

National Overview

Open Enrollment 2026

Cigna Healthcare Individual and Family Plans (IFP)
As of 9/18/25



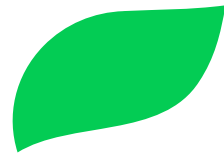
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All pictures are used for illustrative purposes only.



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Cigna Healthcare Broker Value



The Cigna Group: Our Capabilities



 **178 million+**
Customer relationships

 **172,000+**
Behavioral health
providers treating
children/adolescents

 **2 million+**
Relationships with
health care providers,
clinics, and facilities

As of December 31, 2022



To improve the health and vitality of those we serve.

Broker Value

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We **instill confidence** to effectively serve your clients

We are **committed** to ensuring you have what you need to effectively build your business

Trustworthy Partnership

- Dedicated **Account Managers & Broker Managers** for each region of the Cigna Healthcare[®] IFP Market Footprint
- Dedicated **Broker Support Team**: Mon – Fri from 8AM to 8PM
- **Broad product portfolio** to sell year-round

Resources at Your Fingertips

- Quote & Enroll tools
- **Co-branded** marketing materials
- **On-demand** training materials
- **In-language** material
- **Dedicated** OEP Broker Resource microsite
- **Access** the Provider Directory, Pharmacy, and Rx lookup

CignaForBrokers

- **CignaforBrokers** online account to manage your Book of Business and more
- **Broker Payment feature***: make payments on behalf of customers for eligible applications on the book of business page
- **DentalPro**: Introducing our brand-new dental platform – *easy to use, intuitive, streamlined*



*Broker Payment feature available for eligible on-exchange applications only. This feature within the book of business allows Broker to make a one-time monthly payment on behalf of the customer, and the ability to make an on-exchange medical application binder payment. Customers with scheduled reoccurring auto draft are not applicable for a broker to make a payment. Just because a health care provider is listed in the directory doesn't mean that your health plan will cover all services. Look at your official plan documents, or call the number listed on your ID card, for information about the services your plan covers.

What makes Cigna Healthcare different?



Customer First

Our commitments to better



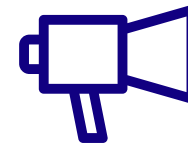
Financial Stability

Fortune 500 Company



History, Longevity, & Size

Over 230 years of history

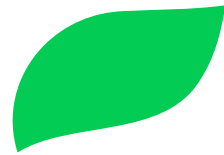


Brand Name

Recognizable and reputable



Strong Provider Networks



Cigna Healthcare Member Value



Member Value

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**myCigna.com[®]
& the
myCigna[®] app**



**Virtual
Care**



**Personalized
Customer
Service**



**Wellness
Incentives
&
Discounts**



**Pharmacy
Resources**



**Guided
Customer
Care &
Support**



Product availability may vary by location and plan type and is subject to change. All health insurance policies and health benefit plans contain exclusions and limitations. For costs and details of coverage, review plan documents. Cigna Healthcare provides access to virtual care through certain third-party service providers. Such third-party service providers are solely responsible for the care and treatment they deliver. Benefits are subject to plan terms and conditions, including applicable exclusions and limitations. These services may not be available in all areas. Refer to plan documents for complete description of virtual care services and costs, including other telehealth/telemedicine benefits. For IL customers a primary care provider referral may be required for specialist virtual visits. 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.

myCigna[®] Everything in one convenient place



Find
Care,
Costs, &
Patient
reviews



View
Claims &
more on
the
Personal
Dashboard



Easy to
Pay Online
with "Pay
My Bill"



Access
Digital ID
Cards,
Virtual
Care, &
Wellness
Discounts








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. Customers under age 13 will not be able to register for a personal profile at myCigna.com. Prices shown on myCigna are not a guarantee. Coverage falls under your plan terms and conditions. Visit myCigna for more information. Cigna Healthcare provides access to virtual care through certain third-party service providers. Such third-party service providers are solely responsible for the care and treatment they deliver. Benefits are subject to plan terms and conditions, including applicable exclusions and limitations. These services may not be available in all areas.

Digital ID Card for Customers in 2026

Convenience. Security. Sharing.

HOW TO USE THEM

Easily share your digital ID card via myCigna® app

-  Save
-  View
-  Print
-  Email
-  Send to dependents/providers

 **Add to your mobile wallet**

Compatible with Google Wallet & Apple Wallet®

WHY DIGITAL ID CARDS?

Your digital ID cards go everywhere you do!

- ✓ Same info, digital or physical
- ✓ They are never lost or stolen
 - ✓ Access ID anytime
- ✓ Proof of Coverage instantly



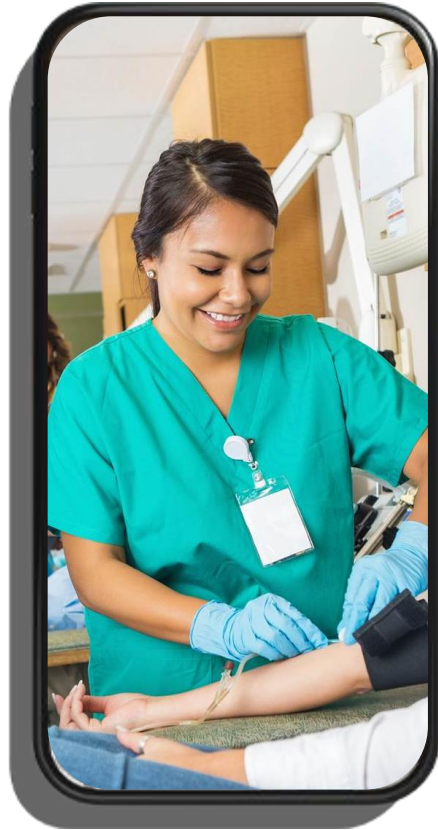
Physical ID cards are available upon request by contacting Customer Service
866.494.2111



Note: Customers will no longer automatically receive physical ID cards in the mail. Physical ID cards are available upon request by contacting Customer Service. Digital ID cards are available on myCigna for all states (except CO will receive Physical ID cards). Customers will need to activate their myCigna account to access the digital ID cards. Customers under age 13 will not be able to register at myCigna.com. The downloading and use of any 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. The Apple logo is a trademark of Apple Inc., registered in the U.S. and other countries. App Store is a registered service mark of Apple Inc. Android and Google Play are trademarks of Google LLC. All Cigna Healthcare products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation.

Virtual Care Convenient, Quality Care Options

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MDLIVE
for Cigna®

**Cigna
Healthcare
customers
have
24/7/365
access to
Virtual Care**



Virtual Coverage available for:

- **Urgent Care** visits
 - Including the *new* option for **E-Treatment**, providing **quick** access for common, low-risk conditions
- **Routine** visits
- **Primary care** services such as
 - Preventive labs
 - Prescription refills
 - Referrals as needed
- Virtual **Dermatology** covered at the specialist cost share
- Virtual **Behavioral Health** covered at same in-person copay/ coinsurance



Additional Virtual Care coverage:

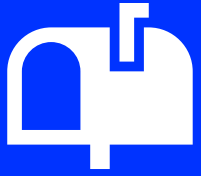
- **Visana Health**
 - Virtual Gynecology clinic
- **Heartbeat Health®**
 - Virtual Cardiology program that offers prevention, management and treatment of heart conditions
- **9am Health**
 - Virtual approach to oversight and management for those with diabetes



Cigna Healthcare provides access to 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. 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 IL customers a primary care provider referral may be required for specialist virtual visits. Virtual dermatological visits through MDLIVE are completed via asynchronous messaging. Diagnoses requiring testing cannot be confirmed. Customers will be referred to seek in-person care. All pictures are used for illustrative purposes only.

Pharmacy Support

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Home Delivery

Convenient Home Delivery through **Express Scripts Pharmacy®**, a Cigna Healthcare company



Specialty Pharmacy

Accredo® is our **specialty pharmacy** that is focused on supporting patients living with a complex medical condition



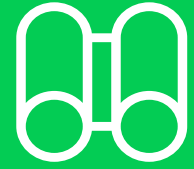
Walgreens Advantage Network*

A Walgreens-anchored network with **~43,000** pharmacies



Patient Assurance Program

Savings on insulin and some non-insulin medications



Formulary Search

Our formularies are **easily searchable**



Walgreens Advantage Network applies to all markets with the exception of TX and VA. TX and VA will have access to the Cigna 90 Now CVS Network, with access to a 30-day supply of a medication at any in-network retail pharmacy and the ability to obtain a 90-day supply at 90-day contracted retail pharmacies.

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

Personalized Customer Service at your clients' fingertips.



Customers can reach Cigna Healthcare Customer Service by calling:



866.494.2111

Personalized Customer Support

Customer support to meet individual healthcare needs and concerns.

24/7 Accessibility

Support is available around the clock to ensure help is accessible whenever customers need it.

Providing Support for:

- Finding quality care
- Understanding plan benefits
- Navigating myCigna
- And more!

All pictures are used for illustrative purposes only.

Wellness Incentives

Cigna Healthcare Healthy Rewards® discounts



Fitness Club Memberships



Nutritional Home Delivery Meal Service



Virtual Workouts



Laser Vision Correction (LASIK)



Specialty Provider Discounts



Save with Vision Care Services



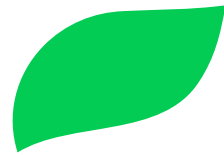
Hearing Exams and Hearing Aids



STAY TUNED: Information about our **2026 Member Incentive Program** will be coming soon



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. Fees may vary based on fitness center selection. Not all gym locations may participate in designated network area locations by state or region. Subject to change.



