Continuing Education Course Curriculum

CIGNA delivers meaningful solutions to your business needs
Continuing Education Course Curriculum

CIGNA delivers meaningful solutions to your business needs

Academy by CIGNA is a free continuing education program for insurance producers and consultants, created to help you achieve your career goals through professional development. Our courses are designed exclusively for insurance benefits professionals, and include timely topics that will help you offer your clients compelling information and credible advice.

Academy by CIGNA offers:

- Training that is engaging and interactive
- Courses developed by subject matter experts with extensive industry experience
- Instructors who are state-approved CIGNA professionals
- A suite of courses on topics that interest you most and are relevant to both new and seasoned professionals
- Continuing education (CE) credits required for insurance license renewal
- Credibility with your clients to assist in growing your business

Following is a listing of our current curriculum along with a brief description of each course for Continuing Education from:

CIGNA Group Insurance
CIGNA HealthCare
CIGNA International
CIGNA Group Insurance Courses
(Availability may vary by state)

• **Accident Insurance – An Often Missed Opportunity** Approx. 2 hrs
This course focuses on providing you with a thorough overview of accident insurance products, how and why clients should consider adding them, and how current market conditions relate to accident insurance.

• **Family and Medical Leave Act** Approx. 1 hr
In this course participants will learn about the basic provisions of FMLA and state-specific regulations, the challenges employers face with FMLA programs and compliance issues and risks. The distinctions and links between traditional disability and FMLA programs are also explored.

• **Long-Term Disability Underwriting and Pricing** Approx. 2 hrs
This course covers a wide range of topics, from the nuts and bolts of manual rating to the intricacies of experience rating. Participants will deepen their knowledge of the terms and concepts related to long-term disability (LTD) insurance rating.

• **Urban Legends of Disability: Disability 101** Approx. 2 hr
This unique course confronts some of the misconceptions about disability insurance. Participants will separate fact from fiction and will gain a comfortable understanding of the terms and concepts related to short-term and long-term disability.

• **Group Benefits Consulting – Product Training** Approx. 2 hrs
This course provides a fundamental understanding of Life, Accident and Disability products. Core elements of each are explored as well as the features and benefits from the customer’s perspective and how they fit into the total employee benefits portfolio.

• **Group Benefits Consulting - Underwriting Training** Approx. 2 hrs
Provided in this course is an introduction to the underlying risk and risk assessment skills involved in underwriting Life, Accident and Disability employee benefit programs. Through these skills, participants will better be able to analyze client programs for strong data elements.
CIGNA Group Insurance Courses Cont.
(Availability may vary by state)

• **Group Term Life Insurance** Approx. 2 hrs
  Common policy provisions, underwriting analysis, risk selection, experience review, and rate development will be examined. Favorable and unfavorable plan features, loss ration and steps behind loss ratio development are also explored.

• **Health and Productivity in the Workplace** Approx. 2 hrs
  This course provides an understanding of how integrated medical and disability programs can improve the health, well being and productivity of employees. Participants will learn how to recognize the latest workplace and market trends that continue to drive the need for integrated health and productivity solutions and how to design a comprehensive plan for clients.

• **Dental Plans** Approx. 2 hrs
  This course provides an overview of why dental plans are important from both a health and cost effectiveness standpoint. Common dental concepts, current market conditions and trends, as well as factors to consider when evaluating a dental plan are all explored.

• **Voluntary Benefits** Approx. 2 hrs
  A robust description of current trends in voluntary benefit offerings and their increasing popularity in the marketplace are discussed. The advantages to both employee and employer, factors to consider when evaluating and successfully planning a program are also reviewed.

• **Travel Assistance** Approx. 1 hr
  This innovative course provides a comprehensive review of travel assistance services and explains how these programs add value for employers and their employees. Current marketplace conditions and trends, services typically provided and the future of travel assistance programs are all discussed.
• **Advanced Underwriting: Funding Options and Settlement**  Approx. 4 hrs  
This course offers complete information on funding vehicles and product offerings, as well as year end settlement accounting for participating business.

• **Advanced Underwriting: Rate Projection Process – With or Without Case Study**  Approx. 3 hrs  
This course provides a detailed discussion of pricing, including claim-cost development, trend and reserves.

• **Advanced Underwriting: Minimum Premium**  Approx. 3 hrs  
Participants will leave with an understanding of the funding arrangements that are available to group insurance policyholders, how the type of funding arrangement will affect the rate billed to the policyholder, how minimum premium funding works and the pros and cons of the minimum premium funding arrangement for policyholders.

• **Anatomy of a Deal**  Approx. 2 hrs  
This course provides an analysis of the contracting and discount process. It explores the market dynamics and the market segments involved in the process. Participants will gain an overview of the goals of the contracting process and will be able to examine the continuum of risk of different methodologies. Discount off billed charges and fixed pricing including stop loss are explored in detail. The impact of utilization is also discussed.

• **General Underwriting Principles – With or Without Case Study**  Approx. 5 hrs  
This course provides a broad overview of funding vehicles and product offerings, including claim-cost development, trend and reserves. It is intended exclusively for groups of new producers and not meant for those at an intermediate or experienced level.

• **Stop Loss 101**  Approx. 2 hrs  
The purpose of this course is to educate on the stop loss product and contract options, pricing and competitive environment. The course is designed to give a better understanding of the stop loss industry as a whole and teach attendees how to review stop loss contracts to meet a customer’s cash flow need while also appropriately managing their risk.

