

CIGNA HSA-Qualified Plans



A Business of Caring.

Health Savings Account (HSA)

Solutions.

for small groups



*For employers
with 50
or fewer
employees*

Health Savings Account (HSA)

Qualified High-Deductible Health Plans

When you offer your employees an HSA-qualified health plan, they not only have financial protection against health costs, but also the opportunity to save for future qualified health care expenses on a tax-advantaged basis.

With an HSA-qualified plan, the two main components are:

A High-Deductible Health Plan

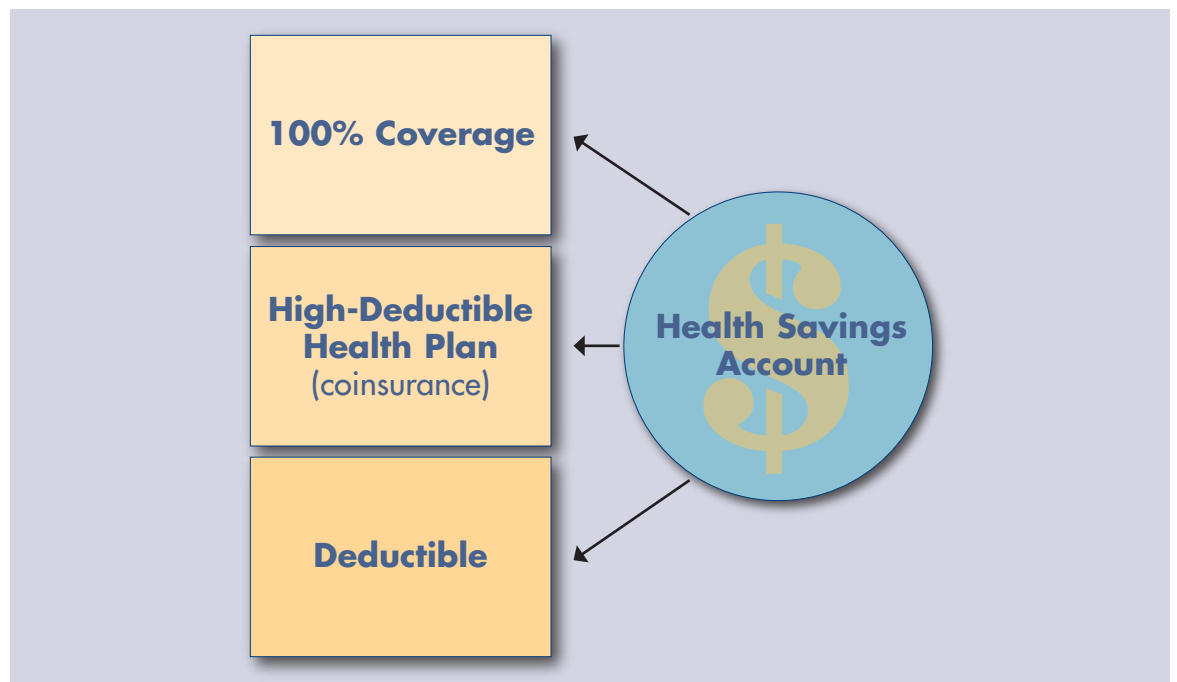
CIGNA offers you a number of plan design options that meet the federal requirements. Once members meet the deductible, they are protected by the underlying health plan, including coinsurance and an out-of-pocket maximum. Preventive care is covered 100% with no deductible or maximum when received from a participating provider.

A Tax-Exempt Savings Account

This savings account allows employees to set aside tax-free dollars to pay for qualified medical expenses (including medical, pharmacy, dental and other health care costs). And if you choose to contribute to your employees' HSA, contributions are excluded from gross income and are not subject to FICA taxes.*

With an HSA-qualified plan from CIGNA comes access to a variety of resources, including:

- decision support tools from WebMD®, empowering employees to make well-informed decisions
- health care management resources to help employees when they're sick and to help them stay well
- communication and enrollment tools to help employees understand their choices and get the most out of their health plan



Broad Networks

- With more than 500,000 participating providers, the CIGNA Open Access Plus network is one of the largest in the country.
- Employers can offer coverage to their employees regardless of location, providing consistent benefits to help satisfy all employees.

Network Discounts

- Employees can benefit from some of the industry's most competitive provider discounts.
- Savings are passed along to employers and, in turn, to employees.

Industry-Leading Medical Management

- CIGNA Well Aware for Better Health[®] provides award-winning disease management services to eligible employees and their dependents with specific chronic conditions including asthma, diabetes, low back pain, heart disease, chronic obstructive pulmonary disease, and other targeted conditions.
- The CIGNA HealthCare 24-Hour Health Information LineSM provides members with access to registered nurses, 24 hours a day, seven days a week, for personal help with medical questions.
- CIGNA LIFESOURCE Transplant NetworkSM offers members access to some of the top transplant centers across the country.

Web Tools on myCIGNA

Members can rely on this secure source for health and wellness information. Combining your plan features with WebMD[®] tools, myCIGNA.com gives members access to perhaps the largest body of health care and medical knowledge and information available.

- Online provider directory
- Claim information and account balances
- HealthQuotientTM health risk assessment
- Average prices for certain outpatient procedures and radiology services
- Estimated costs for common medical services and conditions, by state
- Pharmacy price quote and comparison tools
- Healthwise[®] online library
- Healthy Rewards[®] wellness discounts



What Are the Advantages of an HSA-qualified Plan from CIGNA?

For employers:

- Can help reduce health benefit costs by engaging employees more directly in their health care decisions.
- Employer contributions to the HSA are optional, though encouraged.
- Employer contributions are excluded from an employee's gross income* and not subject to FICA taxes.

For employees:

- Employer contributions to the HSA are not taxable to the employee.*
- Unused HSA dollars carry into the next year, continue to accrue interest tax free, and are available to finance future qualified health care expenses tax free.*
- Preventive care is covered 100% with no deductible or maximum, when received from a CIGNA Open Access Plus participating provider.
- Web tools through myCIGNA enable employees to make more informed decisions about their health care. Through myCIGNA.com, employees can also check account balances and select investment options (if the member elects JPMorgan Chase).
- Employees may have access to any investment options through their health savings account administrator (such as JPMorgan Chase).

- Convenient access to HSA dollars through a Chase VISA® debit card and/or checkbook (if the member elects JPMorgan Chase).

How Does It Work?

1. The employer selects one of the CIGNA HSA-qualified plan designs (Open Access Plus).
2. Enrolled employees can elect to open and contribute to an individual health savings account (through JPMorgan Chase at www.chase.com/hsa or the bank of their choice). Employers may opt to contribute to their employees' accounts as well.
3. Employees may use any dollars in their HSAs to cover eligible medical expenses tax free. Employees are responsible for medical expenses up to the plan deductible. Then the underlying medical coverage takes over and pays for eligible expenses, excluding coinsurance.

Which Employers Benefit Most from these Products?

- Employers looking for ways to help control their overall health benefit costs.
- Employers that want to encourage their employees to take a more active role in their health care.
- Employers willing to invest in employee education and regular communication.



CIGNA

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* In Alabama, California, New Jersey, and Wisconsin contributions are prior to federal taxes but after state income taxes. Employer contributions, earned interest, and investment income are all taxable as gross income for state income tax purposes.

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