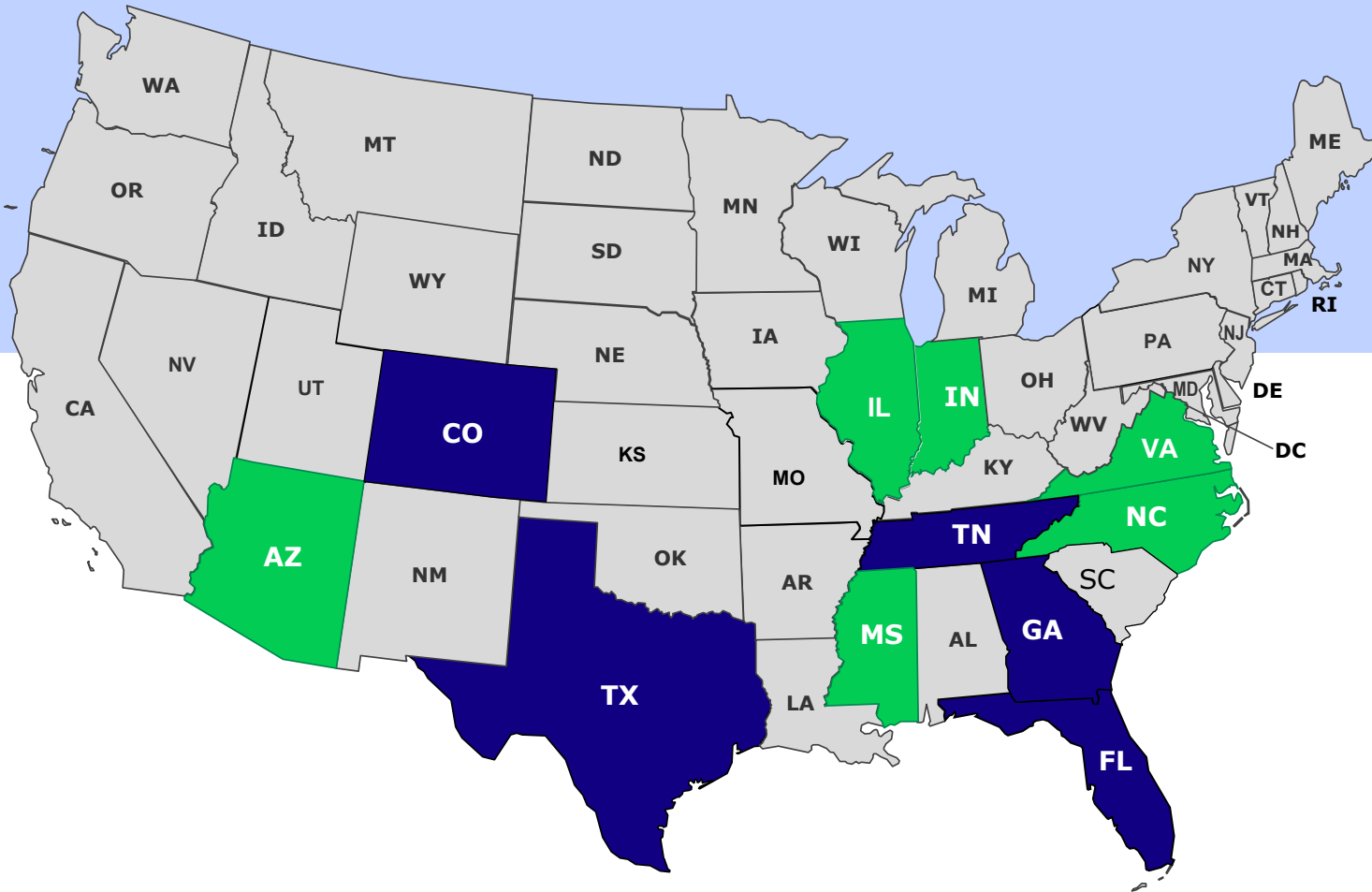
2026 IFP Footprint





IFP Medical

OEP 2026 National Footprint



11 STATES

with Medical & Pharmacy Coverage

Instate Expansion – adding 20 counties in 2026



Cigna Individual Dental Plans

<p>Preventive and Low-Deductible Plans <i>Traditional Dental-only Plans</i></p> <p>Utilizes ADVANTAGE Network</p>	<p>Cigna Dental Preventive</p> <ul style="list-style-type: none"> Preventive and Diagnostic Class I coverage only No waiting period, no deductible Average premium: \$19 	<p>Cigna Dental 1000¹</p> <ul style="list-style-type: none"> \$1,000 Dental Benefit after deductible \$50 deductible per person Average premium: \$34 	<p>Cigna Dental 1500¹</p> <ul style="list-style-type: none"> \$1,500 Dental Benefit after deductible \$50 deductible per person Class IV Ortho² coverage Average premium: \$39
<p>DVH Plans <i>Bundled Dental Vision & Hearing Plans</i></p> <p>Utilizes ADVANTAGE Network</p>	<p>Cigna DV 1000¹</p> <ul style="list-style-type: none"> \$1,000 Dental Benefit after deductible \$50 deductible per person \$100 Materials Allowance plus vision exam Average premium: \$32 	<p>Cigna DVH 2000¹</p> <ul style="list-style-type: none"> \$1,500 Dental Benefit after deductible \$100 deductible per person \$200 Materials Allowance plus vision exam \$500 Hearing aid allowance plus exam Average premium: \$48 	<p>Cigna DVH 3500¹</p> <ul style="list-style-type: none"> \$2,500 Dental Benefit after deductible \$100 deductible per person Class IX Implants coverage \$300 vision material allowance plus vision exam \$700 Hearing aid allowance plus exam Average premium: \$60
<p>High Annual Maximum Plan <i>Dental-only Plan</i></p> <p>Utilizes TOTAL Network</p>	<p>Cigna Dental 3000/100¹</p> <ul style="list-style-type: none"> \$3,000 Dental Benefit after deductible \$100 deductible per person Average premium: \$35 		



1. Waiting periods may vary by state. You may be eligible to waive the waiting period for Classes II & III if you have continuous 12 months of prior coverage from a valid dental insurance plan and not more than 63 days has lapsed between the prior coverage and this plan.
2. Orthodontia services are offered under the Cigna Dental 1500 Plan only and is available for all ages. Orthodontia waiting period is not eligible for waiver.

Cigna Healthcare Individual Dental Plans

See how we stack up against the competition

Cigna Healthcare Dental	Other Dental Carriers
<p>Bundled plan options that include dental, vision and hearing in one plan – and have no waiting periods for vision and hearing benefits</p>	<p>May require purchasing additional plans, which often means waiting periods for vision and hearing benefits</p>
<p>Programs like Healthy Rewards[®], with discounts toward fitness memberships and devices – plus vision care, LASIK surgery, hearing aids, meal planning services and more</p>	<p>Offer limited, or no, value-added programs outside of dental plan benefits</p>
<p>24/7/365 access to customer service via phone</p>	<p>Typically don't offer 24/7/365 customer service for dental plan subscribers</p>



Note: Members may be eligible to waive the waiting period for Classes II & III if they have continuous 12 months of prior coverage from a valid dental insurance plan and not more than 63 days has lapsed between the prior coverage and current plan.

Cigna DentalPro Features

In the **NEW** Cigna Healthcare IFP Dental Enrollment Platform:



Flexible Quoting & Enrollment

- **Edit quotes anytime during the process**
- **Seamlessly update for changing needs**



Autosave for Applications

- **Autosave in-progress applications**
- **Applications are easily accessible via the Lead Dashboard**



Persistent Cart

- **Keeps current quotes active**
- **Premium updates throughout application process**



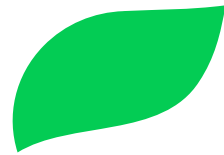
Side-by-Side Comparison

- **Compare multiple plans at once**
- **Quickly evaluate benefits and coverage**



Benefit Filters

- **Filter plans by specific benefits**
- **Find the right plan faster**




2026 Product Highlights




2026 Plan Highlights Across Markets


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PLAN TAKEAWAYS

 **4 state-based exchanges** – CO, GA, VA, & new for 2026 – IL


 **Introducing** HMO in FL – Partnered Care


 **New!** Introducing **myHeartCare** plans available in IL, MS, TN & VA at **Silver** and **Gold** (metal levels vary by state)


 **myDiabetesCare** plans (**new name**) available in IL, FL, GA, IN, MS, NC, TN, TX & VA at **Bronze**, **Silver**, and **Gold** (metal levels vary by state)


 We offer plans **on & off** the federal exchange in all **11** states AND we have **Off-Exchange Only** plan options in **6** states


PHARMACY TAKEAWAYS


 **Affordable** Rx Co-pays: Select Rx's on **Tier 1** at **\$0 – \$3** on select plans in most markets

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


 **Convenient** Home Delivery with **Express Scripts Pharmacy®**, a Cigna HealthcareSM company


 **Personalized** care & support with **Accredo®** specialty pharmacy

 **Introducing** **EnReachRx** & **Enguide Pharmacy** for Diabetic GLP-1s offering enhanced clinical services, E-Treatment, & more

