

Welcome to Open Enrollment 2024!

Cigna Healthcare Individual and Family Plans (IFP)

Midwest Insurance Brokerage Services



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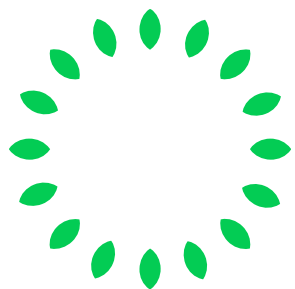
Agenda

- 01 Our Values
- 02 Cigna Member Value
- 03 2024 IFP Footprint
- 04 2024 Product Portfolio
- 05 2024 Plans & Networks
- 06 Market Insights & Takeaways
- 07 Broker Resources
- 08 Q&A

Our Values

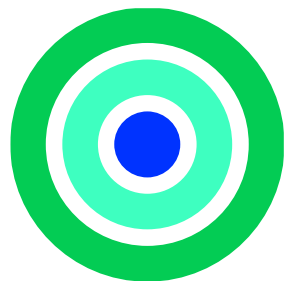


Who is Cigna?



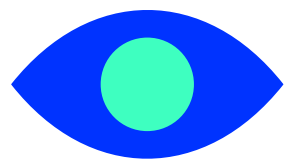
OUR IDENTITY

We are trailblazers, relentlessly partnering and innovating solutions for better health.



OUR MISSION

Improve the health and vitality of those we serve.



OUR VISION

A better future built on the vitality of every individual and every community.



A photograph of an elderly woman with short grey hair, wearing a grey long-sleeved shirt, hugging a young child with dark hair from behind. They are sitting on a light-colored sofa with blue and patterned cushions. The background is a bright window with white curtains. The image is framed by a large green semi-circle at the top and a dark blue semi-circle at the bottom.

drive **to** 2025

GOALS

IMPROVE THE **HEALTH**
OF THE LIVES WE TOUCH

BE THE **EMPLOYER**
OF CHOICE

BE THE LEADER IN **VALUE**

DELIVER ON OUR
FINANCIAL PROMISES

Cigna Member Value



myCigna.com Main Features



Find Care & Costs



View Claims



Pay Online



Access Digital ID Card



Customer Login

Username [Forgot Username?](#)

Password [Forgot Password?](#)

 [Show](#)

Log In

Haven't created an account yet?

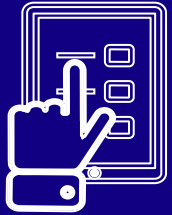
[Register](#)

[Registrarse en Español](#)

Click "Register" for first time registration



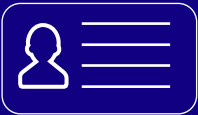
myCigna Mobile App Main Features



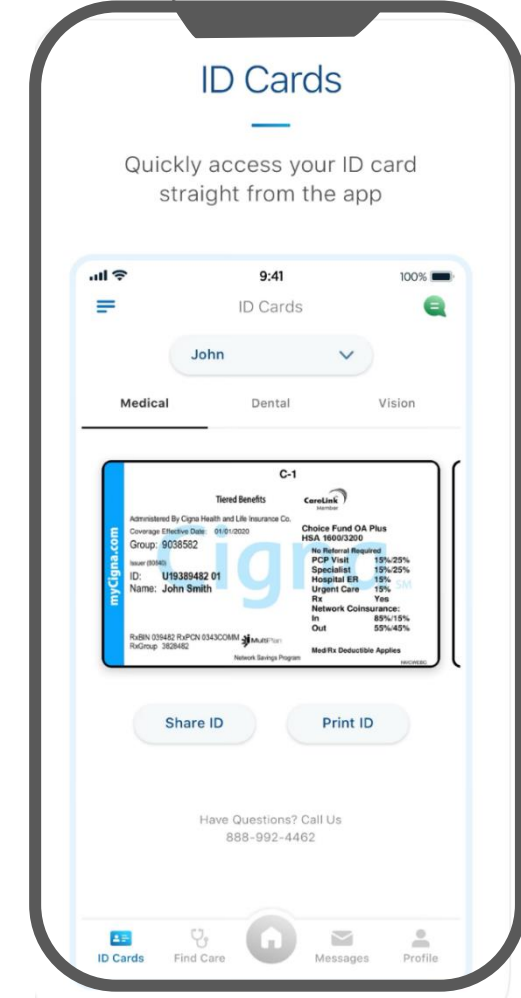
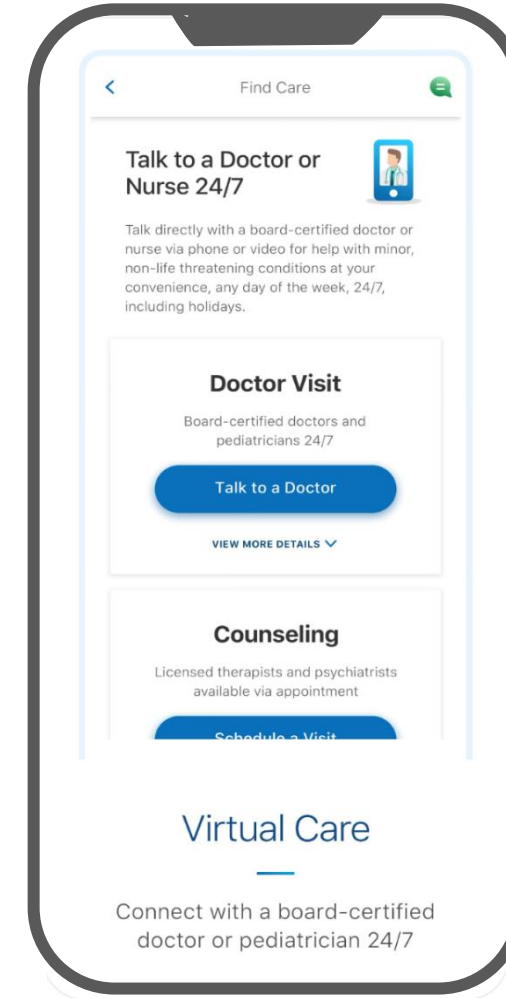
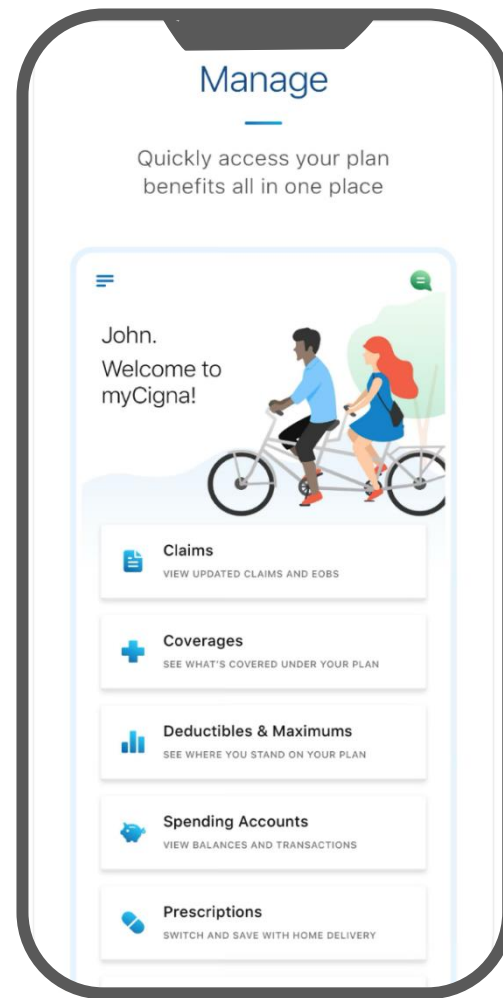
Access on the go



Virtual Care 24/7



Access Digital ID Card

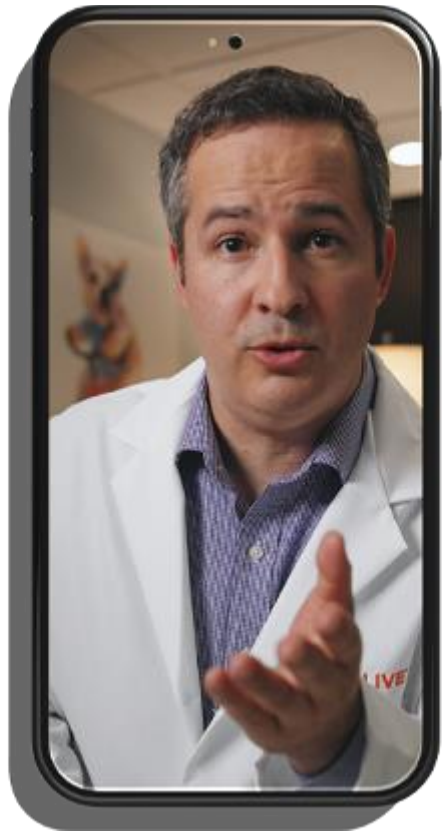


Note: Examples shown are for illustrative purposes only as of August 2022. Actual customer experiences may vary.

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.

Cigna Healthcare Virtual Care

Easy and convenient for the customer



MDLIVE
for Cigna®

24/7 Access to
Virtual Primary Care



Coverage for

- **Urgent Care** Visits
- **Routine** Visits
- **Primary Care** services such as
 - Preventive labs
 - Prescription refills
 - Referrals as needed

Additional Coverage for

- Virtual **Dermatology** covered at the specialist cost share
- Virtual **Behavioral Health** covered at same in-person copay or coinsurance

Cigna Healthcare 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.





Pharmacy Resources



EXPRESS SCRIPTS®
by Evernorth

Convenient Home Delivery



Walgreens Advantage Network*



Affordability



Easily search formularies



Value Add Programs

*Walgreens Advantage network available in all markets except TX and VA. TX and VA have access to Cigna 90 Now program with CVS retail pharmacies

Pharmacy Highlights

Patient Assurance ProgramSM

- Included in all plans other than the Enhanced Diabetes Care plans
- Customers with diabetes will save on their insulin and some non-insulin medications¹



- 43,000 pharmacies
- 30 and 90 day retail fills
- Applies to all markets EXCEPT TX and VA (Cigna 90 Now CVS Network)



Walgreens Advantage Network

- All non-standardized Cigna plans in all states (retail and home delivery)
- Tier 1 preferred generics, tier 2 generic, tier 3 preferred brand, tier 4 non-preferred brand, and tier 5 specialty



Five-Tier benefit design

1. 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.

