



INNOVATION, INVENTION, IMPROVEMENT

Check out what's new

At Cigna, we're always moving forward to try and find even better solutions for an improved health experience – physically, emotionally and financially. Here are some of our latest plan enhancements.

Identity theft program

Beginning January 1, 2022, IdentityForce® will be available to all employees (and their children under 26 living at home) of Cigna clients with 25–499 employees as part of their Cigna medical plan.

IdentityForce proactively monitors internet activity, credit reports and real-time fraud issues. In the event of identity theft, they'll also handle phone calls, paperwork and resolutions to make sure a customer's identity is restored. What's more, with its success rate in stolen identity-related events, IdentityForce has been named Identity Protection Leader by Javelin.¹

Losses from identity fraud soared to
\$56 billion last year.²

Cigna integrated pharmacy

With more than 30 years of providing medical, pharmacy and behavioral benefits that work seamlessly together, Cigna continues to work to treat the whole person and provide choice, flexibility and savings to our integrated customers.

Pharmacy Network Flexibility – Walgreens-Anchored Pharmacy Network

Offering access to 57,000 Walgreens pharmacies means better access and better savings. This new network option will be available to quote on October 1, 2021, for January 1, 2022, effective dates.

Specialty Care Options Plus

Our Specialty Care Options Plus program will incorporate oncology drugs into the site-of-care management programs while improving the customer experience, deepening client savings and leveraging our proven processes. We will continue to collaborate with eviCore for medical oncology drug regimen reviews and identify the right opportunities for redirection.

#1 health care expense
is medication³

Virtual care⁴

Virtual care brings employers an affordable, predictable, simple solution. Consumers are using virtual visits more than ever. They plan to continue and Cigna plans to continue to expand their options.

Behavioral health network

Our behavioral health network capabilities continue to expand. As part of an integrated Cigna medical plan, Ginger for Cigna® is a mental health care app that offers customers video therapy and psychiatry appointments within hours and real-time behavioral coaching within 60 seconds.

Together, all the way.®



For broker use only. Available for Cigna clients with 25–499 employees, unless otherwise indicated.

Dermatology

Effective January 1, 2022, MDLIVE for Cigna will add dermatology care to its current services, which already include:

- Minor medical care (urgent care)
- Behavioral care (therapy and psychiatry)
- Preventive care (wellness screenings)

Virtual physical therapy

RecoveryOne™ is a convenient physical therapy option available to your clients' employees at no additional cost via their smartphone, tablet or computer.

Solutions that can help improve employee health and your health spending

Clients can save by adding multiple Cigna solutions that provide a more connected experience to help improve the whole health of their employees and the financial health of their plan.

1 in 5 customers have health improvement opportunities which, left unaddressed, can lead to a chronic condition⁵

Cigna Healthy Additions

Your clients will find additional savings by combining medical, dental and supplemental health solutions.

Healthy Rate Program

Clients get reduced renewal rates when a certain percentage of employees participate in designated activities. Available for Cigna clients with 100–499 employees, our Cigna Healthy RateSM Program will give your clients and their employees access to:

- MotivateMe^{®6}, an incentive platform that rewards employees for completing wellness activities
- A health engagement program tailored to help engage them
- A Cigna engagement consultant with the expertise and resources to better engage and communicate with employees

Funding options

Cigna Level Funding Edge

Cigna is excited to launch an expanded Cigna Level FundingSM program for new clients with fewer than 500 employees. Our self-funding solution, which offers potential savings plus the peace of mind that stop-loss insurance provides, will now provide these additional advantages:

- **Health Improvement Fund.** Supplies funds for eligible health and wellness expenses that help your clients execute comprehensive wellness programs.
- **Performance Guarantee.** Provides a financial payout if Cigna does not meet or exceed high levels of service.
- **Guaranteed Surplus.** Gives clients a surplus, regardless of claims experience, at the end of the plan year if they renew.
- **Admin./Transitional Credit.** Helps offset your clients' direct or indirect cost of moving carriers (varies by client).

64% of Level Funding clients received a surplus in 2019⁷

Fully Insured Plus

Cigna now provides clients with 51 or more eligible employees the insurance protection they seek plus more:

- **Affordability.** Clients can benefit from an opportunity to share in 50% of achieved savings with renewal, if claims experience is favorable. If claims are higher than expected, no additional costs are incurred.
- **Predictability.** Clients realize greater transparency through detailed monthly reporting. This helps provide utilization insights to help improve quality outcomes for employees and a healthier bottom line.
- **Simplicity.** Clients assume no additional administrative responsibilities while benefiting from enhanced affordability and predictability.

1. Identity Theft Protection Reviews and Awards, <https://www.identityforce.com/identity-theft/reviews>

2. Javelin Strategy & Research, 2021 Identity Fraud Study, <https://www.javelinstrategy.com/content/Javelin-2021-Identity-Fraud-Study>

3. Cigna Book of Business national study 2019. Projection compares health care spend for the following medical service categories: Drugs and Biologics, Inpatient Facility, Outpatient Facility, Professional Services, Other Medical Services.

4. Cigna provides access to virtual care through national telehealth providers as part of your plan. This service is separate from your health plan's network and may not be available in all areas.

5. Cigna 2020 Book of Business study of medical customers with integrated medical, pharmacy and total behavioral health.

6. To comply with federal laws, if an eligible employee is unable to participate in any of incentive program events, activities or goals due to a disability or other reason, they may be entitled to a reasonable accommodation for participation, or an alternative standard for rewards.

7. For those clients who have been with Cigna three or more years as of December 2019. Results will vary.

