

INTRODUCING CIGNA GUIDED SOLUTIONSSM

Employee benefits made easier. All in one place.

Smaller and mid-sized¹ employers are being offered new choices in how they can provide employee benefits, including “marketplaces” sponsored by federal or state government and private “exchanges” from large consulting and technology companies. Cigna is offering Cigna Guided Solutions, an innovative solution where our clients and their eligible employees can easily access our products and services.

Through Cigna Guided Solutions, you can decide to offer your employees a wide variety of Cigna products, including: medical, dental and vision. Disability and life and accident are also available.⁶ Companies who choose to offer Cigna Guided Solutions can enjoy the following advantages.

- A choice of benefits for employees
- Less paperwork and simpler administration
- A range of Cigna products supported by service from a local team
- Fixed employer contributions using pre-tax dollars – (aka, defined contributions)

1. In most states, Cigna offers group insurance coverage to employers with 51 or more full-time employees, as well as administrative services for self-funded plans with as few as 25 full-time employees. For more information about your state, contact your Cigna sales representative.

Will my employees need to switch doctors?

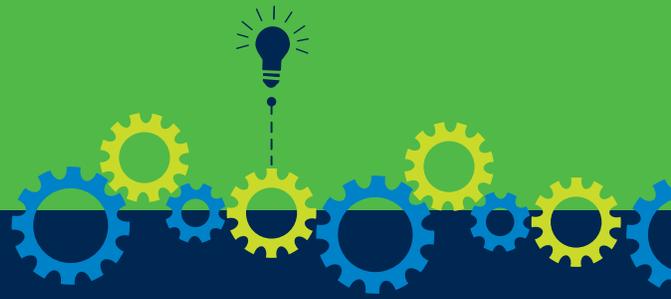
No. Cigna Guided Solutions includes Cigna Open Access Plus network – a network that offers broad, national access to quality hospitals and health care professionals.

Can I still have Cigna Level FundingSM?

Yes. Cigna Level Funding, our innovative self-funding product for smaller employers, will be available with Cigna Guided Solutions. Cigna is a pioneer in innovative self-funding solutions like Level Funding that are designed to help smaller and mid-sized employers achieve immediate and sustainable cost savings.



EMPLOYEE BENEFITS MADE EASIER. ALL IN ONE PLACE.



Who will provide service to my employees for my company's benefits?

Cigna. The local and national service teams that currently provide service to our clients and customers are the same teams that provide service for Cigna Guided Solutions. This includes 24/7 live customer service for medical and dental customers, a dedicated local client manager and My Personal Champion® advocacy services.

What about employee health improvement programs?

Cigna offers these as part of Cigna Guided Solutions. Cigna's health improvement organization will personally work with you to help determine an effective health improvement strategy that can work for your company and its employees, including onsite screenings, administered by Summit Health,² and interactive, healthy engagement tools – both at no additional charge.

Will this work with my existing payroll and HR information system?

Yes. We built Cigna Guided Solutions to be a robust technology solution that has flexibility to share information and data with payroll and internal systems.

Will other carrier's products be available?

No. Cigna Guided Solutions is designed to be an integrated solution for you and your employees when offering multiple Cigna products. In order to accomplish that, we limited it to Cigna's portfolio of products, including medical, dental, vision, disability, and life and accident. You also receive a medical plan discount when you purchase additional Cigna products.³

Will you help my employees make their choices?

Cigna Guided Solutions offers a straightforward selection process for your employees. We recognize this can be a complicated process for some, so we have helpful online tools, videos and information to help people make informed decisions and selections based on their coverage needs.⁴ Cigna will also make sure you are informed enough to answer any questions.

What about my employees who don't have computer access?

They will still be able to benefit from Cigna Guided Solutions. Cigna, or your broker, can assess your unique business needs and determine how we can meet those needs. For example, we can host a computer kiosk at your worksite or use a paper-based process. However, Cigna Guided Solutions is an online tool, so Cigna will work with you and your employees to help them access it online.

2. Biometric screenings are independently administered by Summit Health, Inc. with reporting provided by Cigna, and offered to clients with 25-250 employees, with minimum participation requirements, at no additional charge.

3. Not available in all states.

4. Cigna Guided Solutions features may vary by location and plan type.

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How does defined contribution work with Cigna Guided Solutions?

Defined contribution is an optional budgeting strategy where you establish an annual dollar contribution amount per employee to spend on all coverages. This amount is placed in each employee's "virtual wallet" to use toward their coverage costs when reviewing the options available to them under your benefit plan and the Cigna Guided Solutions online tool. This is designed to give you a different, more cost-effective way of helping your employees pay for the coverage and benefits they need.

Who is Cigna?

Cigna is a global health service company with national and local teams. Cigna offers companies health insurance benefits and related services - including medical, dental, pharmacy, behavioral, disability and vision insurance - and health and well-being services are also available. Cigna subsidiaries received an "A+" financial strength rating from Standard and Poor's⁵ and an "A" rating from A.M. Best.** More information about Cigna's financial ratings can be found on Cigna.com.

No one said health care was going to get easy. But at Cigna, we work to make it easier. With Cigna Guided Solutions your company can offer benefits from a global health service company tailored to meet the unique needs of you and your employees, enjoy simple administration, count on local service teams and have fixed employer contributions using pre-tax dollars.

IT'S HEALTH CARE BUILT FOR YOU.

To learn more about Cigna Guided Solutions, contact your broker or go to Cigna.com/cigna-products-and-services.

5. "A+" is fifth out of twenty-two categories for Standard and Poor's; ratings are for Cigna Health and Life Insurance Company and Connecticut General Life Insurance Company. Life Insurance Company of North America is not rated by S&P. "A" is third out of sixteen categories for A.M. Best. Ratings are based on the rating agency's opinions of the company's overall financial strength. Ratings are not a recommendation of the company, its products, specific policy provisions, rates or the practices of the insurance company. Rating agencies review their ratings periodically and there can be no assurance that current ratings will be maintained in the future. The above information is not exclusive. If you would like to request complete financial or credit rating information for a particular Cigna subsidiary, please contact your Cigna representative.
6. Product availability may vary by location and plan type and is subject to change. All insurance policies and group service agreements contain exclusions and limitations. For costs and complete details of coverage, contact your Cigna representative.

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