Rewards and Discounts

Access Take Control Rewards in the **Wellness** tab of myCigna

Wellness ▾

Take Control Rewards

Customer Loyalty Program

- ✓ **10 points = \$1**
- ✓ **3-minute Health Assessment = \$75**
- ✓ **PCP visit = \$100**
- ✓ Customers can **earn up to \$325** throughout the calendar year
- ✓ Points can be exchanged for experiences, merchandise, and more!

Healthy Rewards® Discounts

Deep Discount Program

-  Fitness club memberships
-  Specialty Provider Discounts
-  Wearable Fitness Devices
-  Hearing Exams & Hearing Aids
-  Save with Cigna Vision

The Cigna Take Control Rewards® Program is available in all states to all primary subscribers that are active Cigna Healthcare 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.

Healthy Rewards programs are NOT insurance. Rather, these programs give a discount on the cost of certain goods and services. The customer must pay the entire discounted cost. Some Healthy Rewards programs are not available in all states and programs may be discontinued at any time. Participating providers are solely responsible for their goods and services.



OneGuide®

Combining **digital technology** with **personalized service** to help customers

Personal Guide - (866)494-2111

Providing support for:

- Finding quality care
- Avoiding unexpected bills
- Managing diagnoses
- Understanding their plan



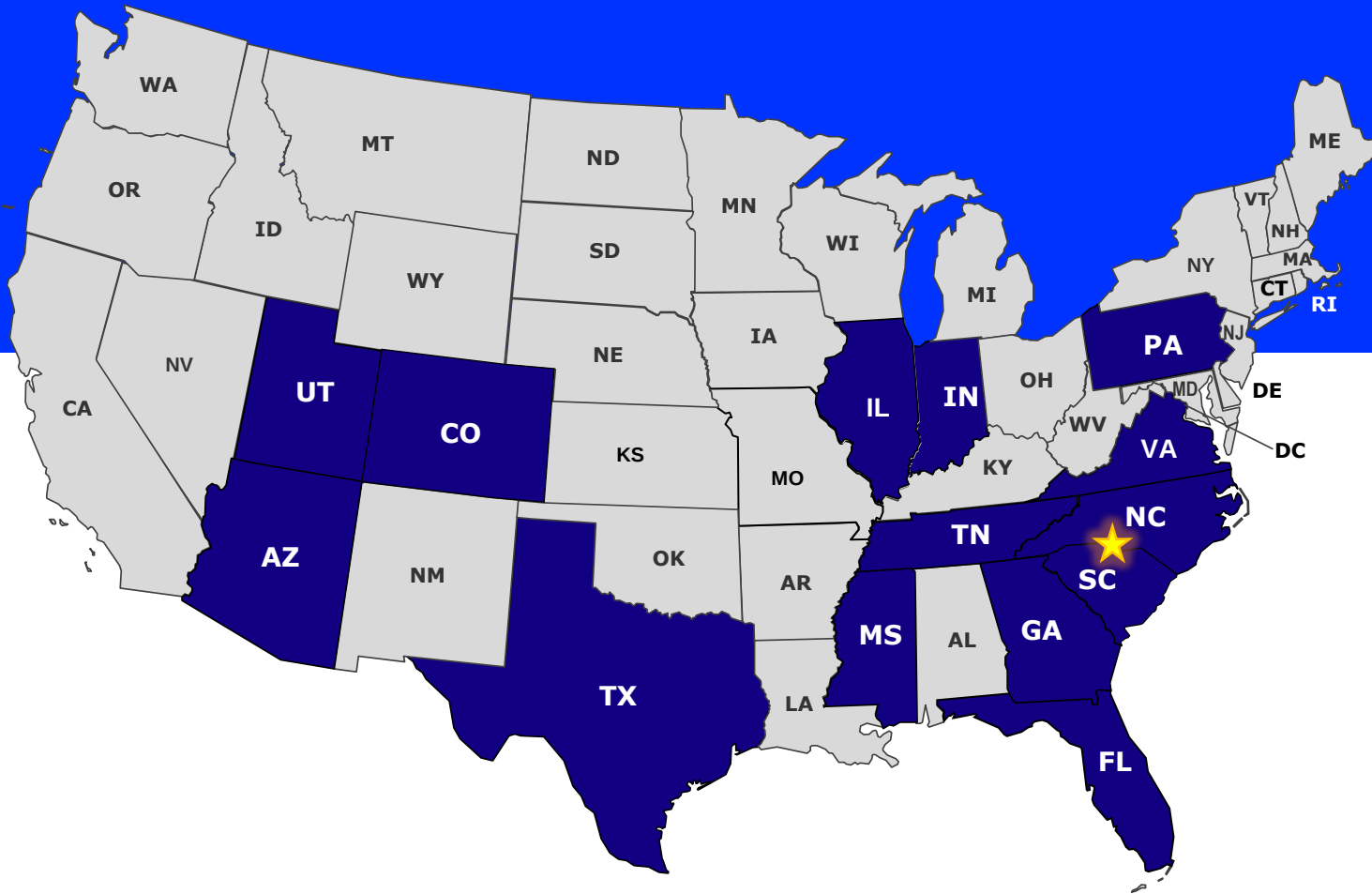
2024 IFP Footprint





IFP Medical

National Footprint for OEP 2024



14 STATES

with Medical Coverage



**Expansion in
Charlotte this year!**



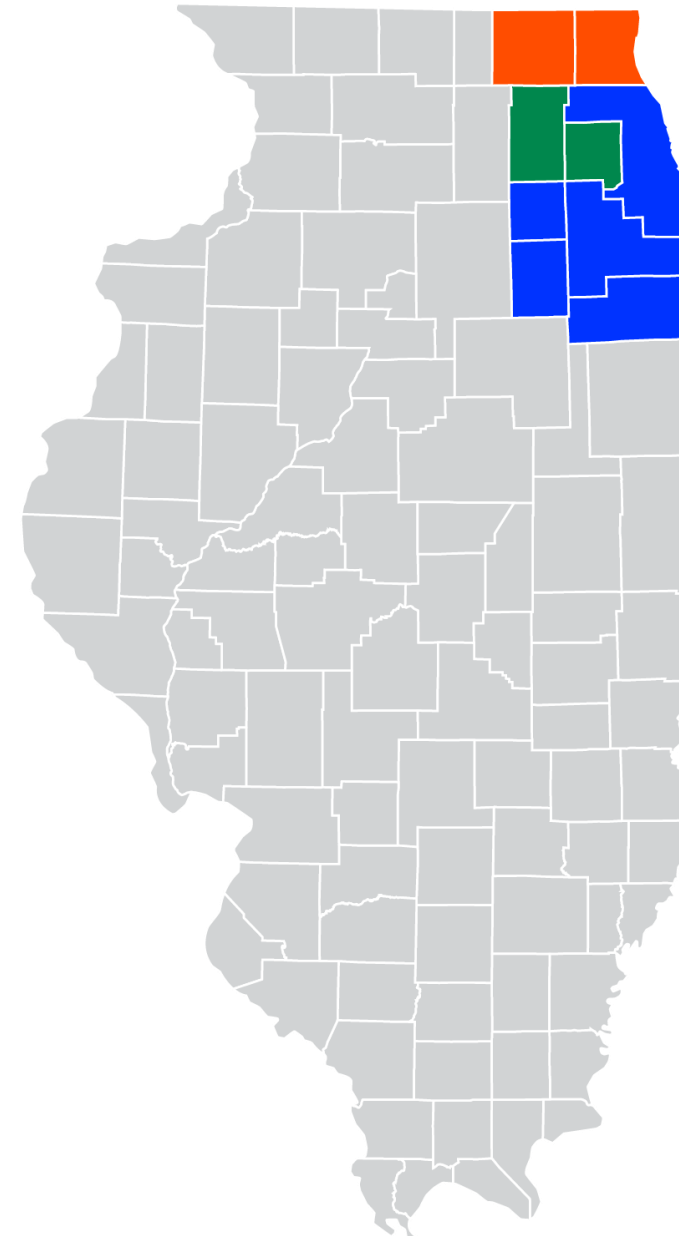
Illinois Footprint

Offering Plans in **9** Counties

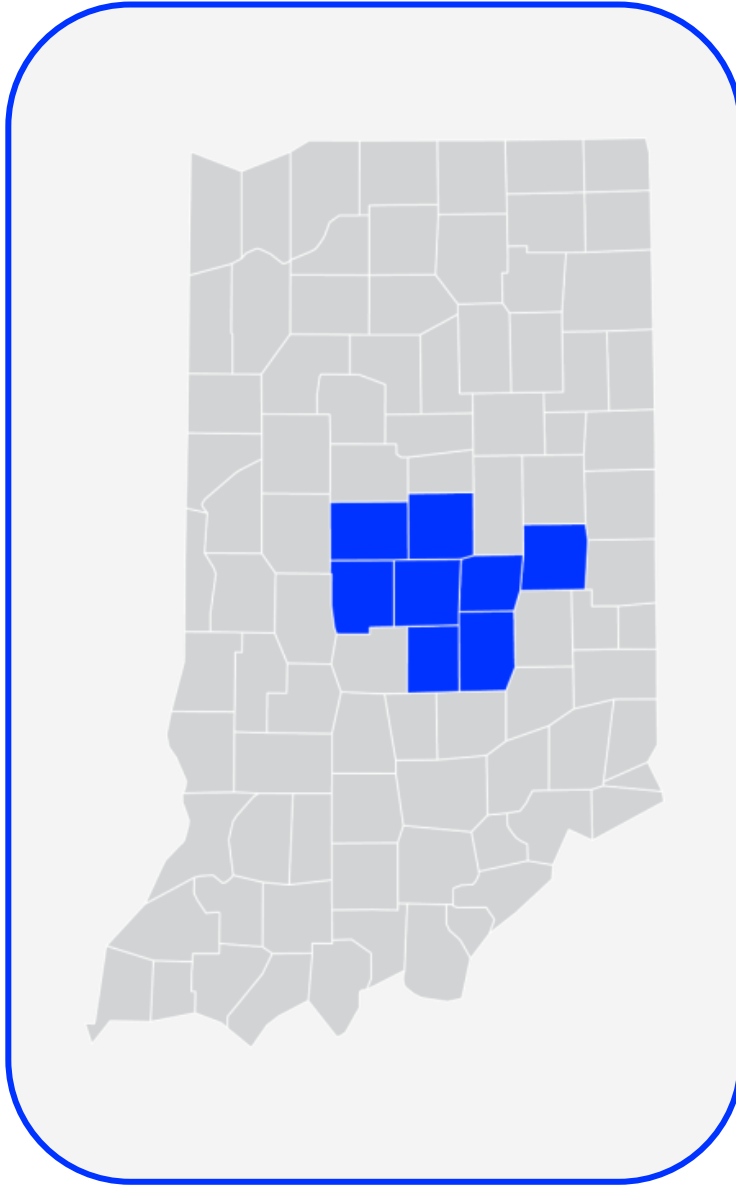
OE 2024 Plan availability **ON** and **OFF**
Federal Facilitated Marketplace (FFM)

