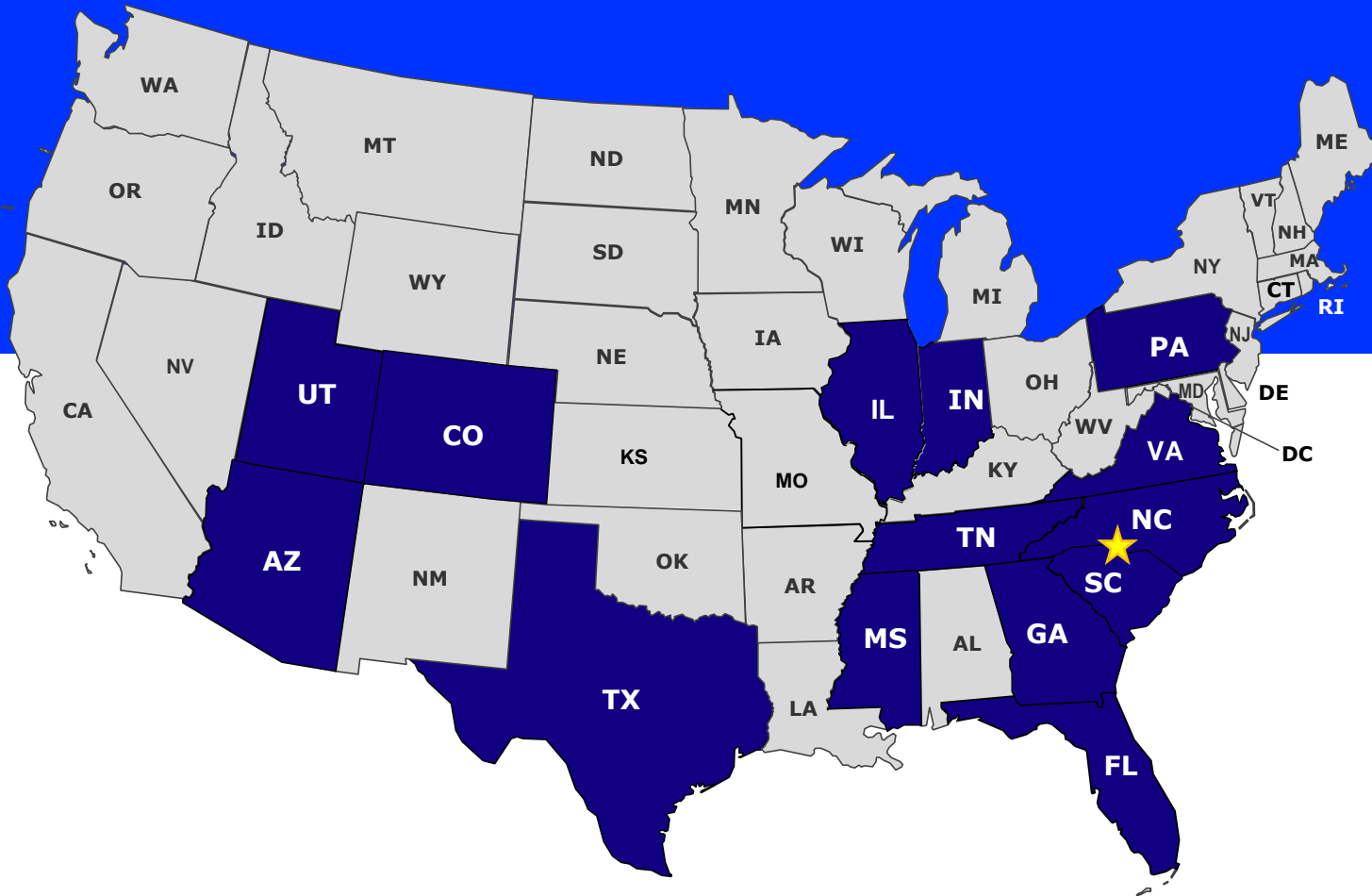
2024 IFP Footprint





IFP Medical

National Footprint for OEP 2024



14 STATES

with Medical Coverage



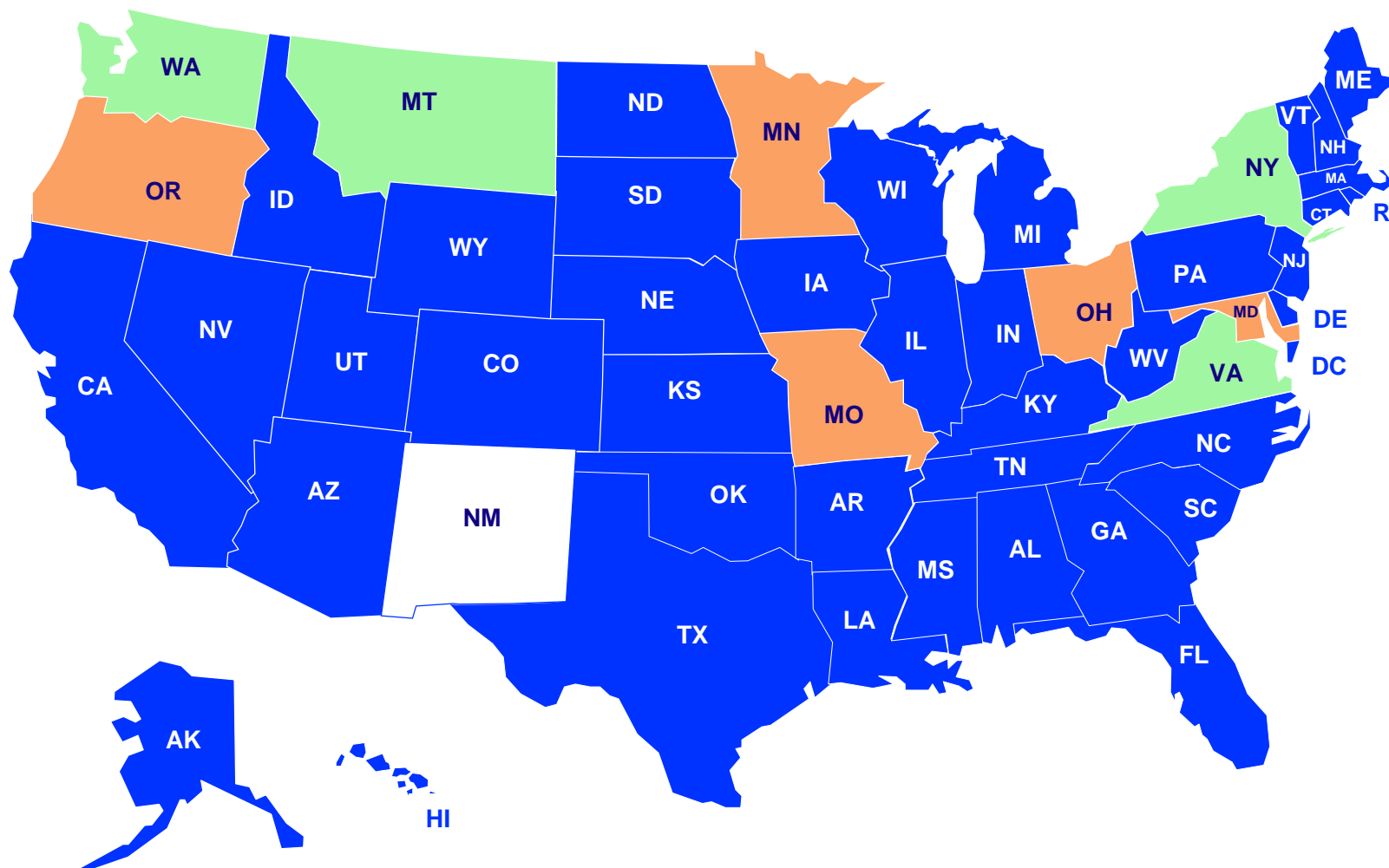
**Expansion in
Charlotte this year!**





IFP Dental

For Agent/broker use only. Do not distribute.



All Individual Dental Plans:

- Cigna Dental Preventive
- Cigna Dental 1000
- Cigna Dental 1500
- Cigna Dental 3000/100
- Cigna Dental 3000/150
- Cigna Dental 5000/200
- Cigna Dental Vision 1000
- Cigna Dental Vision Hearing 2000
- Cigna Dental Vision Hearing 3500

Traditional and DV/DVH Plans:

- Cigna Dental Preventive
- Cigna Dental 1000
- Cigna Dental 1500
- Cigna Dental Vision 1000
- Cigna Dental Vision Hearing 2000
- Cigna Dental Vision Hearing 3500

Traditional Plans only:

- Cigna Dental Preventive
- Cigna Dental 1000
- Cigna Dental 1500

Traditional Plans and High Annual Maximum Plans:

- Cigna Dental 1000
- Cigna Dental 1500
- Cigna Dental 3000/100
- Cigna Dental 3000/150
- Cigna Dental 5000/200

2024 Plans



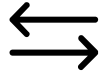
2024 Plan Highlights Across Markets

An **average** of 12 plans available per market

Plan Takeaways



CMS required standardized plans at every metal in every market except CO & PA



In 3 state-based¹ exchanges – CO, PA, & VA



\$0 bronze plans² for subsidized customers in almost all markets



First dollar coverage on specialist, PCP, & urgent care on almost all **bronze plans**



Enhanced Diabetes Care Plans³ available in most markets (except CO) at **Bronze**, **Silver**, and **Gold** offering a **\$0 copay/ded**

RX Takeaways

RX Co-pays for **Tier 1 at \$0 or \$3 in most markets⁴**

Competitive drug co-pays on each metal level, especially Tier 2 & 3 drugs

Cost Share Takeaways

Lab Copay

Available in **ALL** markets

In Patient Copay

Available in all markets *except MS*

ER Copay

Available in all markets *except TN*



1. Colorado uses Connect for Health Colorado. Pennsylvania uses their state-based exchange, Pennie. Virginia will use their new state-based exchange via scc.virginia.gov for open enrollment 2024.
2. \$0 deductible and \$0 copay are available on select Cigna Healthcare individual and family health care plans. Reference plan documents for more information. Based on internal data on Exchange applications during the 2023 Open Enrollment Period. Final premium amount is after any applicable subsidy, based on household size and income, from the Federal Government is applied.
3. Refer to plan documents for a description of equipment, supplies, select tests and services that are covered through these plans. Enhanced Diabetes Care plans not available in CO.
4. Health benefit plans may be different, but in general to be eligible for coverage a drug must be approved by the Food and Drug Administration (FDA), prescribed by a health care professional, purchased from a licensed pharmacy and be medically necessary. If your plan provides coverage for certain prescription drugs with no cost-share, you have to use an in-network pharmacy to fill the prescription. If you use a pharmacy that does not participate in your plan's network, your prescription may not be covered, or reimbursement may be limited by your plan's copayment, coinsurance or deductible requirements. Look at your plan documents for more information about your plan's prescription drug coverage.

Enhanced Diabetes Care

\$0 for preferred insulin, Metformin, and other diabetes medications



\$0 copay/ded waived for:

- > Diabetes supplies, equipment¹ & education
- > Services like A1C, nephropathy, and retinal eye exams
- > Nutritional counseling² and routine foot care

Metal Level Offerings

One Metal Level

- AZ
- FL
- IL³
- NC
- PA
- SC
- UT

Two Metal Levels (bronze & silver + CSRs)

- GA
- IN
- MS
- TN⁴

ALL Metal Levels

- TX
- VA⁵

All Cigna IFP plans include additional savings for insulin costs and diabetes care:

- > **\$0 for diabetes supplies** on the Cigna drug list*
- > **\$0 for diabetes management training***
- > **\$0 for select labs/exams***
- > **\$25 out-of-pocket cost or less** for a 30-day supply of eligible insulin via Patient Assurance ProgramSM



1. Includes infusion pump maintenance, infusion sets, skin preparation supplies.
2. Refer to plan documents for a description of equipment, supplies, select tests and services that are covered through these plans. Enhanced Diabetes Care plans not available in CO. Includes insulins (Basaglar, Humalog, Humalog Mix, Humulin) and non-insulins (Farxiga, Trulicity, Xigduo XR)
3. Illinois metal level offering is for Connect only.
4. Tennessee's silver is OFF exchange only.
5. Virginia's bronze and silver are OFF exchange only.

**Customers in HSA plans will need to meet their deductible before cost sharing is \$0 for diabetes care benefits.*

2024 Plan Highlights Across Markets

For Agent and Broker Training Use Only.
Not for distribution to the public.

Benefits indicated for Base Plans only | * Plans offered on/off and off only | ^ Plans offered OFF only
\$0 deductible and \$0 copay are available on select Cigna Healthcare individual and family health care plans. Reference plan documents for more information.

	\$0 PCP	\$0 Deductible (Med & Rx)	\$0 (Med only) Deductible Bronze	\$0 (Med only) Deductible Silver	HSA	Off-Exchange Only	\$3 Drug Copays	\$0 Drug Copays	Tier 3 Drug Copays
AZ			X	X			X	X	X
CO	X*		X		X	X		X^	X*
FL	X		X			X	X*	X	X*
GA			X				X	X	X
IL	X		X				X	X	X
IN	X		X				X		X
MS	X			X			X		X
NC	X		X			X	X*		X*
PA			X		X	X	X	X*	X*
SC	X		X	X			X		X
TN		X	X^			X	X*	X	X*
TX	X	X^			X^	X	X*		X*
UT			X				X		X
VA	X*		X			X	X*	X*	X*

2024 Bronze Plan National Highlights

For Agent and Broker Training Use Only.
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	Cigna Connect Flex Bronze 0 (CO)	Connect Bronze 0 Indiv Med Deductible (FL)	Connect Bronze 6500 Indiv Med Deductible (NC)
Annual Deductible	Medical - \$0 / \$0 RX - \$4,950 / \$9,900	Medical - \$0 / \$0 RX - \$5,500 / \$11,000	\$6,500 / \$13,000
MOOP	\$9,450 / \$18,900	\$9,450 / \$18,900	\$9,450 / \$18,900
Primary Care	You pay \$45	You pay \$50	You pay \$0 deductible waived
Specialist Care	You pay \$110	You pay \$115	You pay \$110 deductible waived
Lab, X-Ray, and Ultrasound	Lab - You pay \$75 X-Ray/Ultra - You pay 50%	Lab - You pay \$75 X-Ray/Ultra - You pay 50%	50% after deductible
Emergency Room	You pay \$1,500	You pay \$1,400	50% after deductible
Urgent Care	You pay \$50	You pay \$50	You pay \$50 deductible waived
Tier 1 / Tier 2	You pay 0% deductible waived / \$35 deductible waived	You pay \$3 deductible waived / \$50 deductible waived	You pay \$3 deductible waived / \$40 deductible waived
Tier 3 / Tier 4	You pay \$200 deductible waived / 50% after RX deductible	You pay \$225 deductible waived / 50% after deductible	50% after deductible
Preferred Insulin	You pay no more than \$25	You pay no more than \$25	You pay no more than \$25