 **New! Auto Refill @** Home Delivery **NO FEES** for select Rx's on Tiers 1-3 in **AZ & MS**


COST SHARE TAKEAWAYS

 **Copay Max** on select **Asthma/COPD** medications and some devices on certain Bronze plans

 **In-patient co-pay per day, ER per visit co-pay, lab copay** available on select plans in select markets

 **\$0 Virtual Care and \$0 Urgent Care Out Visits** available on **all** plans in **all** markets

 **Co-pay forward** benefit designs on **select** plans in **select** markets

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myDiabetesCare Plan

\$0 for preferred insulins and other diabetes medications

\$0 copay/ded waived for:

- Diabetes supplies, equipment & education
- Services like A1C, nephropathy, and retinal eye exams
- Nutritional counseling and routine foot care

Metal Level Offerings

- **IL** – Gold
- **IN** – Bronze & Silver (off only)
- **FL** – Bronze (Mid-South)
- **GA** – Bronze & Silver + CSR's
- **MS** – Bronze & Silver + CSR's
- **NC** – Bronze & Silver + CSR's
- **TN** – Bronze & Silver + CSR's
- **TX** – Bronze & Gold
- **VA** – Gold

Cigna Healthcare Patient Assurance ProgramSM.

- All Cigna Healthcare IFP plans (other than the myDiabetesCare plans) include savings for insulin costs with the **Cigna Healthcare Patient Assurance ProgramSM**.
- No more than **\$25** for a 30-day supply
- No more than **\$75** for a 90-day supply



Refer to plan documents for a description of equipment, supplies, select tests and services covered through these plans. myDiabetesCare Plans are not available in all states. Discounts available with the Cigna Healthcare Patient Assurance Program. \$25 is the maximum out-of-pocket cost for a 30-day supply.

Diabetes Management

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Drug Lists & Equipment

Patient Assurance Program (PAP) – Drug List Information

Insulins:

Basaglar[®], Humalog[®] (except vials), Humalog[®] Mix, Humulin[®]

Non-Insulins:

Farxiga[®], Jardiance[®], Jentadueto[®], Jentadueto[®] XR, Mounjaro[®], Ozempic[®], Rybelsus[®], Synjardy[®], Synjardy[®] XR, Tradjenta[®], Trulicity[®], Xigduo[®] XR

myDiabetesCare Plan - \$0 deductible waived diabetes drug list for PY2026

Insulins:

Basaglar, Humalog (except vials), Humalog Mix, Humulin, insulin lispro vials (generic Humalog)

Non-Insulins:

Farxiga[®], Jardiance[®], Jentadueto[®], Jentadueto[®] XR, Mounjaro[®], Ozempic[®], Rybelsus[®], Synjardy[®], Synjardy[®] XR, Tradjenta[®], Trulicity[®], Xigduo[®] XR

\$0 diabetes-related equipment for PY 2026

- Dexcom G6 Receiver and Dexcom G6 Sensor
- Dexcom G6 Transmitter
- Dexcom G7 Receiver and Dexcom G7 Sensor
- FreeStyle Libre 3 Reader and FreeStyle Libre 3 Plus
- FreeStyle Libre 14 Day Reader and FreeStyle Libre 14 Day Sensor
- FreeStyle Libre 2 Reader and FreeStyle Libre 2 Plus

- FreeStyle Freedom Lite Meter
- FreeStyle Lite Meter
- FreeStyle Precision Neo Meter
- FreeStyle Insulinx Meter
- True Metrix Meter
- True Metrix Air Meter
- True Metrix Go Meter
- Precision Xtra monitor
- Relion True Metrix Air Glu Mtr



Discounts available with the Cigna Healthcare Patient Assurance Program. \$25 is the maximum out-of-pocket cost for a 30-day supply of covered, eligible insulin and some non-insulin medications. Refer to plan documents for a description of equipment, supplies, select tests and services that are covered through these plans. 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 all states, please consult your plan documents.

myHeartCare Plan

Heart health benefits for \$0, including select medications and services.

\$0 copay/ded waived for:

- **Cardiac ECGs, Cardiac Panels, Cardiac Rehabilitation**
- **Select Cardiac medications:**
 - AMIODARONE HCL tablet
 - DIGOXIN oral solution
 - DIGOXIN tablet
 - ENTRESTO tablet
 - FARXIGA tablet
 - FLECAINIDE ACETATE tablet
 - JARDIANCE tablet
 - PACERONE 200MG tablet
 - SOTALOL HCL AF tablet
 - SOTALOL HCL tablet



myCardiacCare plan availability in 2026:

IL – Gold

MS – Silver + CSR's

TN – Silver (Off-only)

VA – Gold



myHeartCare Plans will only be introduced in these states: IL, MS, TN, and VA. No bronze plans, only silver or gold plans for 2026, but not both. Product availability may vary by location and plan type and is subject to change. All health insurance policies and health benefit plans contain exclusions and limitations. For costs and details of coverage, review your plan documents. All pictures are used for illustrative purposes only.

Asthma and COPD Support

A new benefit to help customers save on medications and supplies.

What:

Copay Maximum Benefit

Where:

Bronze non-standard plans in all states

When:

Now available for 2026



How does it work?

1. Fill an asthma or COPD prescription. This includes medications, peak flow meters and spacers.

2. Pay a lot less. Tier 2 medications are \$20 and Tier 3 medications are \$95. Spacers and flow meters are \$0, and the deductible is waived.



Product availability may vary by location and plan type and is subject to change. All health insurance policies and health benefit plans contain exclusions and limitations. For costs and details of coverage, review plan documents. Benefits are subject to plan terms and conditions, including applicable exclusions and limitations.