Cigna Services these Counties:

 Cigna <i>Connect</i> & Plus	 Cigna Plus Only	 Cigna <i>Connect</i> Only
DuPage Kane	Lake McHenry	Cook Grundy Kendall Will Kankakee



-  Cigna *Connect* & **Plus**
-  Cigna *Connect* Only
-  Cigna **Plus** Only
-  No Plans Available



Indiana Footprint

Offering Plans in **8** Counties

OE 2024 Plan availability **ON** and **OFF**
Federal Facilitated Marketplace (FFM)

Cigna Connect Counties:

Boone
Hancock
Henry
Marion

Hamilton
Hendricks
Johnson
Shelby

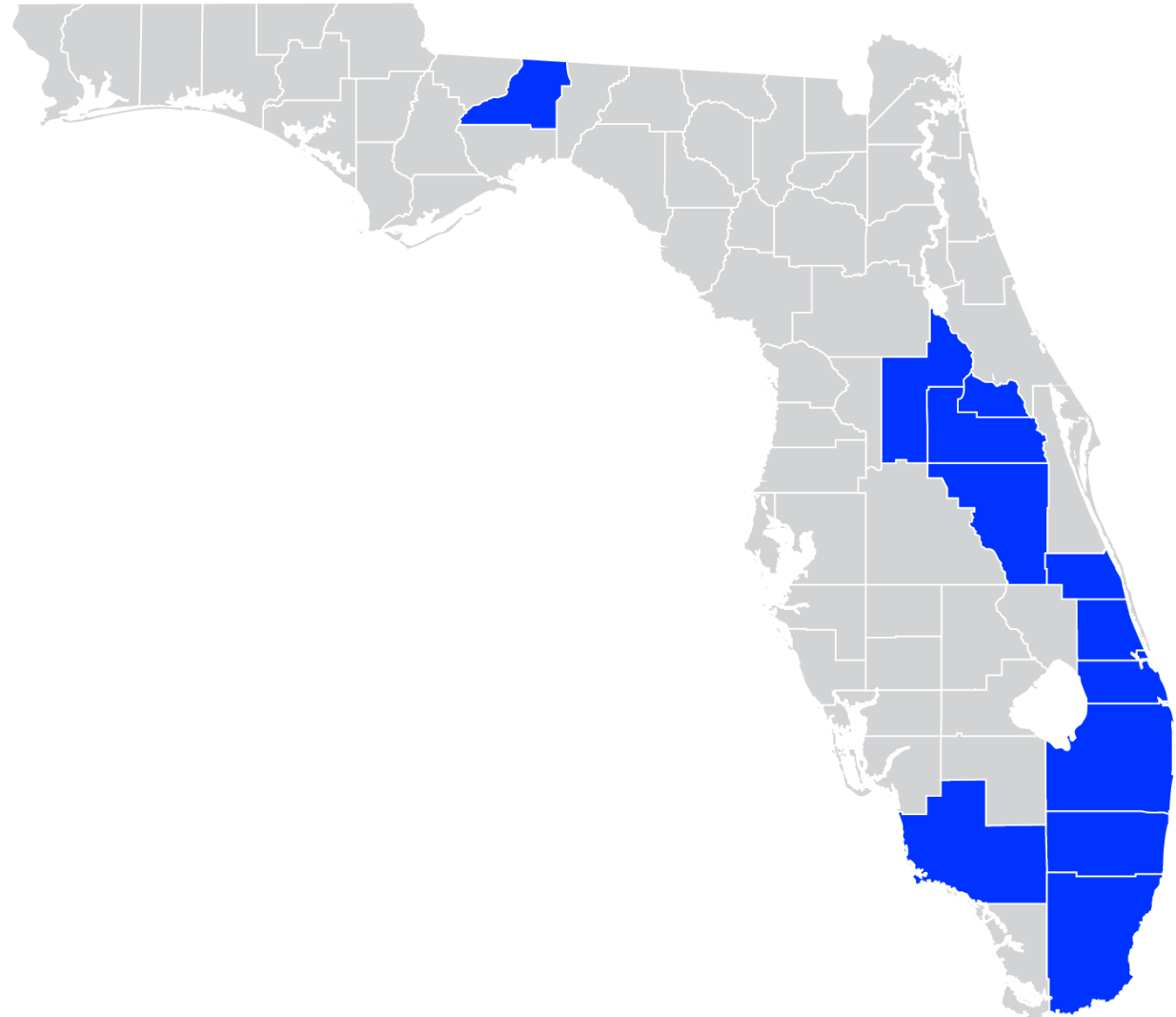
Florida Footprint

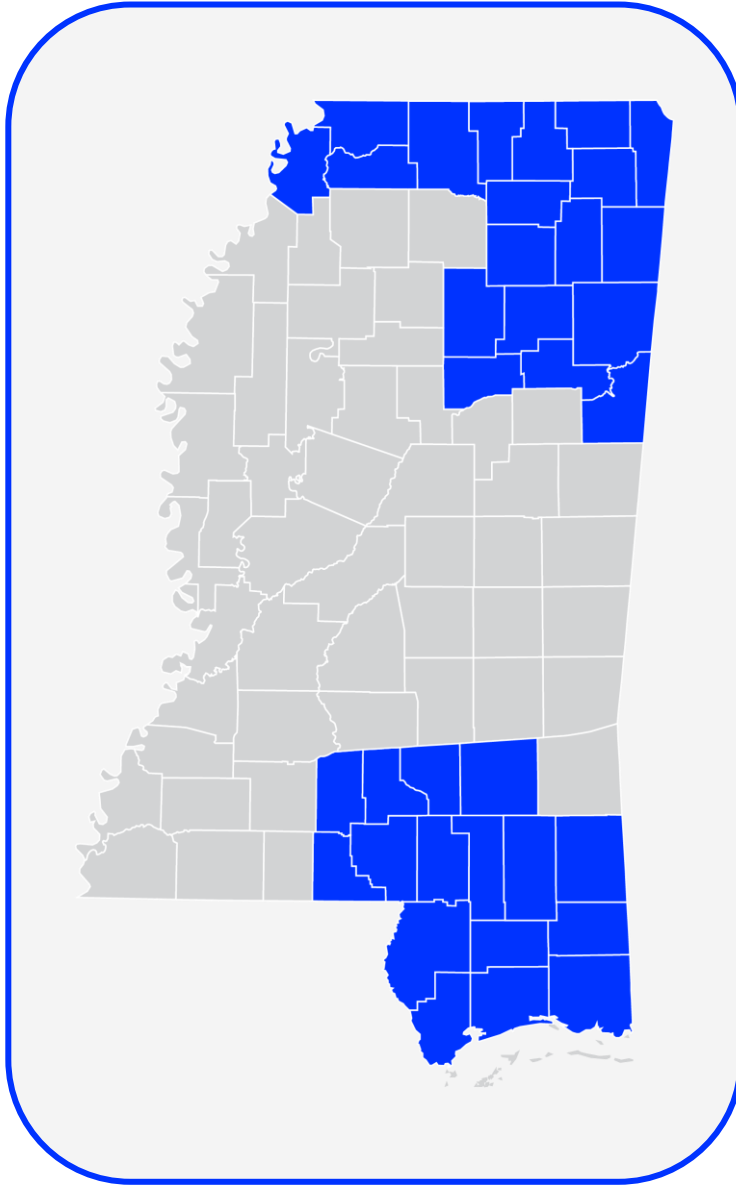
*Offering Plans in **12** Counties*

OE 2024 Plan availability for both **ON** and **OFF** the
Federal Facilitated Marketplace (FFM)

Cigna Connect Counties:

Broward	Miami-Dade
Collier	Orange
Indian River	Osceola
Lake	Palm Beach
Leon	St. Lucie
Martin	Seminole





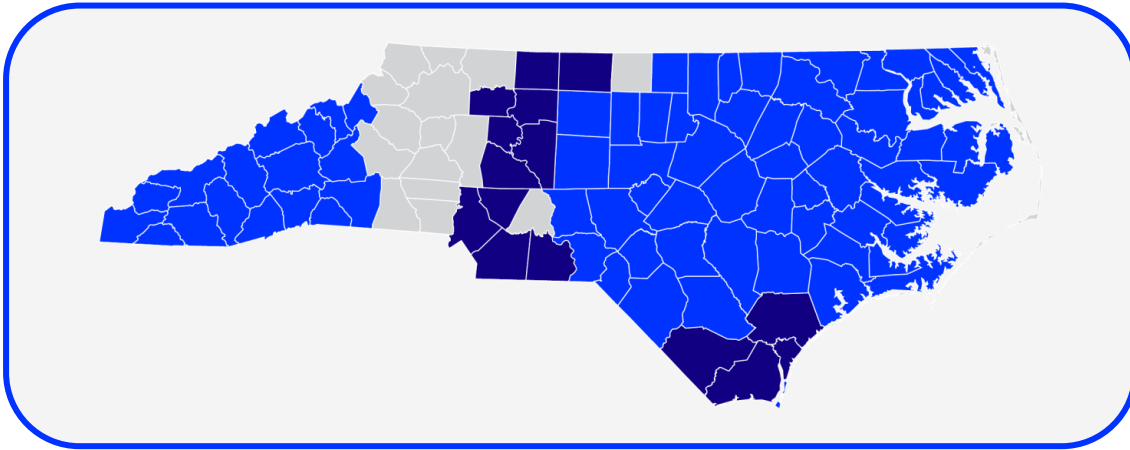
Mississippi Footprint

Offering Plans in **35** Counties

OE 2024 Plan availability **ON** and **OFF** Federal Facilitated Marketplace (FFM)

Cigna Connect Counties:

Alcorn	George	Lamar	Perry	Union
Benton	Greene	Lawrence	Pontotoc	Walthall
Calhoun	Hancock	Lee	Prentiss	Webster
Chickasaw	Harrison	Lowndes	Stone	
Clay	Itawamba	Marion	Tate	
Covington	Jackson	Marshall	Tippah	
DeSoto	Jefferson Davis	Monroe	Tishomingo	
Forrest	Jones	Pearl River	Tunica	



