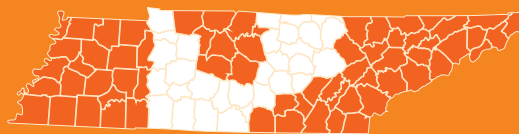


A BIG OPPORTUNITY IS IN TENNESSEE



See why Cigna Individual and Family plans are easy to sell, making it easy to earn.

We love partnering with top-selling brokers. Sales pros who are seriously looking to increase their income and expand their offerings. Does that sound like you? If so, selling Cigna's Individual and Family medical plans may be for you.

See what makes Cigna easy to sell:

- › **An established, well-known brand that has had a consistent presence in the ACA Marketplace.**
- › **Simple online quoting and enrolling process.** Start and finish your health insurance enrollments on a simple website and enroll a customer in 15 minutes or less.¹
- › **Broker tools for easy prospecting.** Co-brandable marketing materials in both English and Spanish and unique producer codes allow you to market to prospects and current clients, track your customers' quotes, sales, and more.
- › **Regular e-communications with marketing tips, product information, and more.** Gain valuable insights that will help you sell. And keep you in the loop.
- › **Dedicated Broker Support team.** Get help fast from people who are committed to your success. Available Monday-Friday, 8:00 am-8:00 pm ET.
- › **Broad product portfolio of competitive products to sell, with additional products to sell year round.**



Let's talk about how we partner.

Find out how to qualify to get appointed with Cigna.

877.244.6215 • Monday-Friday • 8:00 am-8:00 pm ET

Cigna pays competitive medical and dental commissions on-time and twice per month.²

We pay the same commission amounts on medical OEP and SEP sales so you can build your portfolio year round. Plus, with Cigna Dental you'll be compensated based on a percentage of the entire premium. And, with our 15% family premium discount, you can sell Cigna Dental to the entire household.³

1. Enrollment may exceed 15 minutes if customer receives federal financial assistance.

2. Commission payment releases subject to minimum threshold. EFT payment will release with \$5 or more and mailed paper checks will release with \$300 or more.

3. For each subsequent customer added to a primary policy, a 15% discount is applied to the standard rate. Discount is automatically applied in the quote tool.

Together, all the way.®



See why customers want Cigna medical plans.

With instant brand recognition and flexible plan options, Cigna is easy to sell. Just a few customer benefits include:

- › **Affordable rates.** Plans with a \$0 deductible if they qualify for financial assistance.⁴
- › **Preventive care at no additional cost.** This includes \$0 annual check-ups, flu shot, cholesterol and blood pressure screenings, with in-network providers.⁵
- › **\$0 virtual care visits.** Customers can talk to a board-certified doctor about medical and behavioral health issues no matter where they are in the United States, anytime – day or night.⁶
- › **24/7/365 live support.** Customer service representatives are available to answer questions and help find in-network doctors.
- › **One Guide.** Our highest level of personal support. Customers simply call and they're automatically connected with a One Guide personal guide who will help them learn how their coverage works and answer their health care or plan questions.
- › **myCigna.com and the myCigna® App.** Easy to use tools to find care, compare costs and get verified reviews from other patients to help identify the provider or facility that's right for them.
- › **Healthy Rewards® program.** Discounts toward fitness memberships and devices, vision care, LASIK surgery, hearing aids, yoga products and virtual workouts.⁷
- › **Access to the “My Personal Champion” program.** Eligible customers have a single point of contact to help with their complex health and claims needs.
- › **Take Control Rewards Program.** Customers in Tennessee can complete actions and earn reward points which can be exchanged for products or experiences.
- › **Patient Assurance ProgramSM.** All Cigna plans include:
 - Maximum of \$25 for a 30-day supply of insulin and some non-insulin medications⁸
 - \$0 for diabetes supplies on the Cigna drug list
 - \$0 for diabetes management training
 - \$0 for select labs/exams
 - Plus, \$0 on diabetes equipment and additional supplies with the new **Diabetes Care Solution** plan⁹

2021 Tennessee Footprint and Key Partners*

- › **Vanderbilt now in-network for all Tennessee IFP customers**
- › **Chattanooga:** Erlanger Health and Galen Medical Group
- › **Jackson:** The Jackson Clinic and West Tennessee Healthcare
- › **Knoxville:** UT Medical Center and Covenant Health
- › **Memphis:** Methodist and Health Choice PHO
- › **Nashville:** Synergy IPA, HCA TriStar Hospitals and Saint Thomas Health
- › **Tri-Cities:** Mountain State Health Alliance, Holston Medical Group, State of Franklin Associates, Johnson City Medical Center and Indian Path Community Hospital

* Please note that this list is not complete. Visit [Cigna.com/ifp-providers](https://www.cigna.com/ifp-providers) to verify the network status of a hospital/facility.



4. Depending on household size and income, customers may qualify for federal financial assistance through the federal Marketplace. Qualifying plans are the Cigna Connect 0-3 and Cigna Connect 0-4.

5. Not all preventive care services are covered, including most immunizations for travel. Please see plan documents for a list of covered and non-covered preventive care services.

6. Cigna provides access to virtual care through national telehealth providers as part of the health plan. \$0 telehealth benefit is available for most plans in CO. For the Cigna Connect HSA Bronze 6500 plan, \$0 copay applies after the annual deductible has been met. Dedicated virtual providers are independent contractors and separate from Plan network providers. Video chat may not be available in all areas or with all providers. PCP referral is not required. Refer to plan documents for a complete description of virtual care services and costs, including other telehealth/telemedicine benefits. Standard cost share will apply.

7. Healthy Rewards programs are separate from any insurance benefits. A discount program is NOT insurance, and the customer must pay the entire discounted charge. Some Healthy Rewards programs are not available in all states and programs may be discontinued at any time. Participating providers are independent contractors who are solely responsible for any care or services provided. Fitness Membership and Devices along with Yoga Products and Virtual Workouts can only be accessed by login into myCigna.com and navigating to Healthy Rewards Discount Program.

8. Discounts available with the Cigna Patient Assurance Program. \$25 is the maximum out-of-pocket cost for a 30-day supply of covered, eligible insulin.

9. Provides a \$0 cost share for specific diabetes benefits in a standalone plan in all markets, except CO. Please see Plan Details for more information.

The downloading and use of the myCigna Mobile App is subject to the terms and conditions of the App and the online store from which it is downloaded. Standard mobile phone carrier and data usage charges apply.

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