2024 Silver and Gold Plans National Highlights

	Cigna Connect Flex Silver 5750 (CO)	Connect Silver 4500 Indiv Med Ded (NC)	Connect Flex Gold 700 Rx Copay (CO)
Annual Deductible	\$5,750 / \$11,500	\$4,500 / \$9,000	\$700 / \$1,400
MOOP	\$9,350 / \$18,700	\$9,450 / \$18,900	\$9,000 / \$18,000
Primary Care	\$0 deductible waived	\$20 deductible waived	\$0 deductible waived
Specialist Care	\$90 deductible waived	\$65 deductible waived	\$60 deductible waived
Lab, X-Ray, and Ultrasound	25% after deductible	50% after deductible	Lab - \$50 deductible waived X-Ray/U - 25% after deductible
Emergency Room	\$600 after deductible	\$900 deductible waived	\$500 after deductible
Urgent Care	\$50 deductible waived	\$45 deductible waived	\$40 deductible waived
Tier 1 / Tier 2	\$0 / \$20 deductible waived	\$3 / \$25 deductible waived	\$0 / \$10 deductible waived
Tier 3 / Tier 4	\$90 deductible waived / 50% after deductible	50% after deductible	\$55 / \$500 deductible waived
Preferred Insulin	You pay no more than \$25	You pay no more than \$25	You pay no more than \$25



2024 CSR Plans National Highlights

For Agent and Broker Training Use Only.
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	Connect Silver-4A 0 Indiv Med Deductible CSR 94 (FL)	Connect Silver-4B 0 Indiv Med Deductible CSR 94 (FL)	Connect Silver-3B 0 Indiv Med Deductible CSR 87 (TX)	Connect Silver-4A 0 Indiv Med Deductible CSR 94 (TX)
Base Plan	Connect Silver 4000	Connect Silver 5000	Connect Silver 4000	Connect Silver 3000
Annual Deductible	\$0 / \$0	\$0 / \$0	\$0/ \$0	\$0 / \$0 RX \$0 / \$0
MOOP	\$1,400/ \$2,800	\$1,650 / \$3,300	\$3,125 / \$6,250	\$1,350 / \$2,700
Primary Care	\$0	\$0	\$15	\$0
Specialist Care	\$5	\$10	\$35	\$25
Lab, X-Ray, and Ultrasound	25%	20%	50%	Lab - \$15 X-Ray/Ultra - 25%
Emergency Room	25%	\$100	50%	\$115
Urgent Care	\$5	\$20	\$35	\$20
Tier 1 / Tier 2	\$0 / \$5	\$0 / \$5	\$3 / \$20	\$3 / \$9
Tier 3 / Tier 4	\$25 / 50%	\$30 / 50%	35% / 50%	\$30 / 50%
Preferred Insulin	You pay no more than \$25	You pay no more than \$25	You pay no more than \$25	You pay no more than \$25



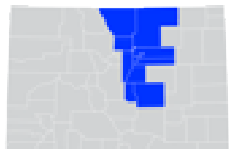
Market Insights



2024

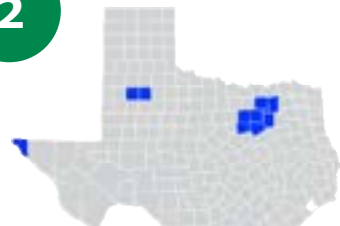
Competitive Pricing

1



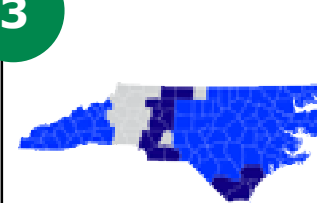
Denver, Boulder,
Ft Collins, &
Greeley

2



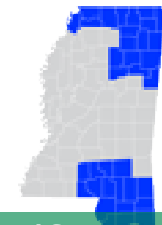
DFW

3



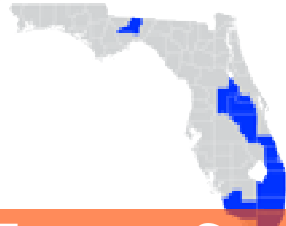
Charlotte

4



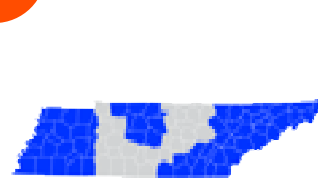
Gulf Coast &
DeSoto

5



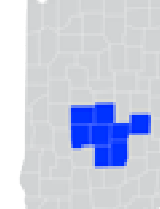
Treasure Coast
& Palm Beach

6



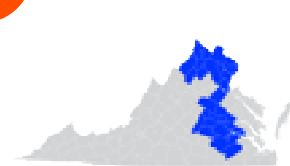
Jackson & Tri-
Cities

7



Indianapolis

8



Northern VA

2024 Network Highlights

Please note that this listing and provider count is not all-inclusive and is as of August 2023; subject to change. Visit Cigna.com/ifp-providers to verify a provider's network status.