• **Stop Loss 201**  Approx. 2 hrs  
The course takes a deeper dive into the drivers of cost increases in the market and the concepts of leveraged trend and ways to mitigate its effects. It also provides information to key stakeholders regarding the foundational mechanisms of stop loss, what it is, and how it works.
CIGNA HealthCare Courses Cont.
(Availability may vary by state)

• **Self Funding and Stop Loss** Approx. 2 hrs
  The purpose of this course is to provide basic information on how self-funding differs from other funding types, describe how it works, explain the risks associated with it and how to minimize those risks with specific or aggregate stop loss. It also explains the components of an insurance premium, and how self-funding can work not only for large and mid-size employers, but small employers as well.

• **Consumerism 101** Approx. 2 hrs
  This course takes the participant through the basics of consumerism. The past, present and future marketplaces are explored and the relevance of getting employers and employees engaged in their health care is discussed. Different types of consumer driven plans are compared, including basic plan design parameters and legal requirements.

• **Consumerism 201** Approx. 2 hrs
  This course is a continuation of 101 taking the participant deeper into plan design. Important steps for a successful implementation and enrollment are discussed, as well as communication tools to get the members involved. Measuring success of the consumer driven plan is also highlighted so clients can gauge how effective their implementation was.

• **Ethics for Insurance Producers** Approx. 3 hrs
  The purpose of this course is to provide a broad overview of ethics in the insurance industry. Participants will review the role law plays in ethics, unfair claim settlement practices, ethical standards and behaviors and managing professional liability risk.

• **Corporate Wellness** Approx. 2 hrs
  The need for corporate wellness is reviewed along with the definition, legal implications and essential elements of the programs. Implementation and case studies for wellness programs are also explored.

• **PBM’s – Basics to Specialty** Approx. 2 hrs
  This program addresses the nuances of Pharmacy Benefit Managers and takes the participant from the basics to the ever-growing specialty Rx market.

• **Behavioral Health 101** Approx. 2 hrs
  This program addresses the impact that Employee Assistance Programs (EAPs) can have on workforce health, productivity, and overall healthcare costs. The program helps to provide all of these key stakeholders with a good foundation in the basics of what an EAP is, how it works, and how it is funded.
CIGNA HealthCare
Courses Cont.
(Availability may vary by state)

• **Self Funding for Smaller Employers 101** Approx. 1 hr
This course introduces the differing types of funding options clients can choose with an emphasis on self-funding and how it can be beneficial for some clients. A brief overview of stop loss insurance and products will help to provide fundamental knowledge key to understanding how self-funding and stop loss work together. We explore the components of the funding options for employers along with key differences depending upon the funding type elected. Finally, a high level review of the costs associated with self-funding and performing a comparison of self-funding costs to fully insured costs. It concludes with a high level look at advantages of self-funding.

• **Self Funding for Smaller Employers 201** Approx. 1 hr
This course was designed to educate on the self-funding features which are especially important to smaller employers (providing insight into the additional protection they offer and why they are important) including certain stop loss contracts and provisions. Additional concentration on the types of stop loss contracts provides fundamental training needed to deeply understand the costs associated with self-funding and perform a comparison of self-funding costs to fully insured costs. The course concludes with a discussion on advantages and disadvantages of self-funding.

• **Funding Options for Mid-Size Employers: Focus on Participating Arrangements** Approx 2 hrs
The purpose of this course is to provide an overview of funding options for mid-size employers, with a deeper dive into Participating arrangements. The first half of the course explores the details of four funding options with a concentration around how to compare/contrast these options in terms of client cost, maximum liability, and the risk/reward balance. The second half of the course provides a deeper dive into Participating arrangements, including administration and settlement as well as characteristics that make a client a good candidate for a Participating arrangement.
CIGNA International Courses
(Availability may vary by state)

• Duty of Care Approx. 2 hrs
This presentation explores the concept of Duty of Care as an Employer responsibility to his employees, and its unique application to international business travelers and those on assignment overseas.

• Global Benefits – Legal Issues Approx. 2 hrs
This session presents the range of state, federal, and international regulations and their implications for international benefit administration and plan design. Complexity, increased risk, and critical issues for the organizations, their officers and employees are among the topics discussed.

• Global Health Care Management Services Approx. 1 hr
This provides an overview of types of service that can be provided as a part of managing a global health care program.

• International Benefits – Issues and Challenges Approx. 1 hr
This course presents the implications of international benefits on the ever-growing number of organizations that have or are entering into global operations.

• International Learning Concepts Approx. 2 hrs
This course is designed to provide insurance professionals with a high level understanding of the issues and challenges of indemnifying benefits for globally mobile employees. It also provides a comprehensive understanding of clinical and service requirements in managing healthcare on a global basis. Participants will go away with a list of questions to aid them in effectively responding to employer needs.

• Global Health Care Consumerism (Medical Tourism) Approx. 1 hr
Course material will describe how the domestic drive toward consumer-driven health care and the challenges confronting national health care schemes are fueling the growing phenomenon of medical tourism and altering the international health care landscape. Global consumerism and international competition in the health care industry will potentially impact employers, insurers and governments alike. Opportunities and challenges abound.

"CIGNA" and the "Academy by CIGNA" logo are registered service marks of CIGNA Intellectual Property, Inc., licensed for use by CIGNA Corporation and its operating subsidiaries. All products and services are provided exclusively by such operating subsidiaries, including Connecticut General Life Insurance Company, and not by CIGNA Corporation. © Copyright 2011 by CIGNA. All rights reserved.