

# A BIG OPPORTUNITY IS IN YOUR MARKET



See why Cigna is easy to sell, making it easy to earn.

**We love partnering with top-selling producers.** 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:

- › **Simplified quoting and enrolling process.** Start and finish your health insurance enrollments on a simple website and enroll a customer in 15 minutes or less.<sup>1</sup>
- › **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.
- › **Broker tools for easy prospecting.** Customizable marketing materials and unique producer codes allow you to market to prospects and current clients, track your customers' quotes, sales, and more.

**You can also sell Cigna dental plans and earn all year round.**

**Did you know?** We offer a waiver on waiting periods for restorative dental work.<sup>2</sup> So, clients transitioning from their previous employer's insurance or COBRA plan don't have to wait for their new coverage to kick in.



**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**

**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.<sup>3</sup>
- ▶ **Preventive care at no additional cost.** This includes \$0 annual check-ups, flu shot, cholesterol and blood pressure screenings, all with in-network providers.<sup>4</sup>
- ▶ **\$0 Telehealth visits.** Customers can talk to a board-certified doctor about minor health issues no matter where they are in the United States, anytime – day or night.<sup>5</sup>
- ▶ **Help finding quality health care providers in-network.** Customers can visit [Cigna.com/ifp-providers](https://www.cigna.com/ifp-providers) or speak with a customer service representative 24/7/365.
- ▶ **Online tools.** Easy-to-use tools estimate the cost of prescription drug prices and health care visits.
- ▶ **Large network of quality providers.** This includes HCA Healthcare Inc. (facilities, hospitals, and surgery centers), North Kansas City Hospital (Kansas City), Barnes-Jewish Hospital, and Mercy Hospital South (Saint Louis).
- ▶ **Healthy Rewards® program.** Discounts toward gym memberships, vision exams and eyewear.<sup>6</sup>
- ▶ **Patient Assurance Program<sup>SM</sup>.** Ensures eligible customers with diabetes pay no more than \$25 for a 30-day supply of preferred brand of insulin.<sup>7</sup>
- ▶ **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.** Earn rewards for healthy behaviors and activities.<sup>8</sup>

**Cigna’s Connect health insurance plans deliver quality care, centered around the customer, with access to personal care and attention from the quality providers in the Connect Network in their local area.**

**1.** Enrollment may exceed 15 minutes if customer receives federal financial assistance. **2.** Waiting periods may vary. Please see plan documents for details. **3.** 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. **4.** 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. **5.** Telehealth providers participating in the Cigna Telehealth Connection program are independent contractors and separate from plan network providers. Not all providers have video chat capabilities. Video chat is not available in all areas. Primary care provider referral is not required. Refer to plan documents for a complete description of covered services, including other telehealth/telemedicine benefits. **6.** 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. **7.** Discounts available with the Cigna Patient Assurance Program. \$25 is the monthly maximum supply. **8.** Take Control Reward Program is available in select markets to primary subscribers who are 18 years or older and actively enrolled in a Cigna Individual and Family medical plan prior to 2/1/20.

**Together, all the way.®**



All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company and Cigna Dental Health, Inc. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc.

932518 a MO 09/19 © 2019 Cigna. Some content provided under license.