Asthma and COPD Medication Coverage

Tier 2 – Tier 3

Albuterol Sulfate Hfa Inhaler	Albuterol Sulfate Inhalation Solution	Albuterol Sulfate Syrup	Albuterol Sulfate Tablet
Fluticasone-Salmeterol 100-50, 250-50 & 500-50	Ipratropium Bromide Inhalation Solution	Ipratropium/Albuterol Sulfate Inhalation Solution	Levalbuterol Hcl Inhalation Solution
Levalbuterol Tantrate Hfa Inhaler	Terbutaline Sulfate Tablet	Wixela Inhub	

Peak flow meters

Aerogear Asthma Action Kit	Airzone Peak Flow Meter	Asthma Check Peak Flow Meter	Asthmapack Children's Care Kit
Clever Choice Peak Flow Meter	In-check Nasal With Mask	In-Check Oral Flow Meter	Microlife Peak Flow Meter
Mini Wright Peak Flow Meter	Peak-Air Peak Flow Meter	Personal Best Peak Flow Meter	Piko I Flow Meter
Pocket Peak Flow Meter	Purecomfort Peak Flow Meter	Strive Peak Flow Meter	Truzone Peak Flow Meter



Asthma and COPD Medication Coverage

Spacers

Ace Aerosol Cloud Enhancer	Aerochamber Mechanical Vent	Aerochamber Mini	Aerochamber Mv Hold Chamber
Aerochamber Plus Flow-Vu	Aerochamber Z-Stat Plus	Aerotrach Holding Chamber	Aerovent Plus Holding Chamber
Breatherite Mdi Spacer	Breatherite Spacer	Breatherite Valved Mdi Chamber	Breatherite Valved Mdi Spacer
Clever choice Chamber With Mask	Compact Space Chamber	Compact Space Chamber With Mask	Easivent Holding Chamber
Easivent Holding Chamber with Mask	Eq Space Chamber	Eq Space Chamber With Mask	Flexichamber
Flexichamber With Mask	Liteaire Mdi Chamber	Microchamber	Microspacer For Aerosol Device
Optichamber Diamond Vhc	Optichamber Diamond With Mask	Optichamber With Mask	Pocket Chamber
Primeaire Chamber	Pro Comfort Spacer With Mask	Procure Spacer With Mask	Prochamer Holding Chamber
Pure Comfort Spacer With Mask	Riteflo Spacer	Vortex Holding Chamber	Vortex Vhc With Mask



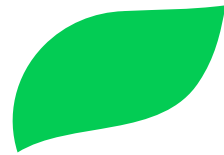
2026 Plan Highlights Across Markets

	AZ	CO	FL	GA	IL	IN	MS	NC	TN	TX	VA
\$0 Ded (Med & Rx)									X^	X^	
Split Ded with \$0 Med/\$X Rx		X	X	X		X					X
HSA		X	X	X	X^	X^		X^	X^	X^	X^
Off-Exchange Only Plans	X	X	X		X	X		X	X	X	X
HMO or EPO	HMO	EPO	HMO + EPO	HMO	HMO	EPO	EPO	HMO	EPO	HMO	EPO
Inpatient Copay	X	X		X	X	X				X^	X
ER Per Occurrence Copay				X		X				X	X
myDiabetesCare			X	X		X*	X	X	X	X	X
myHeartCare					X		X		X^		X

Benefits indicated for Base Plans only | * Plans offered on/off and off only | ^ Plans offered OFF only

\$0 Reference plan documents for more information. 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 may 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. Actual costs will be different depending on the location and type of services received. Your plan deductible, co-payment and coinsurance requirements apply and may differ depending on your plan and the type of facility and health care professional providing care. See your plan materials for costs and a complete list of covered and non-covered services.





Key Market Insights



ACA Regulatory Awareness

Plan Year 2026

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Enhanced APTC Expiration in Plan Year 2026 – EXPECTED

- The *Enhanced* Advanced Premium Tax Credits (APTC) **are set to expire at the end of 2025**
- **The expiration applies only to the temporary provision** that expanded income eligibility and enhanced subsidy amounts
- **The 400% FPL income cap returns** and subsidy percentages increase, which means a **decrease in 2026 monthly premium tax credits**

\$5 Premium Penalty for Certain Auto Re-enrollees

- **The final rule** regarding the \$5 premium **has been paused**
- This was the proposed \$5 monthly fee for individuals enrolled in plans with \$0 premiums who do not actively re-enroll



2026 Key Market Network Highlights

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Please note that this listing and provider count is not all-inclusive and is as of September 2025; subject to change. Visit [Cigna.com/ifp-providers](https://www.cigna.com/ifp-providers) to verify a provider's network status.

ARIZONA

EVERNORTH
Care Group™

HONORHEALTH®

 **Dignity Health**®


VillageMD®

 **TUCSON**
MEDICAL CENTER
TMC HEALTH

COLORADO


Boulder
Community
Health

 **Intermountain**
Health

 **National Jewish**
Health®

HCA 
Healthcare®

 **uchealth**

FLORIDA

 **Cleveland Clinic**
Florida

ORLANDO
HEALTH®

ILLINOIS

 **Advent Health**

 **ASCENSION**

 **Endeavor**
Health

 **Prime Healthcare**

 **RUSH**

 **Sinai**
Chicago


SILVER CROSS
HOSPITAL



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2026 Key Market Network Highlights

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INDIANA



MISSISSIPPI



NORTH CAROLINA



TENNESSEE



VIRGINIA



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Finding In-Network Care and Covered Prescriptions

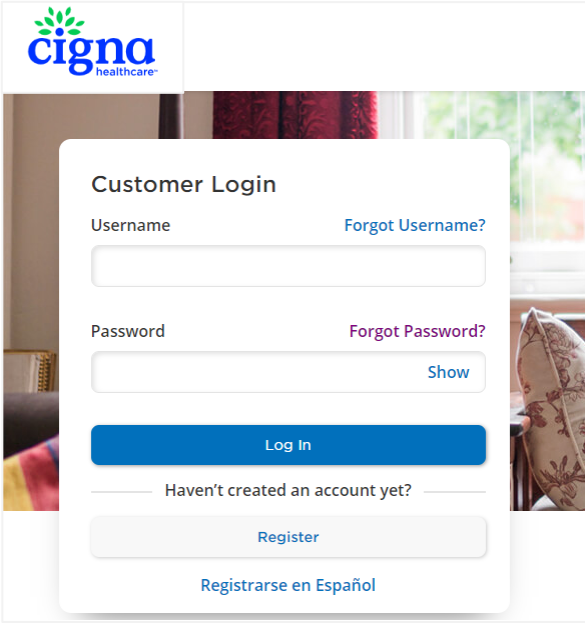
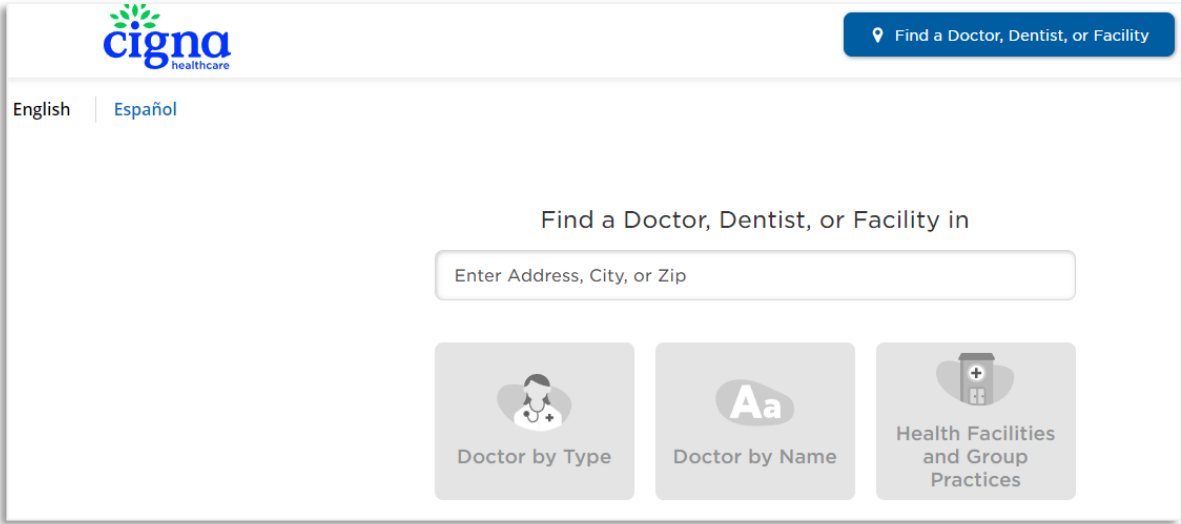
PRE-SALE