Florida



Tennessee



North Carolina



Mississippi



Colorado



Virginia



States by Competitiveness

Rank	State	Price Rating	Network Rating
1	Colorado	A+	A
2	North Carolina	A	A
3	Mississippi	A-	A
4	Texas	A-	B
5	Tennessee	B+	A
6	Indiana	B+	B
7	Arizona	TBD	A-
8	Florida	C+	B+
9	Utah	B	B
10	Illinois	B-	B
11	Virginia	C+	B
12	South Carolina	C+	B
13	Pennsylvania	C-	B-
14	Georgia	C-	B

Top 3 Regional Market Takeaways



MID-ATLANTIC



Great Brand Awareness

- **Strong** provider network
- **Competitive** broker commissions + bonus



Market expansion in 15 counties, including Mecklenburg

- Largest geographic footprint out of all markets
- Novant health is in-network
- **Competitive** broker commissions + bonus



Partnership with Conway Medical Center & Tideland's Health

- Take Control Rewards program

MIDWEST



Competitive pricing in DuPage & Kankakee counties



Northwestern co-branded product in 4 Chicago area counties



Unique product offerings available in the bronze metal for Connect



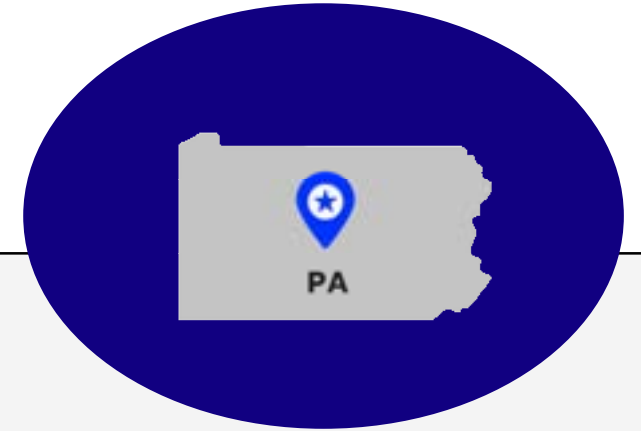
Retention focused for '24 after successful '23



Growing brand awareness with unique product offerings



Competitive bonus and commissions program



Great Brand Awareness

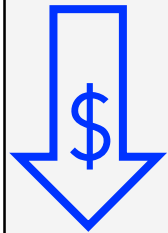


Narrow network



Enhanced diabetes plans

SOUTHEAST



Low Cost in Jackson & Tri-Cities

- Great Brand Awareness
- Access to Vanderbilt statewide



Superior network in ATL with Wellstar, Piedmont, Grady, CHOA

- Competitive pricing in Savannah market



Network Expansion in Gulf Coast & Hattiesburg

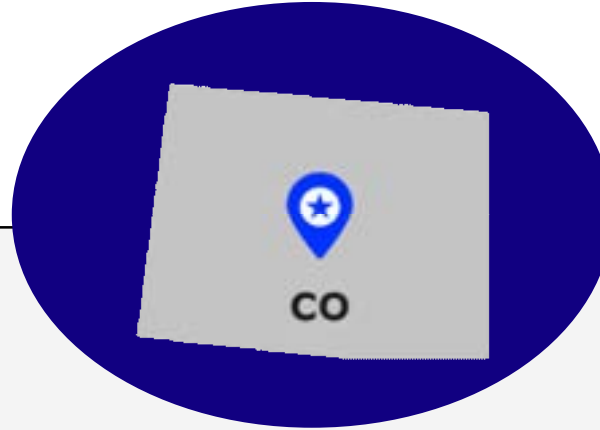
- Competitive market pricing
- Competitive broker commissions and bonuses
- Methodist in North MS

MOUNTAIN WEST



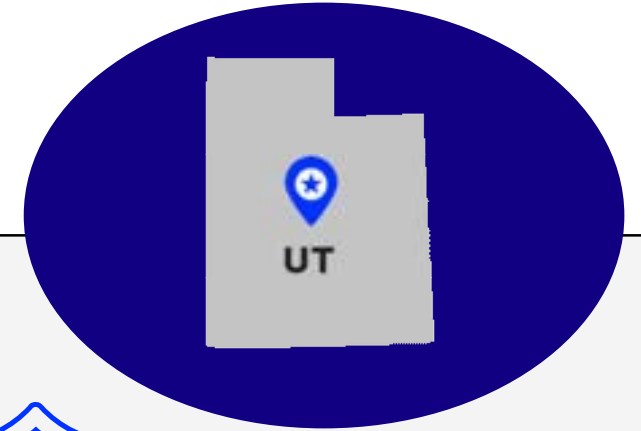
Great Brand Awareness

- Selling in Maricopa & Yavapai Counties
- Evernorth Care Group partnership



Broad network footprint

- Low-cost leader
- Strong opportunity in Boulder, Fort Collins, and Greeley counties



Stable market

- Selling in Salt Lake and Utah counties
- Consistent pricing

TEXAS

For Agent and Broker Training Use Only.
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Trusted and **stable** Cigna brand in turbulent market



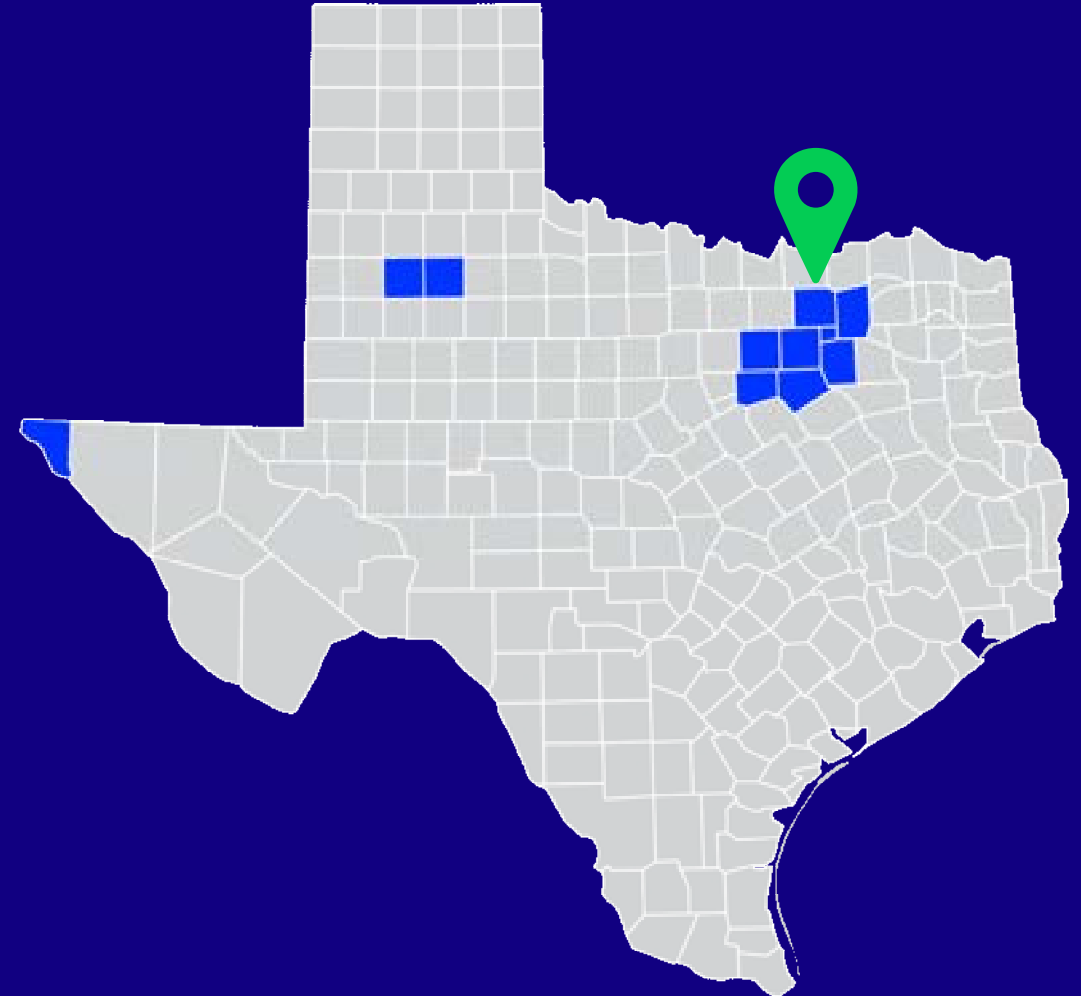
Competitive pricing in Dallas-Fort Worth



Excellent product design



Competitive commissions and bonus programs!




FLORIDA

Cigna is **one of the only carriers** with

- Baptist
- Memorial
- Mt Sinai
- Cleveland Clinic
- Jackson
- HCA
- Tenet

COMBINED!



