

WHY IT'S BETTER TO BUNDLE

One health plan. One carrier. Many opportunities.

What does it mean to “bundle” your health benefits? Simply put, bundling means integrating your medical and pharmacy benefits, as well as stop-loss insurance with a single carrier.

Why is bundling so valuable for smaller to mid-size companies¹ like yours?

When you get your medical, pharmacy and stop-loss coverage from Cigna, there are many opportunities to save money, improve health outcomes, take advantage of more streamlined administration and protect your company from unexpected costs.

Keeping benefits and services unbundled can present several missed opportunities and increased risk.

MISSED OPPORTUNITY: Savings and efficiency



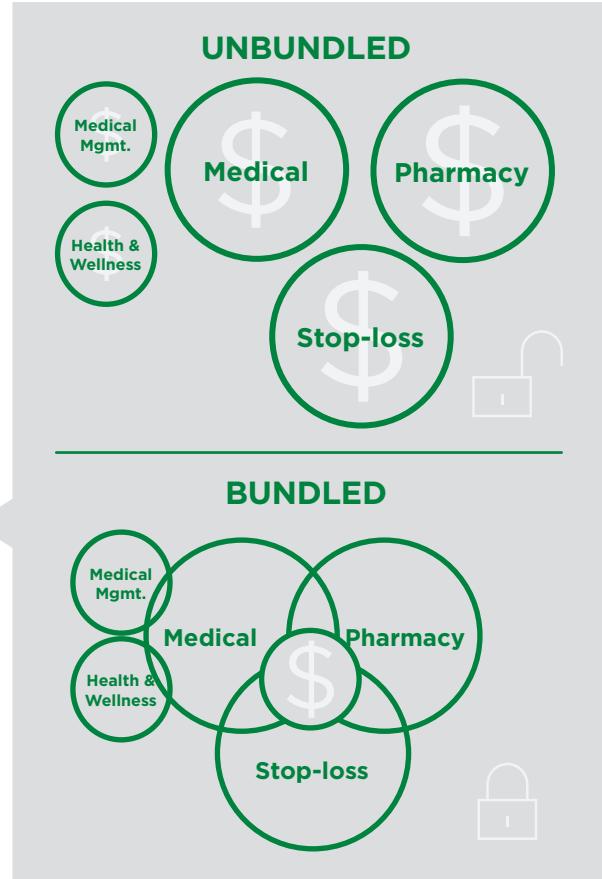
When you create a health benefits plan with more than one carrier, each additional carrier and vendor could add more cost, often in the form of administrative or redundant fees. Additionally, working with multiple vendors may lead to increased efforts to coordinate benefits, which may also lead to gaps in coverage and less security with your employees' health information.

Bundling your benefits with Cigna

- › Reduces possible security risks associated with information sharing between multiple vendors
- › Helps customers and clients save money² through earlier engagement, coaching and support

What if your pharmacy plan could save you money?

When plans are integrated, Cigna clients save an average of **\$77 per member per year (PMPY) in medical cost savings**, resulting from chronic health coaching, specialty prescription management and overall utilization/medical case management.²



Together, all the way.®





When medical and pharmacy benefits aren't connected, it can be difficult to support customers and help them get the most appropriate care. Unlike stand-alone vendors who might focus only on drug costs, Cigna has protocols and programs in place to holistically support customers when prescription medication is needed for a care treatment plan.

Integration allows for a seamless, coordinated and personalized approach to health engagement. We know that some people are unresponsive to traditional methods of outreach

like mail or phone. With an integrated plan, Cigna pharmacy proactively identifies and flags customers who need health or condition coaching in our shared clinical desktop. So when customers call our pharmacy service center for a routine inquiry, we use this opportunity to engage and immediately connect these customers to a health coach.³

70% Customers connect with a health coach in real-time.³

MISSED OPPORTUNITY: Protecting with stop-loss insurance



Stop-loss insurance helps protect your company from a potential catastrophic claim. Bundling stop-loss insurance with your medical carrier can help ensure your company is not exposed to gaps in coverage between carriers. Without bundling, you may leave your company exposed to risks such as:

- Expensive specialty drug payments (with Cigna, stop-loss also covers pharmacy benefits)
- Long lag times on reimbursements, creating a potentially large cash drain
- Terminal Protection that may not be included
- Limitations on maximum reimbursement for claim types, such as transplants

- Limitations on an individual lifetime stop-loss payment amount, which may not match the benefit design
- Medical review policies that differ, placing your company at risk

At Cigna, claims that exceed ISL (individual stop-loss) undergo a full medical review prior to being paid.

Cigna believes the most effective way to control health care costs and improve overall health is to understand and manage the entire health experience. Bundling your medical, pharmacy and stop-loss benefits with one carrier is key to providing this holistic view and to managing a successful program.

1. In most states, Cigna offers group insurance coverage to employers with 51 or more full-time employees, as well as administrative services for self-funded plans with as few as 25 full-time employees. For more information about your state, contact your Cigna sales representative.
2. Cigna National Study of Value of Integration – analysis of integrated clients versus those with Cigna medical and outside PBM, full-year 2014 book of business average medical savings. Individual client/customer results may vary and are not guaranteed.
3. Cigna book of business analysis of April 2016, based on inbound Cigna Home Delivery Pharmacy call interactions. Results may vary by client and based on benefit structure.

All stop loss insurance policies and group health benefit plans contain exclusions and limitations. For costs and complete details of coverage, contact your Cigna sales representative.

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