

CIGNA® Voluntary Enrollment & Administrative Solutions

Employers know that providing voluntary benefits to their employees is a smart way to supplement their benefits package. But finding a simple and effective way to enroll and administer them has always been a challenge. Until now.

Comprehensive Solutions

Customizable to an employer's unique needs

CIGNA takes the hassle out of managing voluntary benefits with a robust choice of services designed to save employers time and optimize plan participation. Employers can choose from three flexible options:

Full-Service	Self-Service	Stand-Alone Service
Complete enrollment and administration support for voluntary benefits – from eligibility and education to billing and reporting.	Our enrollment and administration technology platform lets employers manage all of their employee benefits – on a single, easy-to-use, customer-friendly platform.	Employers can choose specific enrollment and administrative services based on their business needs.

Enrollment Support

Designed to drive optimal participation

Regardless of the option employers choose, CIGNA will provide them with enrollment support that is critical to helping them maximize employee participation in their voluntary benefit plans.

As a worldwide provider of employee benefits, CIGNA has helped millions of employees choose the benefits package that's right for them. Our enrollment support services include:

- **Communication** – From personalized enrollment kits to customized print materials and email communication campaigns, we'll get the word out so employees know where, when and how to sign up for benefits.
- **Education** – Online or onsite. Whatever an employer needs, we can deliver it to help ensure employees fully understand their benefit options and the enrollment process. And we can offer a call center support team to answer any questions.
- **Enrollment** – Our state-of-the-art online enrollment systems make it easy for employees to sign up for benefits when and where it's convenient for them – day or night, from any web-enabled computer.
- **Decision Support** – Our helpful decision-support tools and calculators allow employees to compare coverage options and costs so they can make the right choices based on their needs and budgets.
- **Beneficiary Designations** – Our convenient online feature lets employees designate their beneficiaries during the enrollment process. And if updates need to be made after enrollment due to a life event change, our online system lets them make changes so their beneficiary designations are always up to date.
- **Integrated Medical Questionnaire** – Our enrollment technology will automatically ask and collect all the necessary information needed from employees and spouses who choose to apply for additional coverage above the guaranteed issue amount.



Full-Service

If employers don't have time to manage voluntary benefits – no problem.

From eligibility to list billing and everything in between, we manage every aspect of CIGNA's voluntary benefits administration for employers – giving them more time to focus on their business.

This option is available to employers with 1,000 or more eligible employees who purchase our disability, accident, term life and/or group universal life plans on a voluntary basis.

Key Advantages:

- Support tools for basic (employer-funded) coverage
- Automated premium calculation and payroll deduction, including list billing

- Reduce errors and hours spent in a manual data-entry enrollment environment
- Reduce omissions when employees complete medical questions online
- Ensure timely distribution of portability and conversion notices
- Offer easy, paperless option for storing and disseminating information

CIGNA manages virtually 100 percent of voluntary benefits administration for employers.

CIGNA Manages it All		
Eligibility File feed	Enrollment Web/paper	Medical Underwriting/Administration Web/paper
Online Medical Questions Web/paper	Portability & Conversion Notification	Call Center
Personalized Enrollment Kits/Call Center Mail	Pre-Enrollment Communications Email, e-cards & articles	Robust Life Stage Education Web
List Bill/Payroll Deductions Web/file feed/paper	Guaranteed Issue Administration	Beneficiary Administration & Designation Web/paper
Educational Sessions On-Site/Webinar		

Self-Service

For employers who want to manage voluntary benefits alongside employer-funded benefits – we can make it happen.

CIGNA provides the technology and support allowing employers to manage all their benefits – disability, medical, life, accident, dental, vision and even Flexible Spending Accounts from any carrier, all on a single, integrated platform.

This option is available to employers with 500 or more eligible employees.

Key Advantages:

- Automate management of eligibility rules
- Automate enforcement of medical underwriting and guaranteed issue rules and limits
- Access to an administrator portal
 - Update medical underwriting status
 - Manage beneficiaries
 - Generate reports
 - Get email notifications for approval/action
 - Manage new hire, open enrollment and life events throughout the year



CIGNA provides the technology platform and enrollment engine so employers can manage their benefits.

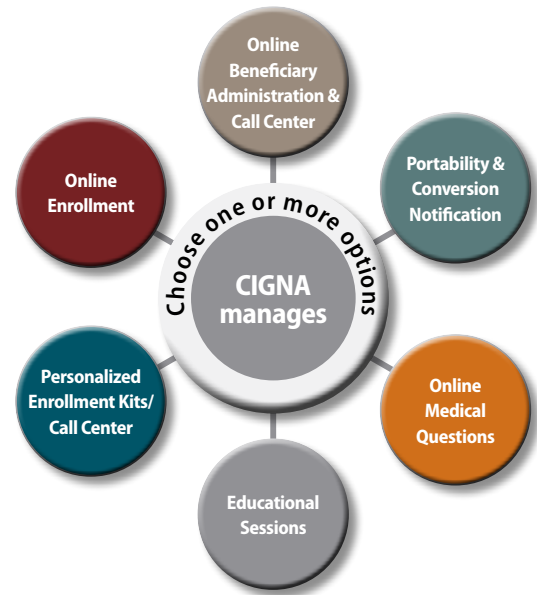
Stand-Alone Service

For employers who only need help with certain aspects of benefits administration on our life, accident and/or disability plans – we can help. Employers can choose any of the administrative services available and we'll manage them – with the same level of commitment and support we provide all our clients.

Available services:

- Educational sessions (on-site or webinar)
- Personalized enrollment kits and call center to answer employees' questions prior to enrolling for insurance coverage*
- Online enrollment*
- Online beneficiary administration and call center to support beneficiary designation questions
- Online medical questions
- Portability/conversion notification distribution

This option is available for employers with 1,000 or more eligible employees. Services shown with an asterisk (*) may be available to employers with 500 or more eligible employees. Benefits administration will vary according to plans.



CIGNA can manage only selected tasks for employers.

Save time. Optimize participation.

Employers can choose from our customizable enrollment and administrative support service. CIGNA can take the hassle out of managing voluntary benefits so employers can have more time to focus on their business.

Contact your CIGNA representative today to learn more and schedule a capabilities demonstration.

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