vs

POST-SALE

Best practice is to check the [provider directory](#) and [formularies](#) with your prospect

The customer can utilize their [MyCigna.com](#) account to check network and prescription coverage



PRESCRIPTION DRUG LIST

Choose a drug list to view the medications that are commonly covered.



Just because a health care provider is listed in the directory doesn't mean that your health plan will cover all services. Look at your official plan documents, or call the number listed on your ID card, for information about the services your plan covers.

2026 Key Market Takeaways

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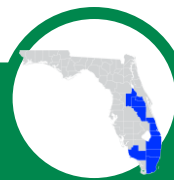
ARIZONA

- **County Expansion!**
 - *Tucson*: Pima County
- **Two plan regions** in 2026 – Tucson & Maricopa/Yavapai
 - *Maricopa/Yavapai*:
Connect plans
 - *Tucson*: **SoAZ**
Connect plans
- **New! Auto Refill** at Home Delivery for certain medications
- **\$0** tier-1 Rx on select **Silver** & **Gold** plans



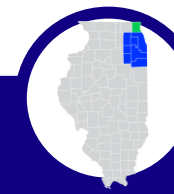
COLORADO

- **Stable** & attractive network
- **Varied plan designs** to cater to different needs, including HSA offered at **Bronze**
- **Access** to Cigna's **Patient Assurance Program** to help members better manage their diabetes condition
- **Copay forward** plan designs on **Bronze**, **Silver** & **Gold**
- **\$0** PCP at **Silver** & **Gold**



FLORIDA

- **New! HMO Partnered Care** plans in S. FL
- Will access same providers as FL **Connect Network** plans & **No Referral Required**
- **Robust FL Connect Network** strength:
 - Baptist Health Systems, Cleveland Clinic, Orlando Health, and more
 - Over **6k** PCP's & **32k** Specialists
- Expected to be **competitive** in Treasure Coast area



ILLINOIS

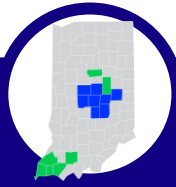
- **County Expansion!**
 - Lake County
- **Network Expansion!**
 - Endeavor Health
- **Attractive network**
 - Silver Cross, Rush, Ascension, Prime Healthcare, select AdventHealth hospitals, Sinai Health
- **New! myHeartCare Gold** plan with generous benefits
- **Copay forward** plan designs on **Bronze**
- **Only Off-exchange** plans in **Cook County**



Product availability may vary by location and plan type and is subject to change. All health insurance policies and health benefit plans contain exclusions and limitations. For costs and details of coverage, review plan documents.

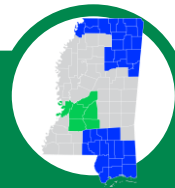
2026 Key Market Takeaways

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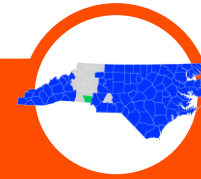
INDIANA

- **County Expansion!**
 - *Evansville region:* Vanderburgh, Warrick, Posey, Gibson, Dubois
 - *N. Indy region:* Howard, Madison
- **Network Expansion!**
 - Indiana Univ. Health
- **Two plan regions in 2026:** Connect & Connect SW
 - Attractive network: Community Health Network, Deaconess Health System
- **Copay forward** plan designs



MISSISSIPPI

- **County Expansion!**
 - *Jackson, MS region:* Warren, Madison, Hinds, Rankin, Copiah, Simpson
- **myHeartCare (New)** plan at **Silver** and **myDiabetesCare** plans in **Bronze** & **Silver**
- **New!** Auto Refill at Home Delivery for certain medications
- **Network strength** with **three** new additions
- Expected to be **competitive** in **current** footprint



NORTH CAROLINA

- **County Expansion!** (Our 4th consecutive yr)
 - *West of Charlotte:* Gaston County
- **Two plan regions** in 2026 – **Connect** & **Connect Raleigh/Durham** plans with **robust** network strength
- **Trusted**, Reliable Payor
- **Unique** plan offerings
 - **myDiabetesCare** plans, off-exchange **HSA** plan
- Expected to be **competitive** in **current** footprint



VIRGINIA

- **County Expansion!**
 - King William, Caroline, King & Queen, New Kent counties
- **New!** myHeartCare plan at **Gold**
- **Unique** plan offerings
 - **myDiabetesCare** plan at **Gold**, off-exchange only HSA plan at **Bronze**
- **Copay forward** plan designs
- **\$0** PCP at **Gold**



Product availability may vary by location and plan type and is subject to change. All health insurance policies and health benefit plans contain exclusions and limitations. For costs and details of coverage, review plan documents.

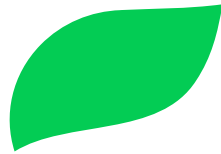
Off-Exchange Plan Growth

What is an Individual Coverage Health Reimbursement Arrangement?