North Carolina Footprint

Offering Plans in **85** Counties

OE 2024 Plan availability for both **ON** and **OFF** the Federal Facilitated Marketplace (FFM)

Cigna Connect Counties:



*Expansion in **15 new** counties for 2024

Alamance	Carteret	Davidson*	Greene	Johnston	Montgomery	Perquimans	Sampson	Washington
Anson*	Chatham	Davie*	Guilford	Jones	Moore	Person	Scotland	Wayne
Avery	Cherokee	Duplin	Halifax	Lee	Nash	Pitt	Stokes*	Wilson
Beaufort	Chowan	Durham	Harnett	Lenoir	New Hanover*	Polk	Swain	Yadkin*
Bertie	Clay	Edgecombe	Haywood	Macon	Northampton	Randolph	Transylvania	Yancey
Bladen	Columbus*	Forsyth*	Henderson	Madison	Onslow	Richmond	Tyrell	
Brunswick*	Craven	Franklin	Hertford	Martin	Orange	Robeson	Union*	
Buncombe	Cumberland	Gates	Hoke	McDowell	Pamlico	Rockingham*	Vance	
Cabarrus*	Currituck	Graham	Hyde	Mecklenburg*	Pasquotank	Rowan*	Wake	
Camden	Dare	Granville	Jackson	Mitchell	Pender*	Rutherford	Warren	

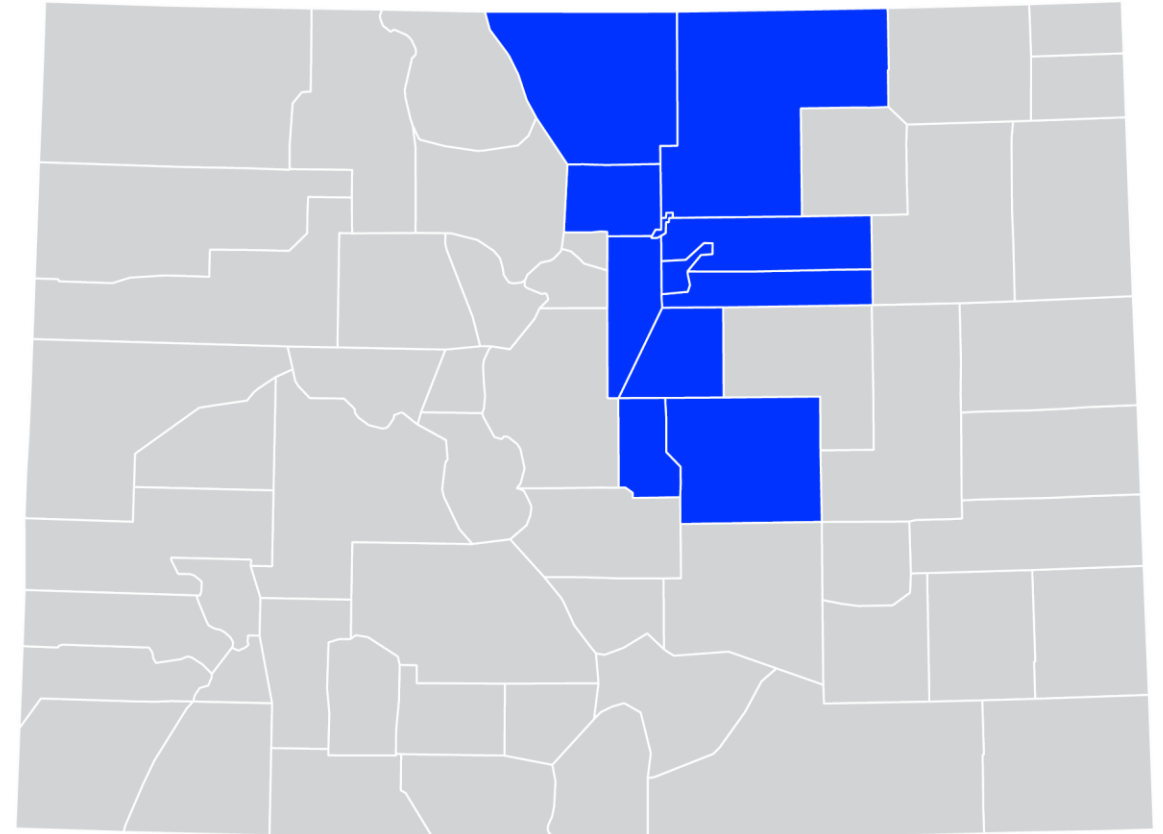
Colorado Footprint

*Offering Plans in **11** Counties*

OE 2024 Plan availability **ON** the State-Based
Exchange – **Connect for Health Colorado**
OFF Exchange availability

Cigna Connect Counties:

Adams	El Paso
Arapahoe	Jefferson
Boulder	Larimar
Broomfield	Teller
Denver	Weld
Douglas	





All Individual Dental Plans:

- Cigna Dental Preventive
- Cigna Dental 1000
- Cigna Dental 1500
- Cigna Dental 3000/100
- Cigna Dental 3000/150
- Cigna Dental 5000/200
- Cigna Dental Vision 1000
- Cigna Dental Vision Hearing 2000
- Cigna Dental Vision Hearing 3500

Traditional and DV/DVH Plans:

- Cigna Dental Preventive
- Cigna Dental 1000
- Cigna Dental 1500
- Cigna Dental Vision 1000
- Cigna Dental Vision Hearing 2000
- Cigna Dental Vision Hearing 3500

Traditional Plans only:

- Cigna Dental Preventive
- Cigna Dental 1000
- Cigna Dental 1500

Traditional Plans and High Annual Maximum Plans:

- Cigna Dental 1000
- Cigna Dental 1500
- Cigna Dental 3000/100
- Cigna Dental 3000/150
- Cigna Dental 5000/200



2024 Plans & Networks



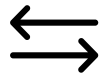
2024 Plan Highlights Across Markets

An **average** of 12 plans available per market

Plan Takeaways



CMS required standardized plans at every metal in every market except CO & PA



In 3 state-based¹ exchanges – CO, PA, & VA



\$0 bronze plans² for subsidized customers in almost all markets



First dollar coverage on specialist, PCP, & urgent care on almost all **bronze plans**



Enhanced Diabetes Care Plans³ available in most markets (except CO) at **Bronze**, **Silver**, and **Gold** offering a **\$0 copay/ded**

RX Takeaways

RX Co-pays for **Tier 1 at \$0 or \$3 in most markets⁴**

Competitive drug co-pays on each metal level, especially Tier 2 & 3 drugs

Cost Share Takeaways

Lab Copay

Available in **ALL** markets

In Patient Copay

Available in all markets *except MS*

ER Copay

Available in all markets *except TN*



1. Colorado uses Connect for Health Colorado. Pennsylvania uses their state-based exchange, Pennie. Virginia will use their new state-based exchange via scc.virginia.gov for open enrollment 2024.
2. \$0 deductible and \$0 copay are available on select Cigna Healthcare individual and family health care plans. Reference plan documents for more information. Based on internal data on Exchange applications during the 2023 Open Enrollment Period. Final premium amount is after any applicable subsidy, based on household size and income, from the Federal Government is applied.
3. Refer to plan documents for a description of equipment, supplies, select tests and services that are covered through these plans. Enhanced Diabetes Care plans not available in CO.
4. Health benefit plans may be different, but in general to be eligible for coverage a drug must be approved by the Food and Drug Administration (FDA), prescribed by a health care professional, purchased from a licensed pharmacy and be medically necessary. If your plan provides coverage for certain prescription drugs with no cost-share, you have to use an in-network pharmacy to fill the prescription. If you use a pharmacy that does not participate in your plan's network, your prescription may not be covered, or reimbursement may be limited by your plan's copayment, coinsurance or deductible requirements. Look at your plan documents for more information about your plan's prescription drug coverage.

Enhanced Diabetes Care

\$0 for preferred insulin, Metformin, and other diabetes medications



\$0 copay/ded waived for:

- > Diabetes supplies, equipment¹ & education
- > Services like A1C, nephropathy, and retinal eye exams
- > Nutritional counseling² and routine foot care

Metal Level Offerings

One Metal Level

- AZ
- FL
- IL³
- NC
- PA
- SC
- UT

Two Metal Levels (bronze & silver + CSRs)

- GA
- IN
- MS
- TN⁴

ALL Metal Levels

- TX
- VA⁵

All Cigna IFP plans include additional savings for insulin costs and diabetes care:

- > **\$0 for diabetes supplies** on the Cigna drug list*
- > **\$0 for diabetes management training***
- > **\$0 for select labs/exams***
- > **\$25 out-of-pocket cost or less** for a 30-day supply of eligible insulin via Patient Assurance ProgramSM



1. Includes infusion pump maintenance, infusion sets, skin preparation supplies.
2. Refer to plan documents for a description of equipment, supplies, select tests and services that are covered through these plans. Enhanced Diabetes Care plans not available in CO. Includes insulins (Basaglar, Humalog, Humalog Mix, Humulin) and non-insulins (Farxiga, Trulicity, Xigduo XR)
3. Illinois metal level offering is for Connect only.
4. Tennessee's silver is OFF exchange only.
5. Virginia's bronze and silver are OFF exchange only.

**Customers in HSA plans will need to meet their deductible before cost sharing is \$0 for diabetes care benefits.*

2024 Plan Highlights Across Markets

For Agent and Broker Training Use Only.
Not for distribution to the public.

Benefits indicated for Base Plans only | * Plans offered on/off and off only | ^ Plans offered OFF only
\$0 deductible and \$0 copay are available on select Cigna Healthcare individual and family health care plans. Reference plan documents for more information.

	\$0 PCP	\$0 Deductible (Med & Rx)	\$0 (Med only) Deductible Bronze	\$0 (Med only) Deductible Silver	HSA	Off-Exchange Only	\$3 Drug Copays	\$0 Drug Copays	Tier 3 Drug Copays
AZ			X	X			X	X	X
CO	X*		X		X	X		X^	X*
FL	X		X			X	X*	X	X*
GA			X				X	X	X
IL	X		X				X	X	X
IN	X		X				X		X
MS	X			X			X		X
NC	X		X			X	X*		X*
PA			X		X	X	X	X*	X*
SC	X		X	X			X		X
TN		X	X^			X	X*	X	X*
TX	X	X^			X^	X	X*		X*
UT			X				X		X
VA	X*		X			X	X*	X*	X*

2024 Network Highlights

Please note that this listing and provider count is not all-inclusive and is as of August 2023; subject to change. Visit Cigna.com/ifp-providers to verify a provider's network status.