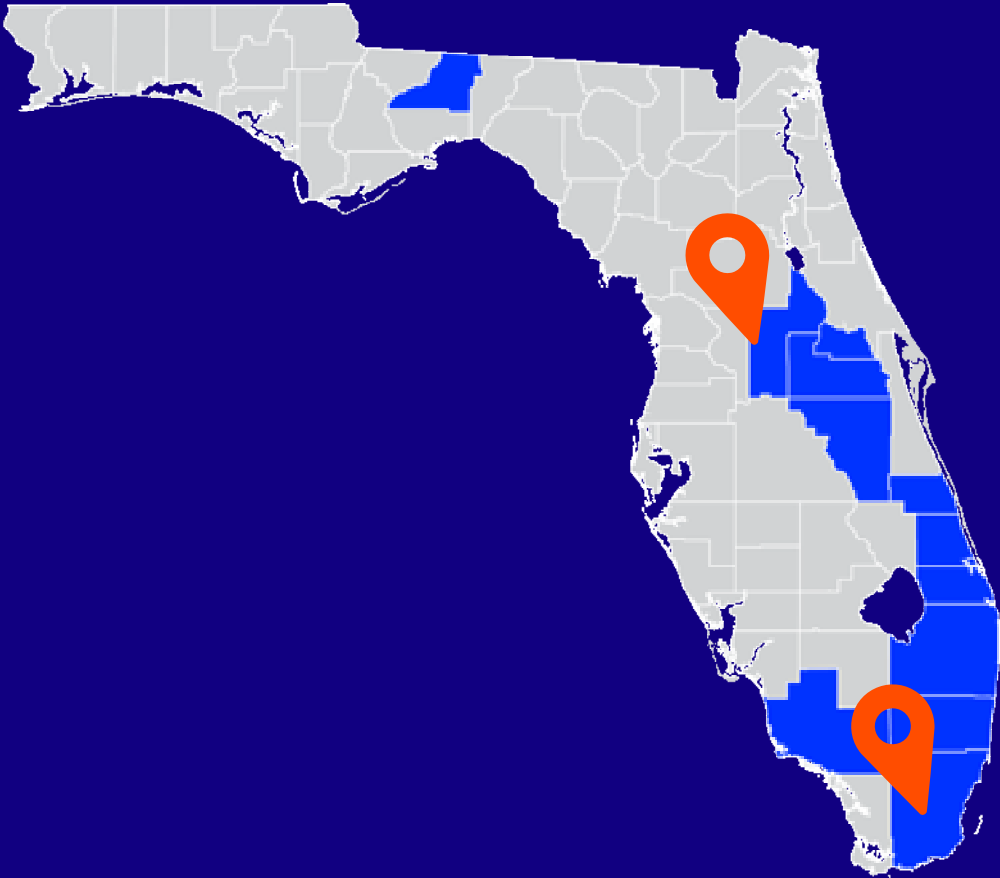


Strong network in Orlando area with Orlando Health, Arnold, and Winnie Palmer

Martin (Treasure Coast) LCS

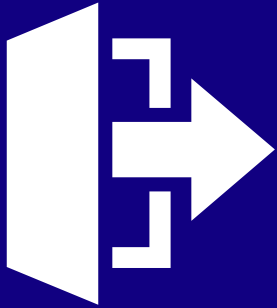


ONE strong network in all counties with **NO referrals** required



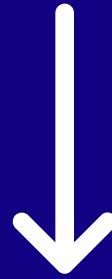


OE24 Curveballs



Friday Health Exit

Impacts Cigna's CO, NC,
and GA markets



CMS Regulations

Plan cuts down to 4 per
metal level and required
client consent form



Risk Adjustment Pressure

Huge focus for ACA
carriers on profitability
more than ever

Broker Resources



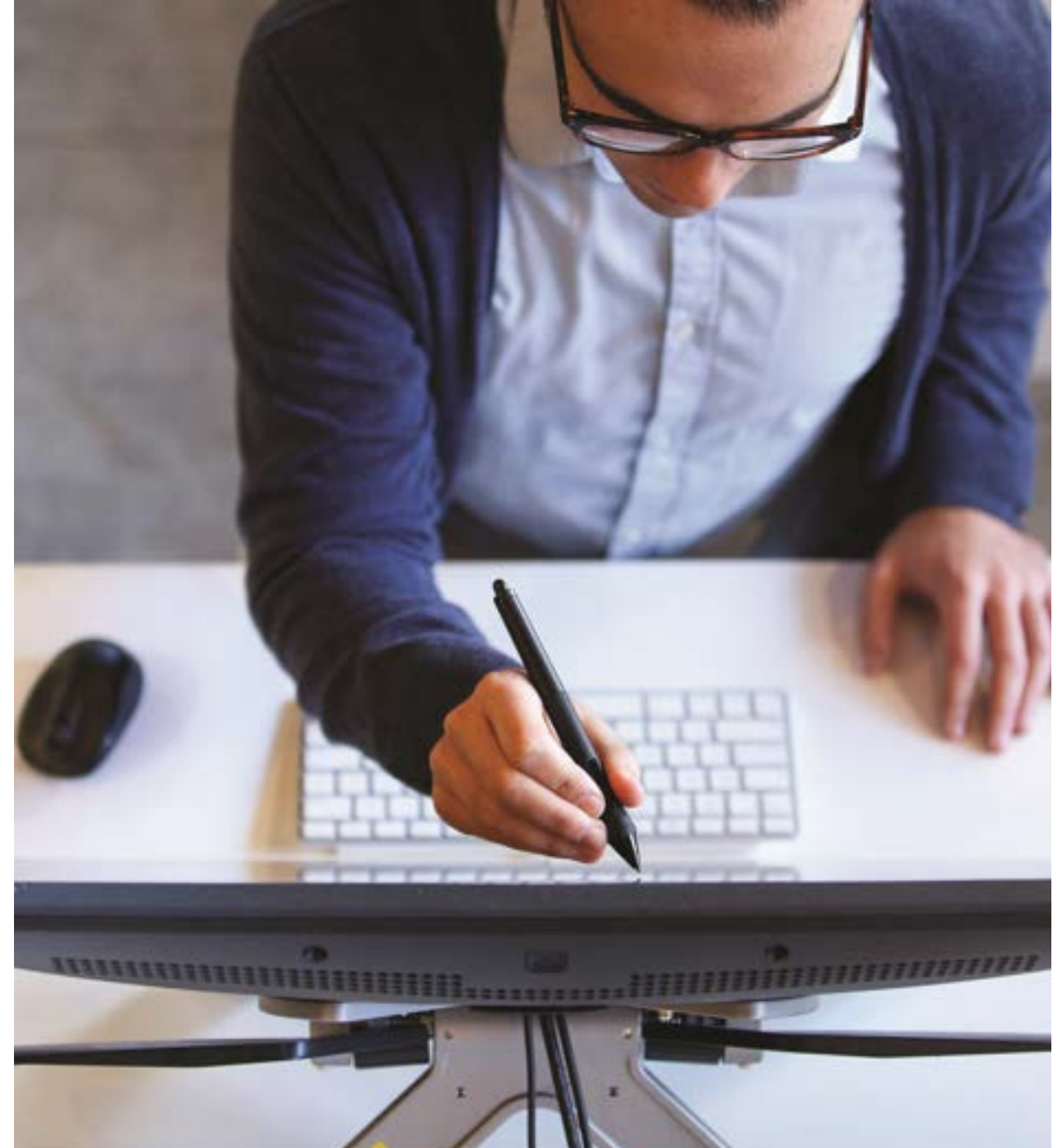
OE 2024: Updates to Broker Experience



Make payments **on behalf**
of customers



New data fields added for
BoB & Commission reports



CignaForBrokers.com

Home Page and Resources Overview



- Dashboard
- Individual and Family
- SEP Work Queue
- Quote and Enroll
- Book of Business
- Commissions
- 1** Resource Center
- Tools

Welcome to Cigna for Brokers

The information, tools, and resources you need to manage your business, all in one place.



2 Quote and Enroll



IFP Medical | IFP Dental

3 Book of Business



Individual and Family Plans

- 1. Resource Center:** instructional materials, forms, and featured tools.
- 2. Quote and Enroll:** HealthSherpa for IFP Medical and ExpressApp for IFP Dental
- 3. Book of Business:** filter and view various reports like a renewal summary and pending enrollment report

Cigna*For*Brokers.com

Quote & Enroll Tools



IFP Dental Quote & Enroll Tool