A health benefit for employers to **reimburse** employees tax-free for medical expenses

- Cigna has **attractive Off-Exchange Plan growth** in these states: CO, FL, GA, & VA
- Cigna has an active presence in the **CMS HRA (Health Reimbursement Arrangement) Working Group**
- Off-Exchange Plans **appeal to above subsidy populations**
- Off-Exchange Plans provide options for areas with **market gaps, especially in rural & high-cost areas**





Broker Tools & Resources



CignaForBrokers.com

Home Page and Resources Overview



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

Welcome to Cigna for Brokers

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

Quote and Enroll



IFP Medical | IFP Dental

Book of Business



Individual and Family Plans

Quote and Enroll: HealthSherpa for IFP Medical and DentalPro for IFP Dental

Book of Business: filter and view various reports like a renewal summary and pending enrollment report

Commissions: commissions reporting and statements

Resource Center: instructional materials, forms and featured tools

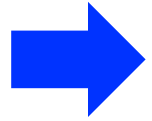


CignaForBrokers.com

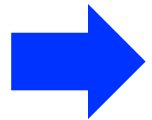
Commission Detail Update – Effective 7/24/25

New Fields Added for Improved Book of Business (BOB) Alignment

Enhancing broker & admin views for better cross-reference with BOB report



Customer Number (Case ID)



Writing Agent NPN

Screen View

Commissions details for Agency - 08/09/2025

Back Export

Total results: 6523 Display: Up to 50 results

Customer Number (Case ID)	Subscriber ID	Customer Name	Product	Writing Agent	Writing Agent NPN	Comm Basis	Member Code/Rate Group	State/Region	Advance Duration	Policy Period	Premium	Code	Member Count	Comm Rate	Commission	Comments
---------------------------	---------------	---------------	---------	---------------	-------------------	------------	------------------------	--------------	------------------	---------------	---------	------	--------------	-----------	------------	----------

Export View

Subscriber ID	Customer Name	Product	Writing Agent	Comm Basis	Member Code/Rate group	State/Region	Advance Duration	Policy Period	Commission Payment Date	Premium	Code	Member Count	Comm Rate	Commission	Comments	Customer Number (Case ID)	Writing Agent NPN
---------------	---------------	---------	---------------	------------	------------------------	--------------	------------------	---------------	-------------------------	---------	------	--------------	-----------	------------	----------	---------------------------	-------------------



Quote & Enroll Tools

IFP Dental Quote & Enroll Tool



Introducing **DentalPro**



Flexible plan quoting



Helpful navigation



Important: The Express App quote & enroll tool for IFP Dental will soon be sunset. Our new IFP Dental quote & enroll tool, DentalPro, will then be available for quoting and enrolling our IFP Dental plans. Please stay tuned for more information!



IFP Medical Quote & Enroll Tool HealthSherpa



Both ON and OFF Exchange



Quoting and Enrolling



Complete maintenance updates
like life or plan changes



Note: follow all updated HealthSherpa FFM integration time-out instructions

State Based Exchanges – Quoting and Enrollment

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Note: For CO, GA, IL, and VA – ON Exchange enrollments can be quoted on HealthSherpa but must be enrolled through the State Based Exchange

COLORADO



ON Exchange ConnectForHealthCO.com

OFF-Exchange* HealthSherpa

GEORGIA



ON Exchange GeorgiaAccess.gov

OFF Exchange HealthSherpa & GeorgiaAccess.gov



ON Exchange GetCoveredIllinois.gov

OFF Exchange HealthSherpa

ILLINOIS



ON Exchange Marketplace.Virginia.gov

OFF Exchange HealthSherpa

VIRGINIA**



*All Colorado Connect (COCO, Omnisalud) plans must be enrolled via Colorado-Connect.com

**Please review all notices regarding Consenting to Allow or Deny Permission for Virginia's Insurance Marketplace to Rerun Eligibility for Future Applications

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OEP 2026 Resource Center

Coming Soon!

Sales Tools

Materials and resources to learn more about our medical plans

Marketing

Marketing materials to share with your clients

Training

On-demand learning resources to get up to speed for OEP 2026

Templates

Emails and social media templates to help engage clients in their health plan

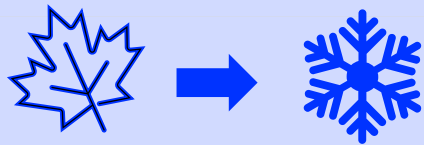


2026 Customer Renewal Messaging

Here's our plan to keep renewing customers informed.

Timing

October -
January



Multi-Channel

- Email, calls, texts
- Direct mail
- myCigna alerts
- Social media retargeting



Multi-Touch

- Multiple outreaches to members
- Informed of key dates and needed actions



Landing Pages

- Pre-OE page
- Help educate members



2026 Renewal Messaging

Here's what we are sharing with renewing customers.

ENHANCED SUBSIDIES EXPIRATION

Enhanced subsidies are set to expire at the end of this year



1

UPDATE YOUR APPLICATION

Especially your financial information



2



ACTIVE RENEWAL

Stay fully informed of any price changes & financial support changes

3

4



CONTACT BROKER

If you work with a broker, contact them directly to assist you



How You Can Help Customers Prepare for Key ACA 2026 Changes



Prepare for Subsidy Cliff

Update income early for accurate premiums



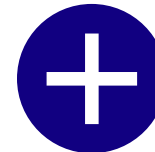
Compare More than Premiums

Networks, deductibles, & total cost



Explore Alternative Options

Off-exchange & ICHRA-compatible plans



Supplemental Products

Dental, vision, hospital indemnity

Renewing Customer Communications

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Sample renewal cover letter

Sample mailing insert



Updates in 2026

What you need to know

My financial assistance seems to have gone down:

Why did my monthly premium tax credit decrease?
The enhanced subsidy program, which made ACA plans more affordable, is set to expire at the end of 2025. This likely explains the decrease in your 2026 monthly premium tax credit. Open enrollment ends 1/15/26 so it may not be too late to find another Cigna Healthcare plan that might better fit your needs. Call us at 800.244.6230 to review your options.

Can my broker help?
Yes, contact your broker right away. They can update your financial information and help with plan options or help pay this bill if needed. If you didn't enroll through a broker, visit the Marketplace to verify and update your information, including yearly income.