Florida

 **Memorial**
Healthcare System

ORLANDO
HEALTH[®]

 **Cleveland Clinic**
Florida

 **Baptist Health**

Tennessee

 **Methodist**
Le Bonheur Healthcare

VANDERBILT  **HEALTH**

 **West Tennessee**
HEALTHCARE[™]

 **THE UNIVERSITY OF TENNESSEE**
MEDICAL CENTER

North Carolina

 **DukeHealth**

WakeMed 

 **NOVANT**
HEALTH

 **MISSION HEALTH**

 **ECU HEALTH**

Mississippi

 **Methodist**
Le Bonheur Healthcare

 **NORTH MISSISSIPPI**
MEDICAL CENTER

 **Ochsner**
Health System

 **Memorial**

Colorado

 **Intermountain**
Health

Good Samaritan Medical Center



 **National Jewish**
Health

Centennial
Hospital

Virginia

 **VCU Health**[™]

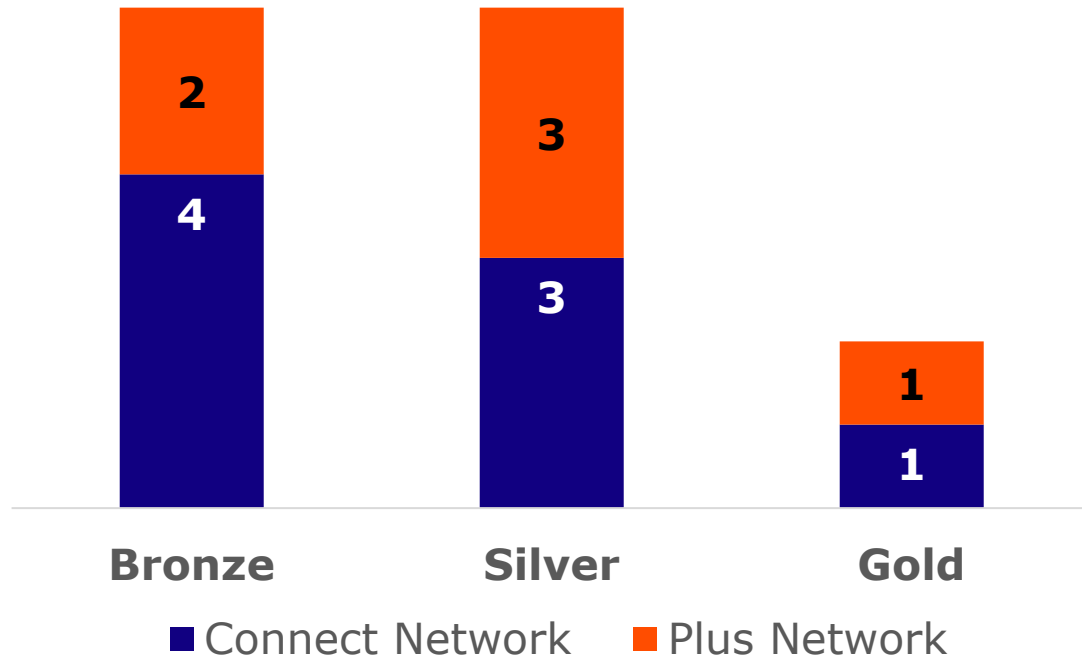
 **INOVA**[®]

 **VHC**
HEALTH[™]

Illinois Highlights

IL Plan Information

14 plans* in 2024: **6 bronze**, **6 silver**, **2 gold**



*Base plans only. All plans offered BOTH ON and OFF Exchange.



What You Need to Know

- **PCP** required
- **REFERRAL** required
- **Pediatric dental** (Off exchange) is bundled
- **\$0 medical deductible**¹ with separate pharmacy deductible on select **Bronze** plans (*Connect only*)
- **\$0 PCP**¹ on select **Silver** plans (*Connect & Plus*)
- **Enhanced Diabetes plans**² at select **Bronze** (*Connect only*)

1. \$0 deductible and \$0 copay are available on select Cigna Healthcare individual and family health care plans. Reference plan documents for more information.
2. Refer to plan documents for a description of equipment, supplies, select tests and services that are covered through these plans. Enhanced Diabetes Care plans not available in CO.

Key Network Partners¹

1. Please note that this listing and provider count is not all-inclusive and is as of August 2023; subject to change. Visit Cigna.com/ifp-providers to verify a provider's network status.



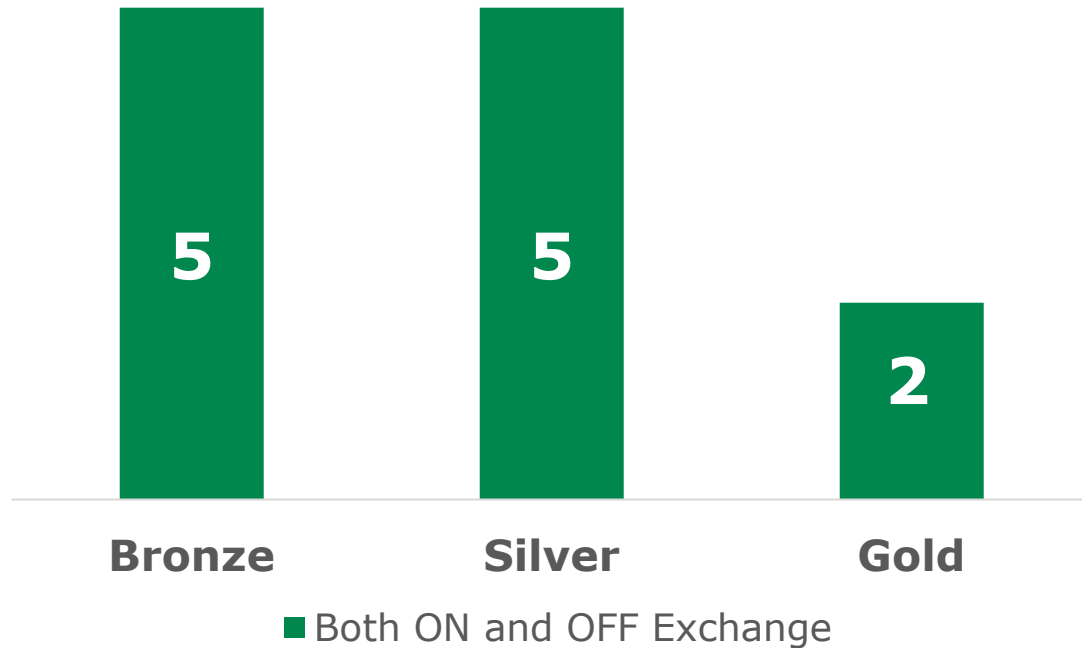
*Northwestern **only**
available in Plus network*



Indiana Highlights

IN Plan Information

12 plans* in 2024: **5 bronze**, **20 silver**, **2 gold**



* Plan totals include Base Plans ONLY.



What You Need to Know

- **PCP** *encouraged*
- **REFERRAL** *encouraged, not required*
- **Pediatric dental** (Off exchange) is not available¹
- **\$0 medical deductible**² with separate pharmacy deductible on select **Bronze** plans
- **\$0 PCP**² on select **Bronze** & **Silver** plans
- **Enhanced Diabetes**³ plans at **Bronze** and **Silver**

1. Off exchange applications in IN include an attestation requiring customers to attest they are purchasing Pediatric dental benefits separately.
2. \$0 deductible and \$0 copay are available on select Cigna Healthcare individual and family health care plans. Reference plan documents for more information.
3. Refer to plan documents for a description of equipment, supplies, select tests and services that are covered through these plans. Enhanced Diabetes Care plans not available in CO.

Key Network Partners¹

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Community
Health Network[®]

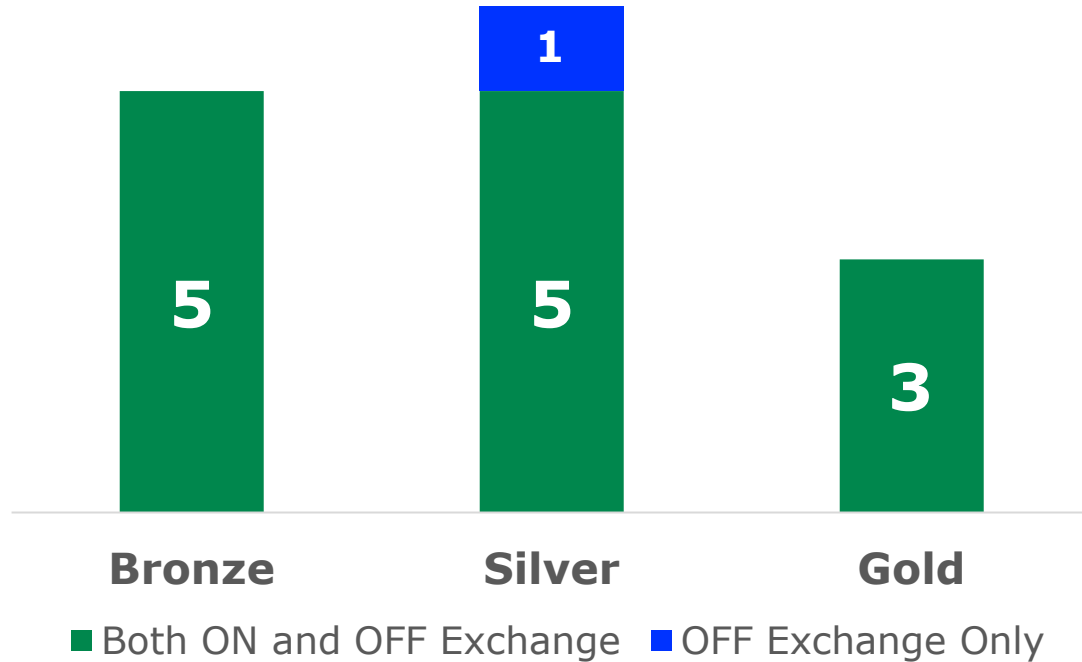
SuburbanHealth
Organization[®]



Florida Highlights

FL Plan Information

13 plans* in 2024: **5 bronze**, **5 silver**, **3 gold**



What You Need to Know

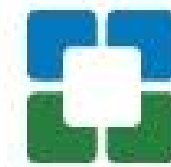
- **PCP** *encouraged*
- **REFERRAL** *encouraged*, not required
- **Pediatric dental** (Off exchange) is bundled
- **\$0 medical deductible¹**, with separate pharmacy deductible on select **Bronze** plans
- **\$0 PCP¹** on select **Silver** and **Gold** plans
- ER per visit copay on select **Bronze** & **Silver** plans
- **Enhanced Diabetes²** plan offered at **Bronze**



1. \$0 deductible and \$0 copay are available on select Cigna Healthcare individual and family health care plans. Reference plan documents for more information.
2. Refer to plan documents for a description of equipment, supplies, select tests and services that are covered through these plans. Enhanced Diabetes Care plans not available in CO.