 **EXPRESS APP**



Flexible plan quoting



Helpful navigation



IFP Medical Quote & Enroll Tool

 **HealthSherpa**




Both ON and OFF Exchange
Quoting & Enrolling




Complete maintenance
updates like life or plan
changes

CignaForBrokers.com

Billing & Enrollment Payment Info




Payment Options




Online:

- Cignaindividual.com/payment
- Credit card or auto-pay with banking info
- myCigna.com → Pay My Bill



Phone:

- 877.484.5967



Mail:

- Check or money order to:
P.O. Box 30028
Tampa, FL 33630

	ON Exchange	OFF Exchange
Initial 'binder' payment	Until the effective date or up to 30 calendar days after the application date	Initial payment is <u>required with the submission</u> of the application
Renewal App Payment Due Dates	12/31/23 for Jan 2024 premium 1/31/24 for Feb 2024 premium	
Ongoing monthly payments	Due date is day before coverage period begins (e.g. 1/31 for Feb coverage month)	
Recurring bank drafts	EFT drafts occur on the <u>5th of the month</u>	EFT drafts occur <u>day before the due date</u>



**Thank you,
Broker
Partners!**

Broker Manager



Natalie Milas
Broker Manager
[Natalie.Milas@
CignaHealthcare.com](mailto:Natalie.Milas@CignaHealthcare.com)

Broker Portal

CignaforBrokers.com

**Medical IFP
Customer Service**

Phone: 800.Cigna24
(866.494.2111)

Hours: 24/7/365

Broker Support

Phone: 877.Cigna15

(877.244.6215)

Fax: 877.484.5927

Email: Sales@Cigna-ISG.com

**Better
healthcare
starts here**



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