Where are my ID cards?

I haven't received my ID cards yet. Where are they?
Cigna Healthcare now uses digital ID cards for 2026. You can find them in your myCigna account, add them to your phone wallet or print them. Log in to your myCigna account and click on "ID cards" at the top.

Please pay this bill promptly to keep your coverage active.
We're excited to serve you again this year.

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

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Individual and Family Plans

Hello Customer,

Thank you for giving us the opportunity to serve you. This notice is intended to help guide you through what is changing for 2026 and how that might impact actions you need to take during Open Enrollment, starting **November 1, 2025**.

What's going on?

Changes impacting how the Affordable Care Act (ACA) operates were finalized as part of the One Big Beautiful Bill Act Public Law No. 119-21 and rules established by the Centers for Medicare and Medicaid Services (CMS), the federal body that regulates the ACA marketplace. Equally important to what was included in these items is what was not included – an extension past 2025 of the enhanced subsidy program that helped make ACA plans more affordable. Together, these changes may impact the amount you will pay for health insurance coverage in 2026 and actions you may need to take this year to maintain that coverage.

What changes might impact me?

- If you were eligible for a subsidy (also known as an Advanced Premium Tax Credit (APTC)) in 2025, as a result of the changes mentioned above, your eligibility status or your subsidy dollar amount may change – impacting what you will pay in 2026.
- To learn more about these possible impacts please visit Cigna.com/Renew2026.

What do I need to do and by when?

- Starting **November 1, 2025** it is important that you update your application, including your financial information, with your respective Marketplace. Visit Cigna.com/Renew2026 for details on options by state of residence to update your application and determine your premium.
- If you work with a broker, please contact them for assistance.

Open Enrollment starts on **November 1, 2025** and ends on **January 15, 2026**. For a plan start date of **January 1, 2026** you must enroll by **December 15, 2025**. Please check with your State Marketplace, as enrollment dates may vary.

You can also find important information regarding your plan's renewal on our website and in your plan's Summary of Benefits and Coverage (SBC). You can find these documents by following these easy steps:

- Visit Cigna.com/ifp-documents
- Select your coverage type
- Select your plan year
- Select your state
- Click on "View Documents"

We're here to help if you have any questions about your 2026 renewal options. Visit Cigna.com/Renew2026, talk with your broker or call us directly at 1.800.244.6230.

Sincerely,

Cigna Healthcare Individual & Family Plans (IFP)

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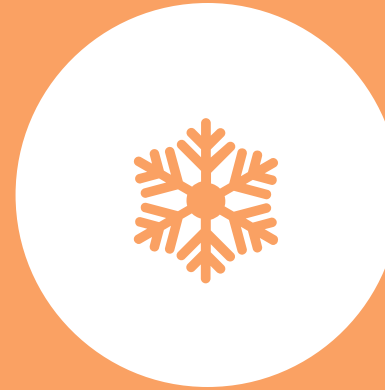
Enrollment Dates

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FFM OEP 2026 Effective Dates



**OEP 2026
Runs from
Nov 1, 2025
through Jan 15,
2026**



1/1/26
Effective Date
For enrollment
between **11/1/25 –
12/15/25**



2/1/26
Effective Date
For enrollment
between **12/16/25
– 1/15/26**

Note: **Virginia's** open enrollment period is **extended** from **Nov 1, 2025, to Jan 30, 2026**. Applications made through December 31, 2025, will be effective January 1, 2026. Applications made through January 30, 2026, will be effective February 1, 2026.



Dates may be subject to change by CMS. Please visit [CMS.gov](https://www.cms.gov) for the most current information. Applications signed after 1/16/26 (except for state specific variances) will be accepted under the Special Enrollment Period (SEP) if the applicant has a qualifying life event (QLE). SEP rules apply for 2025 if shopping for a plan during the 2025 SEP period.

Billing & Enrollment

Payment Information

	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	12/31/25 for Jan 2026 premium 1/31/26 for Feb 2026 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>day before the due date</u>	EFT drafts occur on the <u>5th of the month</u>



Billing & Enrollment

Payment Options



ONLINE

- Broker portal – binder payments & one-time monthly payments (on-exchange only) on Book of Business page
- Auto-pay with banking info
- Credit card may be used for a one-time payment or a binder payment
- myCigna.com → Pay My Bill

PHONE

877-484-5967

MAIL

Check or money order to:
P.O. Box 71217
Charlotte, NC 28272-1214

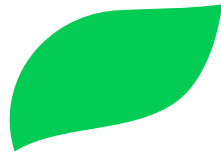


Earn more. And more. And more.

See how your new dental bonus program can really add up.

- 1 SELL**
All Cigna Healthcare Individual and Family dental plans sold between 6/1/25 and 11/30/25 with an effective date of 7/1/25 – 12/1/25 will count toward your bonus. There is a 90-day persistency window for bonus eligibility.
- 2 EARN**
Qualify by selling 10 dental plans. Every additional plan you sell after that counts toward your bonus – \$25 per plan.
- 3 COLLECT**
Once your clients are covered for 90 days, you'll get your total bonus the following month.





IFP Broker Management Team & IFP Contacts



Cigna IFP Broker Management Team

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We are dedicated to your success



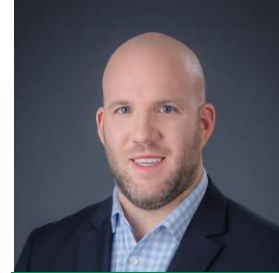
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Connie Scidmore
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Christine Ebert
Dental Broker Mgr

✉ Christine.Ebert@CignaHealthcare.com



Walter Keith
Dental Broker Mgr

✉ Walter.Keith@CignaHealthcare.com



IFP Contacts

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Providing support in the moments that matter



Broker Portal

CignaforBrokers.com



IFP Medical Customer Service

Phone: 866.494.2111

Hours: 24/7/365



Broker Support

Phone: 877.Cigna15 (877.244.6215)

Hours: 8am – 8pm EST, M – F

General Broker Inquiries:

Sales@Cigna-ISG.com

Commissions Questions:

IFPCommissions@Cigna.com



Quick Links

Cigna.com/ifp-payment

Cigna.com/brokers/ifp-brokers

Cigna.com/ifp-drug-list

Cigna.com/ifp-providers

Cigna.com/individuals-families/member-guide/



Thank You!



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