Key Network Partners¹

1. Please note that this listing and provider count is not all-inclusive and is as of August 2023; subject to change. Visit Cigna.com/ifb-providers to verify a provider's network status.

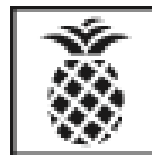


Cleveland Clinic
Florida



Memorial
Healthcare System

Jackson
HEALTH SYSTEM



Baptist Health

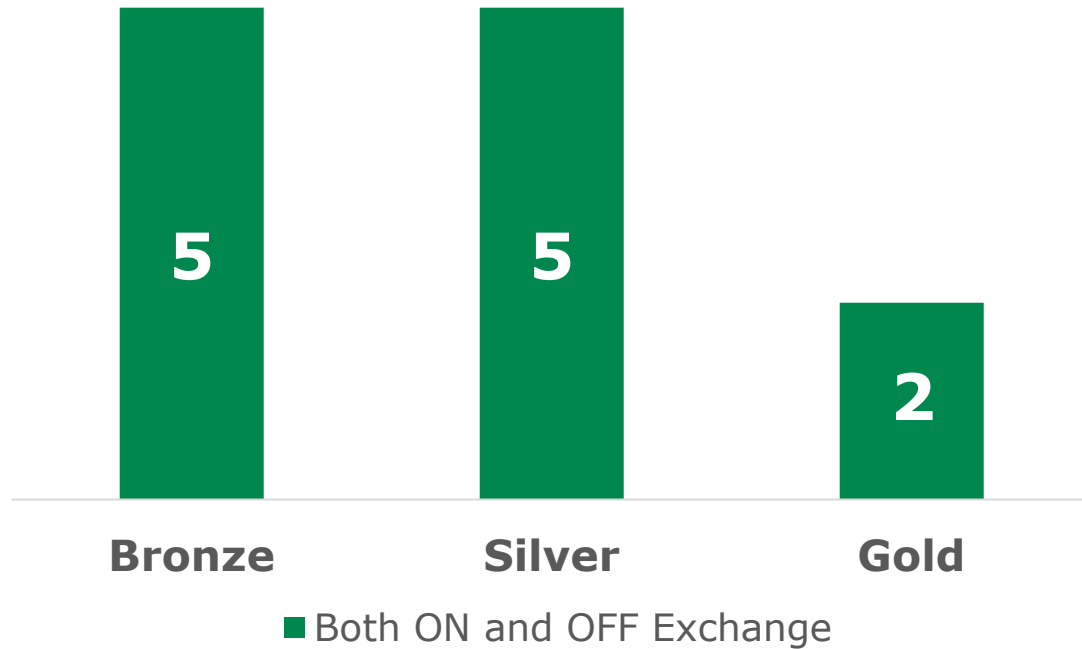
Mount Sinai
MEDICAL CENTER



Mississippi Highlights

MS Plan Information

12 plans* in 2024: **5 bronze**, **5 silver**, **2 gold**



* Plan totals include only Base Plans.



What You Need to Know

- **PCP** *encouraged*
- **REFERRAL** *encouraged, not required*
- **Pediatric dental** (Off exchange) is not available¹
- **\$0 medical deductible**² with separate pharmacy deductible on select **Silver** plans
- **\$0 PCP**² on select **Silver** plans
- **Enhanced Diabetes**³ plans at **Bronze** and **Silver**

1. Off exchange applications in MS include an attestation requiring customers to attest they are purchasing Pediatric dental benefits separately.
2. \$0 deductible and \$0 copay are available on select Cigna Healthcare individual and family health care plans. Reference plan documents for more information.
3. Refer to plan documents for a description of equipment, supplies, select tests and services that are covered through these plans. Enhanced Diabetes Care plans not available in CO.

Key Network Partners¹

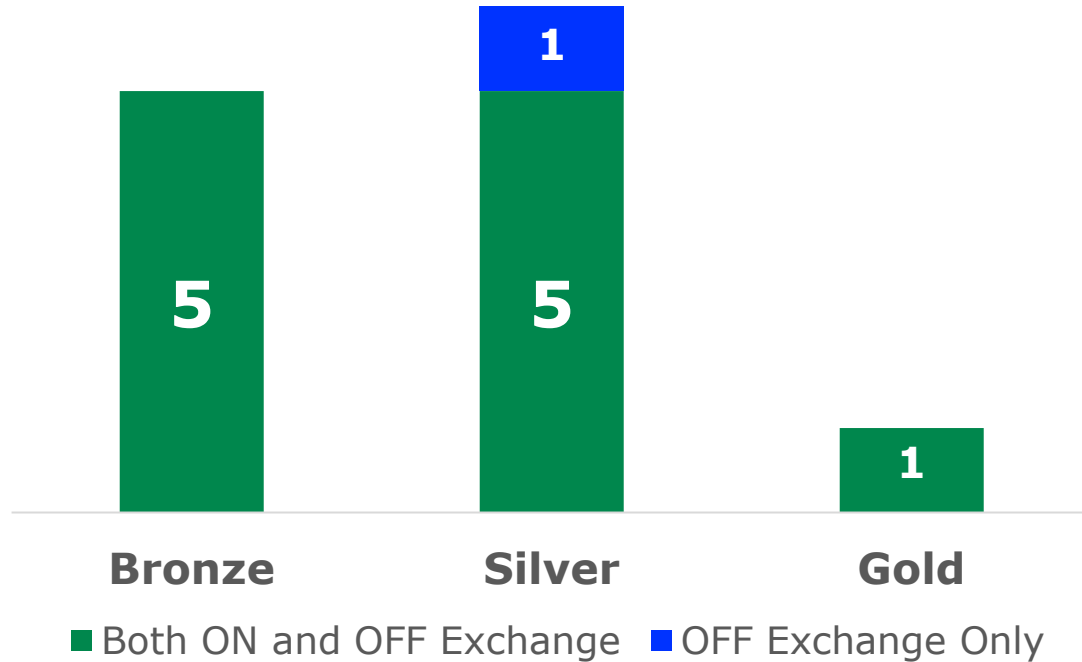
1. Please note that this listing and provider count is not all-inclusive and is as of August 2023; subject to change. Visit Cigna.com/ifp-providers to verify a provider's network status.



North Carolina Highlights

NC Plan Information

12 plans* in 2024: **5 bronze**, **6 silver**, **1 gold**



* Plan totals include Base Plans ONLY



What You Need to Know

- **PCP** *encouraged*
- **REFERRAL** *encouraged*, not required
- **Pediatric dental** (Off exchange) is bundled
- **\$0 medical deductible***, with separate pharmacy deductible on select **Bronze** plans
- **\$0 PCP*** on select **Bronze** plans
- **Lab** copay offered on select **Bronze** plans
- **ER** per visit copay on select **Bronze** & **Silver** plans
- **Enhanced Diabetes plans** at **Silver**

*\$0 deductible and \$0 copay are available on select Cigna Healthcare individual and family health care plans. Reference plan documents for more information.

Key Network Callouts¹

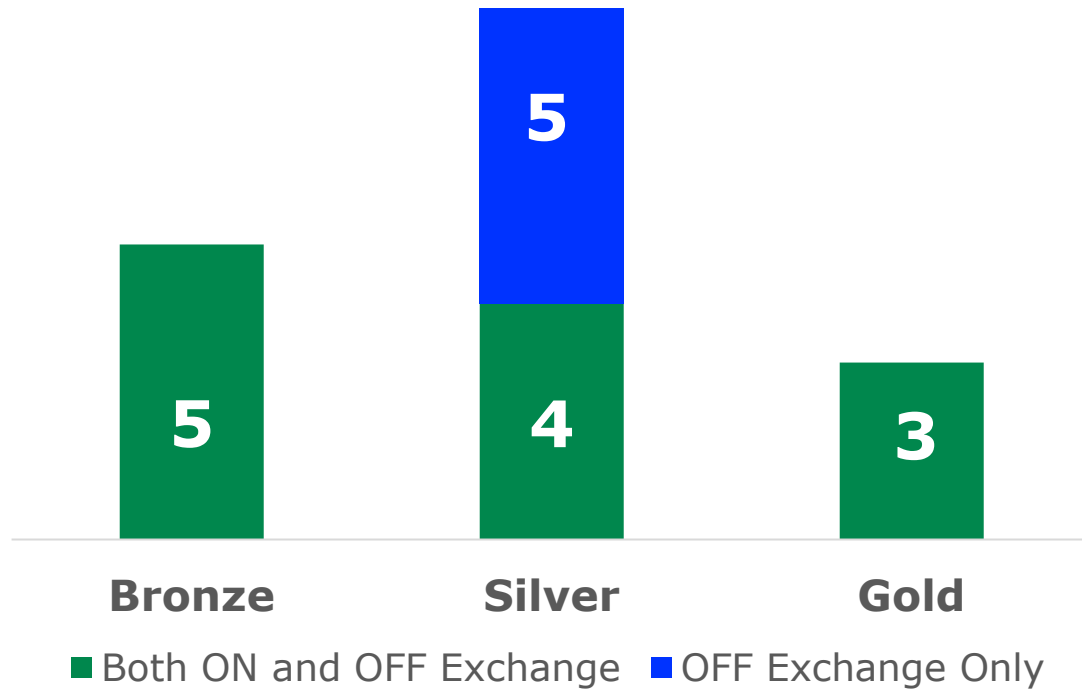
1. Please note that this listing and provider count is not all-inclusive and is as of August 2023; subject to change. Visit Cigna.com/ifp-providers to verify a provider's network status.



Colorado Highlights

CO Plan Information

17 plans in 2024: **5 bronze**, **9 silver**, **3 gold**



What You Need to Know

- **PCP** *encouraged*
- **REFERRAL** *encouraged*, not required
- **Pediatric dental** (Off exchange) is bundled
- **\$0 medical deductible***, with separate pharmacy deductible on select **Bronze** plans
- **\$0 PCP*** on select **Bronze**, **Silver**, and **Gold** plans
- Tier 1 contains "ACA Preventive Drugs"
- PCP copay plan at **Bronze**

*\$0 deductible and \$0 copay are available on select Cigna Healthcare individual and family health care plans. Reference plan documents for more information.



