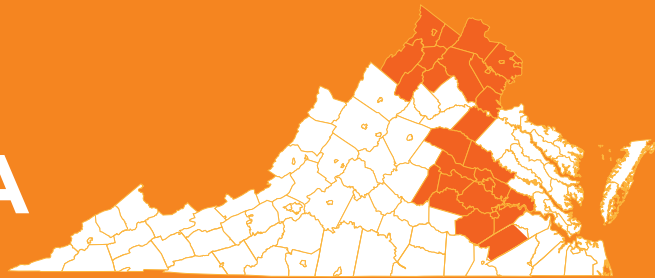


START SELLING CIGNA IN VIRGINIA



Improve the health of your business and your clients' well-being.

You can count on Cigna to help make sure you have the tools you need to keep your business growing. And to give your clients the support and information they need to make smarter choices about their health. Cigna will help your clients get the most out of their plans, so you can focus on business.

See what makes Cigna easy to sell:

- › **An established brand with a reputation for supporting customers and their well-being.**
- › **The tools, data and information you need.** Cigna provides on-demand education materials, real-time personalized information, co-branded marketing materials and more.
- › **The confidence of knowing your clients are taken care of.** Cigna's teams support your clients 24/7/365 with live phone support and easy-to-use online tools so you can focus on building your business.
- › **Helping your clients get the most out of their plan.** With affordable plan options to fit their needs and budget, including \$0 deductibles and benefits.¹
- › **Dedicated broker support team.** Cigna is here for you in the moments that matter. Available Monday–Friday, 8:00 am–8:00 pm ET.
- › **Broad product portfolio of competitive products to sell.** Including medical, dental, vision, hearing and Medicare – to give you the flexibility to address your clients' health needs and sell year-round.



**Call the Cigna Broker Support Team to get appointed.
877.244.6215 • Monday–Friday • 8:00 am–8:00 pm ET**

Cigna pays simple and reliable medical and dental commissions, on-time and twice per month.²

Cigna pays 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 a 15% family premium discount, you can sell Cigna Dental to eligible dependents.³

1. Based on internal data for 2021. Final premium amount is after any applicable subsidy, based on household size and income, from the federal government is applied.

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 clients want Cigna medical plans.

Cigna helps your clients make better decisions about their health. Guiding them with personalized support to get the care and coverage they need at a price they can afford.

Providing your clients clarity and confidence about their health care choices.

- › **Health Information LineSM.** Licensed clinicians available 24/7/365 via phone to help guide customers to the most appropriate setting for care based on symptoms and provide in-network level-of-care recommendations based on the time of day and the day of the week.
- › **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.⁴
- › **One Guide[®].** Customers simply call and they're automatically connected with a One Guide personal guide who will help them learn how their coverage works, answer their health care or plan questions, and provide cost-saving guidance.

Supporting your clients in the moments that matter.

- › **My Personal Champion[®].** Eligible customers have a single point of contact to help with their complex health and claims needs.
- › **Therapeutic Resource CenterTM.** Customers have direct access to specialty pharmacists who provide expert guidance on medications and potential drug interactions as well as condition-specific counseling.
- › **\$0 Virtual care visits.** Customers can talk to a board-certified doctor about medical and behavioral health issues no matter where they are, anytime – day or night. New for 2022, wellness assessments are available at no cost.⁵

Helping your clients get the most out of their plan.

- › **Preventive care at no additional cost.** This includes \$0 annual check-ups, flu shot, and cholesterol and blood pressure screenings with in-network providers.⁶
- › **HSA-qualified offering.** New for 2022 and available as a Bronze metal plan in most markets.
- › **Take Control Rewards ProgramSM.** Customers complete actions and earn up to \$275 in reward points, which can be exchanged for products or experiences.⁷
- › **Patient Assurance ProgramSM.** All Cigna plans, except for Enhanced Diabetes Care plans, include:
 - Maximum of \$25 for a 30-day supply of insulin and some non-insulin medications.⁸
 - \$0 for diabetes supplies on the Cigna drug list, diabetes management training, and select labs and exams.



4. 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.

5. Cigna provides access to Dedicated virtual care through a national telehealth provider, MDLive located on myCigna, as part of your health plan. Providers are solely responsible for any treatment provided to their patients. Video chat may not be available in all areas or with all providers. This service is separate from your health plan's network and may not be available in all areas. **\$0 virtual care benefit for minor acute medical care not available for all plans. HSA plans and non-minor acute medical care may apply a copay, coinsurance or deductible. Virtual care does not guarantee that a prescription will be written.** Refer to plan documents for complete description of virtual care services and costs, including other telehealth/telemedicine benefits. For IL customers, a primary care provider referral may be required for specialist virtual visits.

6. Plans may vary. Includes eligible in-network preventive care services. Some preventive care services may not be covered, including most immunizations for travel. Reference plan documents for a list of covered and non-covered preventive care services.

7. The Cigna Take Control RewardsSM Program is available in all states to all primary subscribers who are active Cigna medical Individual and Family Plan policy holders and who are 18 years of age or older. All rewards may be considered taxable income. Contact your personal tax advisor for details. Program participation along with redeeming rewards is dependent on qualifying premiums being current and fully paid.

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

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company, Cigna HealthCare of Arizona, Inc., Cigna HealthCare of Georgia, Inc., Cigna HealthCare of Illinois, Inc., Cigna HealthCare of North Carolina, Inc., and Cigna Dental Health, Inc. All health insurance plans contain exclusions and limitations and are not available in all areas. For costs and details of coverage, review plan documents. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc.