Level Funding℠ from Cigna is an innovative self-funding solution. It combines financial predictability and the control and information you want, with an opportunity to benefit from a favorable claims year. Cigna’s self-funding solutions have been working for 25 years, proving to companies with fewer than 250 employees* that it’s possible to improve the health of your company and save money when claim costs go down.

LEVEL FUNDING
An effective self-funding solution with a five-year history to prove it.

- **January 2008**
  - **FIRST CASE SOLD**
    - After pioneering self-funding for employers with fewer than 250 employees since 1987, Cigna sells first level funded health plan.

- **April 2009**
  - **FIRST SURPLUSES AVERAGE MORE THAN $44,000**
    - First surpluses are delivered with the average amount for clients receiving these surpluses at more than $44,000.

- **December 2009**
  - **133% GROWTH YEAR OVER YEAR**
    - Level Funding finishes its second year with new sales 133% higher than year one.

- **August 2011**
  - **SALES BECOMES CERTIFIED EXPERTS**
    - All Cigna sales staff complete training to be certified consultative experts in self-funding for smaller employers.

- **October 2010**
  - **LEVEL FUNDING TO GRADED FUNDING℠ MIGRATION**
    - Cigna introduces the capability to move from Level Funding to Graded Funding for clients who are ready for our more traditional self-funding product.

- **July 2012**
  - **FIFTY PERCENT**
    - Of all employers with fewer than 250 employees who became new Cigna clients in 2011, approximately one in every two selected Level Funding clients became certified consultative experts.

- **July 2013**
  - **HIGHEST NUMBER OF SURPLUSES**
    - More than two out of three Level Funding clients who have celebrated a four year anniversary have received a surplus.

- **January 2014**
  - **SELF-FUNDED DENTAL PRODUCT**
    - Cigna is now the only health insurance carrier to offer self-funding solutions across medical, dental and vision.
WHY LEVEL FUNDING HAS BEEN SO SUCCESSFUL:

Surplus credit
When actual claims are less than projected, the company receives a credit\(^1\) – this is money back directly.

Payments don’t fluctuate
Monthly costs are based on the number of covered employees and cover all claims,\(^2\) premiums and fees.

No costs after termination
There are no additional expenses after termination, so you know your all costs up front.

Client-specific claims reports
Every client has direct access to reports that track exactly how claims dollars are being spent.

Tailored plan design
Clients can tailor their plan design and choose from both traditional and account-based health plans.

HOW DOES LEVEL FUNDING WORK?

- Self-funded plans are governed only by the federal Employee Retirement Income and Security Act (ERISA) which allows Cigna to offer your employees the same tailored benefits in multiple states.
- Plan administrators enjoy an integrated, easy experience because Cigna pays all claims and decides all appeals.
- Individual and aggregate stop-loss financial protection set maximum monthly costs to protect you from catastrophic claims situations, and are standard for every client.
- Customers have access to the broad proprietary Cigna network of hospitals and physicians.
- Specialty case management, utilization management and disease management programs help individuals with chronic or acute conditions improve their health and lower related costs.
- A health improvement strategy team works with each client to create and implement programs that work best for that company and its employees.
- An experienced team of experts from implementation, client services and account management is ready to promptly respond and resolve administrative issues.

With Level Funding, you can navigate the changing employee health benefit landscape.

Ask yourself:

Did you receive reports on how your company’s health care dollars are being spent?

Was your last health plan premium renewal backed up with your company’s own claim experience and utilization data?

Do you have the ability to design a benefit plan that suits your employees’ needs?

Are you receiving money back from your current plan when claims run lower than expected?

Self-funding dental
Cigna has introduced a wide variety of self-funded dental plans with Cigna’s largest national discounted Dental PPO network.\(^3\) Cigna dental plans focus on prevention and include a 1% discount on medical claims when you buy both Cigna coverages. Cigna is dedicated to individuals’ oral and overall health and can deliver sustainable cost control through improved health and productivity.

To learn more about Level Funding and how Cigna can help you build a better health plan, contact your Cigna representative today or go to Cigna.com/builtforyou.

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\(^1\) Minus any necessary terminal fund adjustment.
\(^2\) Based on Cigna 2009-2013 claims data.
\(^3\) NetMinder DPO data as of March 2013, including combined reported Cigna Dental Radius Network® and Dental Network Savings Program counts of unique dentists. Data is subject to change. The Ignition Group makes no warranty regarding the performance of the data and the results that will be obtained by using.

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