Key Network Partners¹

1. Please note that this listing and provider count is not all-inclusive and is as of August 2023; subject to change. Visit Cigna.com/ifp-providers to verify a provider's network status.



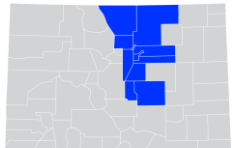
Market Insights



2024

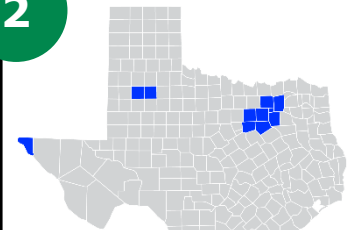
Competitive Pricing

1



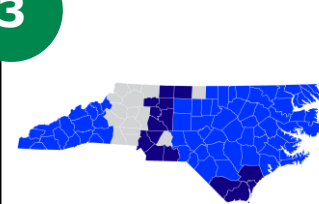
Denver, Boulder,
Ft Collins, &
Greeley

2



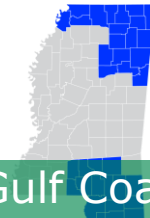
DFW

3



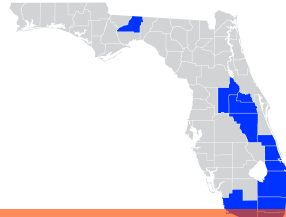
Charlotte

4



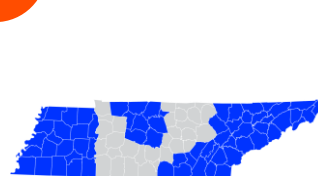
Gulf Coast,
Hattiesburg, &
DeSoto

5



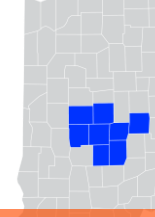
Treasure Coast
& Palm Beach

6



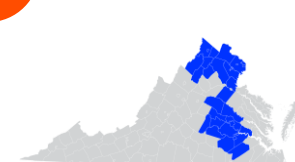
Jackson & Tri-
Cities

7



Indianapolis

8



Northern VA

States by Competitiveness

Rank	State	Price Rating	Network Rating
1	Colorado	A+	A
2	North Carolina	A	A
3	Mississippi	A-	A
4	Texas	A-	B
5	Tennessee	B+	A
6	Indiana	B+	B
7	Arizona	TBD	A-
8	Florida	C+	B+
9	Utah	B	B
10	Illinois	B-	B
11	Virginia	C+	B
12	South Carolina	C+	B
13	Pennsylvania	C-	B-
14	Georgia	C-	B

Top 3 Regional Market Takeaways



MID-ATLANTIC



Great Brand Awareness

- **Strong** provider network
- **Competitive** broker commissions + bonus



Market expansion in 15 counties, including Mecklenburg

- Largest geographic footprint out of all markets
- Novant health is in-network
- **Competitive** broker commissions + bonus



Partnership with Conway Medical Center & Tideland's Health

- Take Control Rewards program

MIDWEST



Competitive pricing in
DuPage & Kankakee counties



**Northwestern co-
branded product** in 4
Chicago area counties



Unique product offerings
available in the bronze metal
for Connect



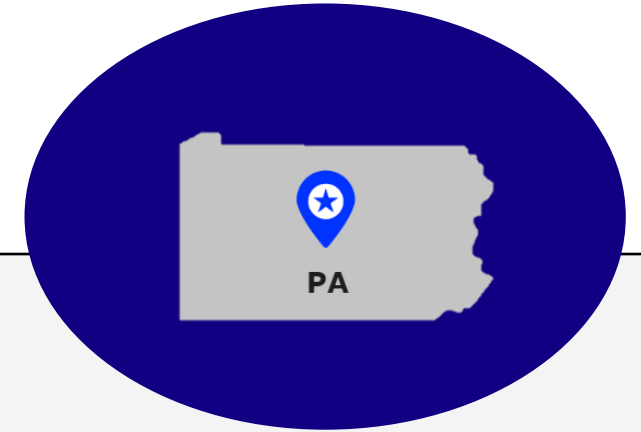
**Retention focused for
'24 after successful '23**



Growing brand awareness
with unique product
offerings



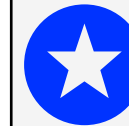
Competitive bonus and
commissions program



Great Brand Awareness

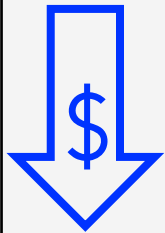


Narrow network



Enhanced diabetes plans

SOUTHEAST



Low Cost in Jackson & Tri-Cities

- Great Brand Awareness
- Access to Vanderbilt statewide



Superior network in ATL with Wellstar, Piedmont, Grady, CHOA

- Competitive pricing in Savannah market



Network Expansion in Gulf Coast & Hattiesburg

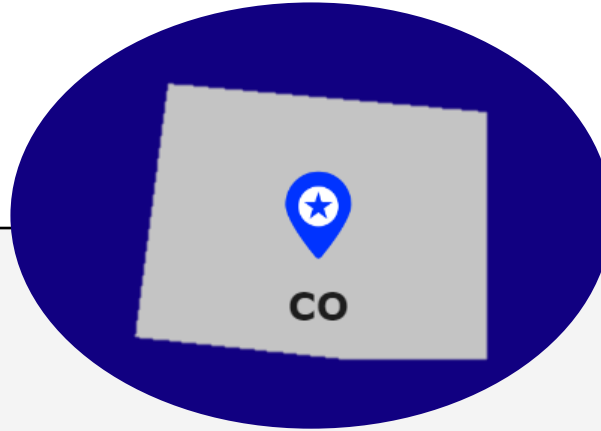
- Competitive market pricing
- Competitive broker commissions and bonuses
- Methodist in North MS

MOUNTAIN WEST



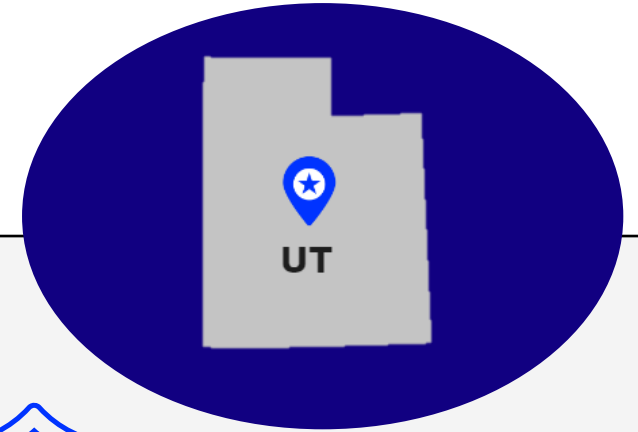
Great Brand Awareness

- Selling in Maricopa & Yavapai Counties
- Evernorth Care Group partnership



Broad network footprint

- Low-cost leader
- Strong opportunity in Boulder, Fort Collins, and Greeley counties



Stable market

- Selling in Salt Lake and Utah counties
- Consistent pricing

TEXAS

For Agent and Broker Training Use Only.
Not for distribution to the public



Trusted and **stable** Cigna brand in turbulent market



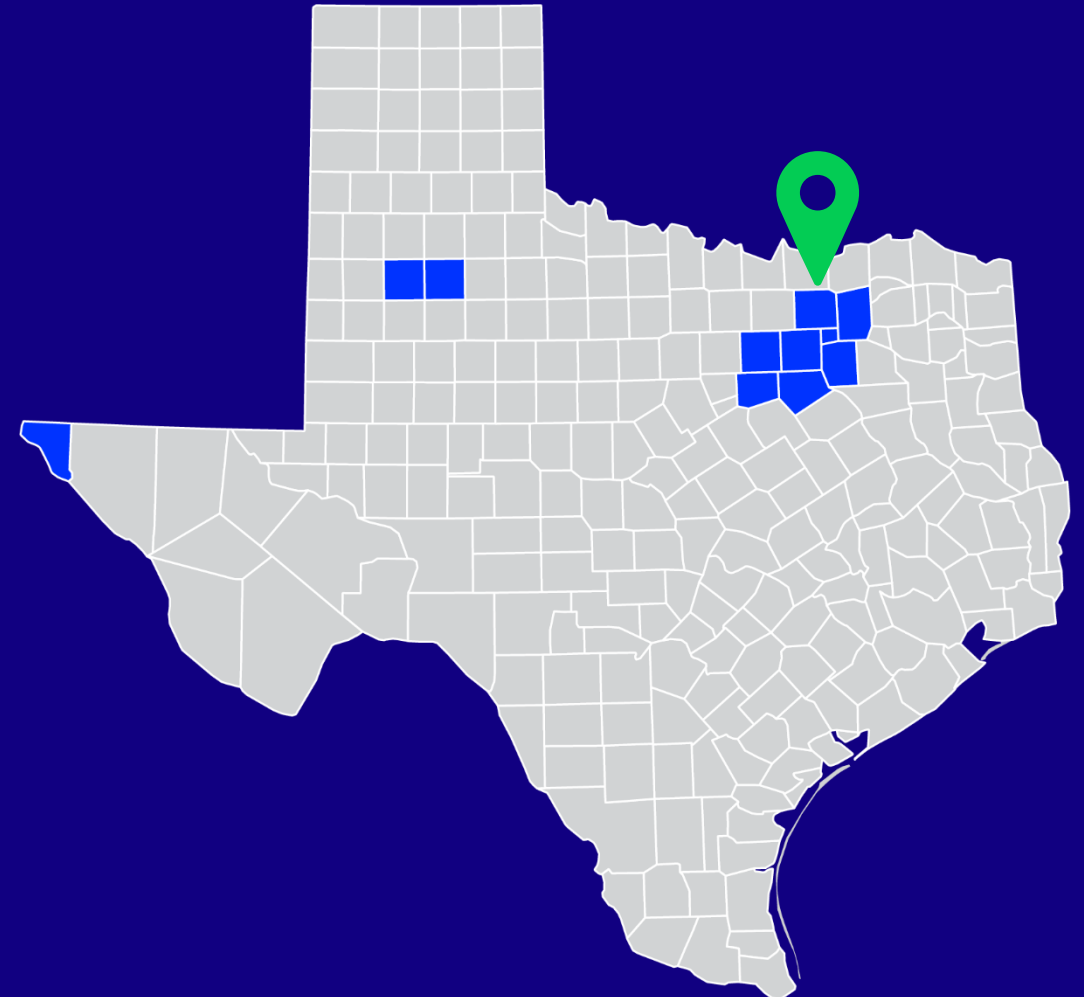
Competitive pricing in Dallas-Fort Worth



Excellent product design



Competitive commissions and bonus programs!

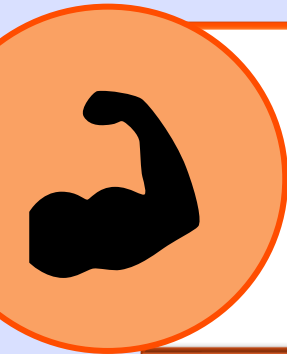


FLORIDA

Cigna is **one of the only carriers** with

- Baptist
- Memorial
- Mt Sinai
- Cleveland Clinic
- Jackson
- Tenet

COMBINED!

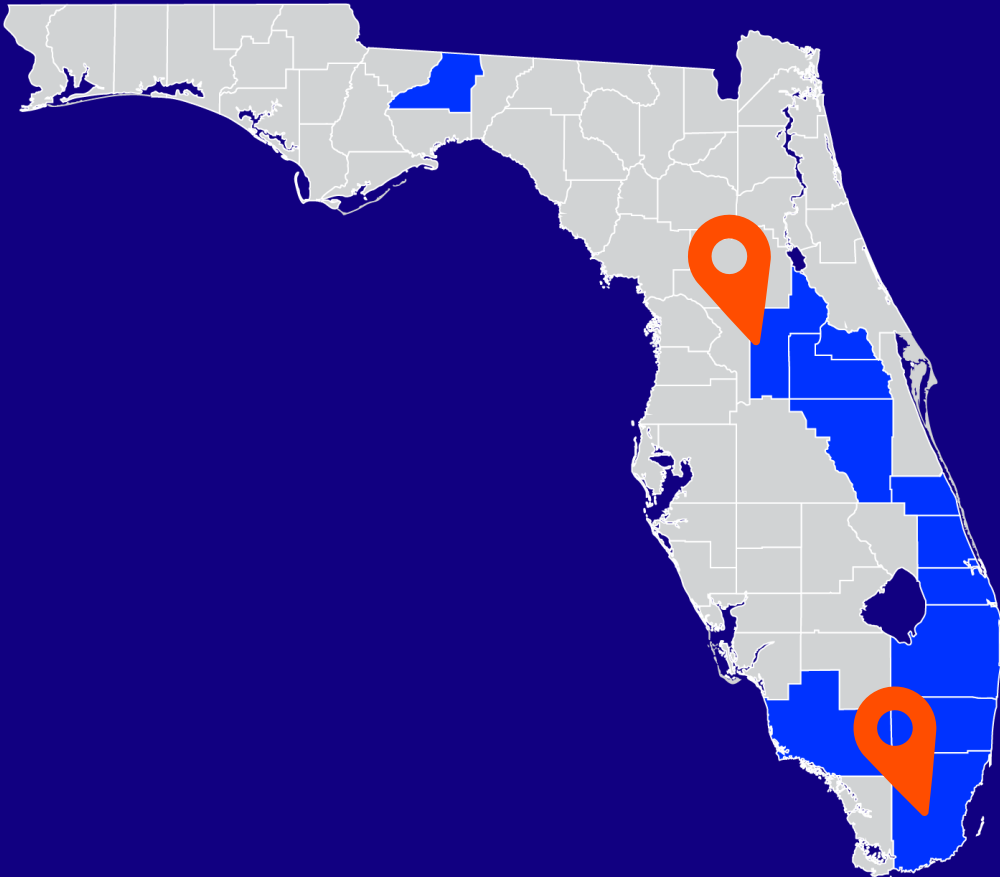


Strong network in Orlando area with Orlando Health, Arnold, and Winnie Palmer

Martin (Treasure Coast) LCS

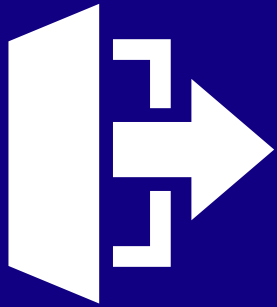


ONE strong network in all counties with **NO referrals** required





OE24 Curveballs



Friday Health Exit

Impacts Cigna's CO, NC,
and GA markets



CMS Regulations

Plan cuts down to 4 per
metal level and required
client consent form



Risk Adjustment Pressure

Huge focus for ACA
carriers on profitability
more than ever

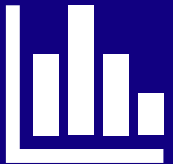
Broker Resources



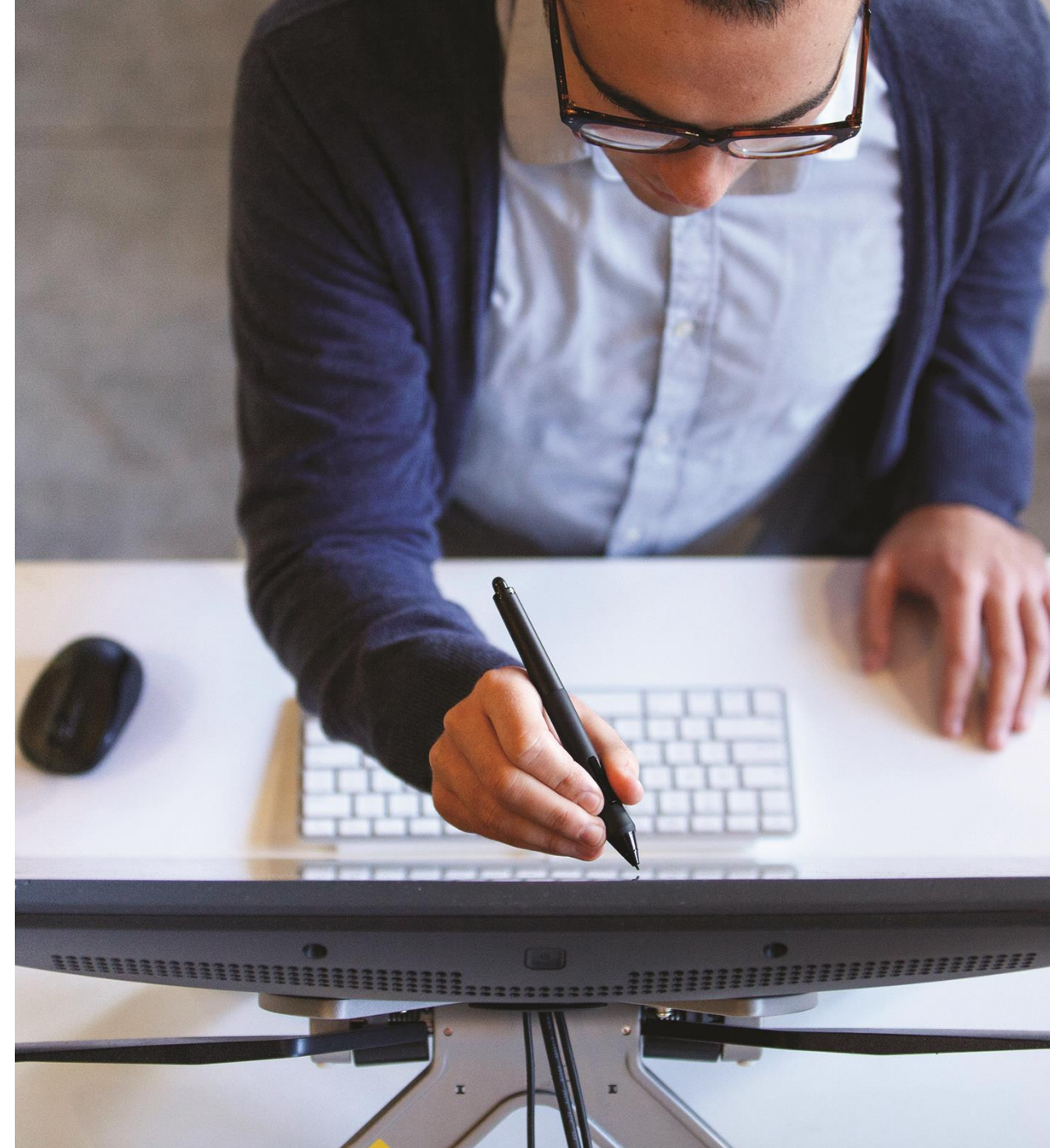
OE 2024: Updates to Broker Experience



Make payments **on behalf**
of customers



New data fields added for
BoB & Commission reports



CignaForBrokers.com

Home Page and Resources Overview



Brokers

- Dashboard
- Individual and Family
- SEP Work Queue
- Quote and Enroll
- Book of Business
- Commissions
- 1** Resource Center
- Tools

MY MESSAGES

Welcome to Cigna for Brokers

The information, tools, and resources you need to manage your business, all in one place.



2 Quote and Enroll



IFP Medical | IFP Dental

3 Book of Business



Individual and Family Plans

- 1. Resource Center:** instructional materials, forms, and featured tools.
- 2. Quote and Enroll:** HealthSherpa for IFP Medical and ExpressApp for IFP Dental
- 3. Book of Business:** filter and view various reports like a renewal summary and pending enrollment report

CignaForBrokers.com

Billing & Enrollment Payment Info



Payment Options



Online:

- Cignaindividual.com/payment
- Credit card or auto-pay with banking info
- myCigna.com → Pay My Bill



Phone:

- 877.484.5967



Mail:

- Check or money order to:
P.O. Box 30028
Tampa, FL 33630

	ON Exchange	OFF Exchange
Initial 'binder' payment	Until the effective date or up to 30 calendar days after the application date	Initial payment is <u>required with the submission</u> of the application
Renewal App Payment Due Dates	12/31/23 for Jan 2024 premium 1/31/24 for Feb 2024 premium	
Ongoing monthly payments	Due date is day before coverage period begins (e.g. 1/31 for Feb coverage month)	
Recurring bank drafts	EFT drafts occur on the <u>5th of the month</u>	EFT drafts occur <u>day before the due date</u>



Thank you, Midwest Insurance Brokerage Services

Broker Manager



Natalie Milas
Broker Manager
312-415-2366
[Natalie.Milas@
CignaHealthcare.com](mailto:Natalie.Milas@CignaHealthcare.com)

Broker Portal

CignaforBrokers.com

Medical IFP Customer Service

Phone: 800.Cigna24
(866.494.2111)

Hours: 24/7/365

Broker Support

Phone: 877.Cigna15

(877.244.6215)

Fax: 877.484.5927

Email: Sales@Cigna-ISG.com

Better healthcare starts here



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