

HEALTH CARE JUST GOT PERSONAL

Introducing Cigna SureFit



Health benefits are often seen as one size fits all, but Cigna understands that health care needs are not all the same. They differ by person and even by community. Access to care and how it's delivered in the Boulder/Denver area is different. That's why Cigna developed the SureFit solution, built specifically for Boulder/Denver and the people who live and work here.

The Cigna SureFit™ difference



Flexible benefits

Customizable solutions and capabilities that flex to fit the unique needs of customers and employers in a given market.



Delivery system evolution

Innovative ways of convening and collaborating with quality doctors and hospitals using a local lens, to increase efficiency and lower costs.



Interactive health decision support

Advanced tools and dedicated resources give customers the power, insight, guidance and confidence to choose the coverage that fits them best.



Customer advocacy

Our highest level of personal support proactively engages customers in new ways. Wherever they are on their health journey, we help them get the most value from their benefits.

For a more affordable, personal experience.

Together, all the way.®



Cigna SureFit makes health care more personal – and more affordable. Clients can save 17%–20%* with a solution built around the community where they live and work.

A personal fit for customers

› Focus on collaboration

Cigna created a community of care network with physician groups and hospitals who collaborate closely with each other and Cigna to help drive cost efficiency and create a more personal experience. The collaborative focus gives doctors patient specific information, insights and resources to improve quality of care and drive better outcomes.

› Collaboration improves experience and reduces cost

In the community of care network, customers choose a primary care physician that works best for their individual needs. Using the community of care network helps make care more affordable since customers don't pay for access to doctors and hospitals they may never use. Plus, care within the network is coordinated by the primary care physician, which helps to eliminate surprises, reduce costs and improve the customer experience.

› Giving customers confidence in their coverage

Interactive tools and dedicated resources make it easy to compare and choose plan options during open enrollment. Coverage decisions can be made more confidently with simple comparison tools. Customers can even get personal recommendations based on their preferences and unique situations, so they can be sure to choose the coverage that fits them best.

› Complete personal support with Cigna One GuideSM

Customers receive our highest level of personal support and guidance with the Cigna One GuideSM solution. A real live One Guide is available to help customers with everything from enrolling in their plan and finding the right doctor, to understanding their plan, resolving service issues and accessing a clinical team to help them choose the right care.

The right fit for employers

› Substantial up-front cost savings

Collaboration and efficiencies within the network lower the cost of care for customers and provide immediate savings for employers – with rates 17%–20% lower than our Open Access Plus product.*

› Local collaboration

We actively collaborate with our network doctors and hospitals in Boulder/Denver to align our data, incentives and goals to drive better health outcomes and lower costs for employers.

› Less administration

A One Guide provides customers with our highest level of personal support. Plus, intuitive technology and online tools give customers control of their coverage and care. The additional customer support lets employers save time and focus on running their businesses.

› Informed decisions and cost predictability

Advanced reporting and insights on performance helps employers make more informed decisions. And, a defined contribution option allows for better cost management year over year.

› Flexible funding and plan designs

We offer traditional and alternative funding options that can be paired with our integrated medical, pharmacy and behavioral health products to maximize savings. Flexible plan designs are also tailored to incent healthy behaviors and reduce costs based on the employer's objectives, utilization and risk profile.

› Health and wellness engagement

Our innovative tools and resources can help to create a culture of well-being. They are designed to work in tandem with network solutions to maximize savings, drive healthy behaviors and improve productivity.

Cigna SureFit is rooted in an integrated network of doctors and hospitals committed to promoting quality care and lower medical costs through collaboration.

*Percentage of savings is estimated based on an internal Cigna study conducted in 2015 comparing Cigna's SureFit network to Cigna's Open Access Plus (OAP) network in Colorado assuming equivalent benefit structure, deductibles, copay and out-of-pocket maximum limits. Savings range represents the potential savings and is not guaranteed. Savings will also vary depending on plan design, geographic distribution and utilization patterns.

Community of care network

Cigna created a community of care network with physician groups and hospitals in the Boulder/Denver area based on their commitment to quality and cost-effective care through collaboration. The health care professionals are evaluated and incentivized based on their ability to provide better outcomes at a lower cost. The community of care physician groups drive and coordinate the customer's care, creating network efficiencies that bring real value to both customers and clients.

Cigna Collaborative Care physician groups within Cigna SureFit:

New West Physicians

One of the largest physician-owned primary care group practices in the Denver Metro area conveniently located throughout the region.

PHPprime

An integrated team of physicians and health care professionals that collaborate with specialists throughout the Denver Metro area. Includes independent physician groups:

- › South Metro Primary Care
- › Primary Physician Partners

Rose Integrated Health Network

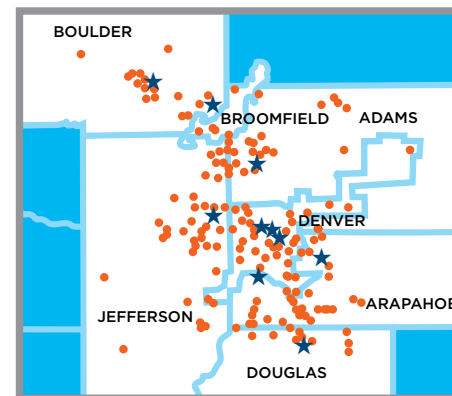
Independent physician network with physicians located throughout the Denver Metro area. Includes independent physician groups:

- › HCA Physicians
- › Rose Medical Group

Community Medical Associates

A multi-specialty group of physicians located throughout Boulder County and Broomfield.

Hospital systems within Cigna SureFit:



Denver Metro and Boulder, CO

- Cigna SureFit network service area
- ★ Hospital locations
- Physician groups

Physician groups coordinate care with quality, cost-effective hospital systems.



Cigna SureFit is our new approach to health benefits designed to meet the needs of each employee (and employer) in the communities where they live and work. Flexible benefits, innovative ways of collaborating and delivering health care, enhanced decision support and customer advocacy are packaged together to provide more savings and value to employers and their employees. With Cigna SureFit, health care is personal – for a custom fit, better outcomes and an improved experience.

Contact your Cigna representative or broker to learn more.



Subject to change. Product availability may vary by location and plan type and is subject to change. All group health insurance policies and health benefit plans contain exclusions and limitations. For costs and complete details of coverage, contact your Cigna representative.

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