



## Cigna®



Cigna is a global health service company dedicated to helping people improve their health, well-being and sense of security. As a health services company, we make this happen through a broad range of integrated health care and related plans and services and proven health and well-being programs that are targeted to the unique needs of our customers. Cigna understands individual needs, goals, preferences and budgets. Cigna offers medical, dental, and pharmacy benefits to individuals and families residing in Colorado. Plan availability varies by area.

### Company Statistics

**Founded In:** 1982

**Website:** [www.Cigna.com](http://www.Cigna.com)

**Coverage Area (EPO Network):**

Please see [www.Cigna.com/individual](http://www.Cigna.com/individual) for full county listing.

**Colorado Membership (2015):**

**Individual Market Membership:** 37,120

**Small Group Market Membership:** Not Applicable

**Network Summary:**

View our online Provider Directory at [www.Cigna.com](http://www.Cigna.com) to find a doctor in the network. Our plans use either the “Connect Network” or the “LocalPlus Network.” “Connect Network” plans require that a Primary Care Physician is selected and a referral is required to seek specialist care.

### COMPANY AT A GLANCE

- Cigna Health and Life Insurance Company, a Cigna affiliate, offers a variety of Individual & Family Plans, including Medical and Dental, so that you can choose a plan that fits your needs and budget
- Our plans offer access to quality care, including healthcare providers in your local area
- Plans are offered with competitive premium rates and provide 100% coverage for covered in-network preventive care services

## MEDICAL LOSS RATIO (MLR)

MLR is a basic financial measurement used to encourage companies to provide value to enrollees. If an insurer uses 80 cents out of every premium dollar to pay its customers’ medical claims and activities that improve the quality of care, the company has a medical loss ratio of 80%. A medical loss ratio of 80% indicates that the insurer is using the remaining 20 cents of each premium dollar to pay overhead expenses, such as marketing, profits, health plan salaries, administrative costs such as customer service, and agent commissions.

### MEDICAL LOSS RATIO

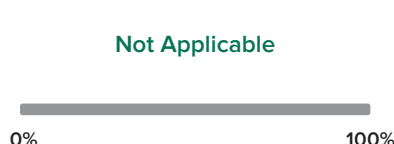
**INDIVIDUAL**

Individual Patient Care Costs:



**SMALL GROUP**

Small Group Patient Care Costs:



*The Affordable Care Act requires MLR target of 80% for individuals and small groups. If the MLR is below that, the purchaser will get a rebate on their premium.*

If a MLR is more than 100%, that company spent more money on medical care than it received in premium dollars. Company supplied data is based on the most current annual information available.

## IF YOU ARE PURCHASING A HEALTH SAVINGS ACCOUNT (HSA) PLAN

*If you are purchasing an HSA plan from this company, your family deductible will be:* Embedded

### *Types of Family Deductibles for HSA Plans:*

#### **Embedded Family Deductible and Out-of-Pocket Maximum**

If you are on a family (two or more members covered) medical plan with an embedded deductible, your plan contains two components, an individual deductible and a family deductible. Having two components to the deductible allows each member of your family the opportunity to get her medical bills covered prior to the entire dollar amount of the family deductible being met. The individual deductible is embedded in the family deductible.

#### **Aggregate Family Deductible and Out-of-Pocket Maximum**

If your insurance policy contains an aggregate family deductible, an individual deductible is not embedded in the family deductible. In this situation, before your insurance helps you pay for any of your family's medical bills, the entire amount of the deductible must be met. It can be met by one family member or by a combination of family members. There are no benefits until expenses equaling the deductible amount have been incurred.

## → UNIQUE OFFERINGS AND PROGRAMS

- 24/7 Call Center making Cigna the first national health service company to offer customer service call center hours 24 hours a day, 7 days a week to answer questions at any time.
- Online Tools to compare the cost and quality of medications, medical services, and hospital care.
- Health Information Line Staffed by Trained Nurses who can offer detailed answers to health questions, available 24 hours a day, 7 days a week.
- Door-to-Door Home Delivery Pharmacy that offers both convenience and reduced costs for prescription drugs.
- Healthy Rewards® Discount Program for weight management and nutrition products, tobacco cessation, fitness club memberships and more.

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## → AWARDS AND RECOGNITION

Cigna is a leading global health service company. Through Cigna Connects, our corporate responsibility program, we leverage our expertise by establishing relationships with other leading organizations that share our goals. We also receive frequent recognition for our own leadership.

Here are some recent awards and current collaborations. Many of these reflect our four focus areas in health: Children's Wellness; Senior Care; Health Equity; Health Literacy.

In 2012 Cigna was honored at the White House for efforts to reduce Health Care disparities. Cigna also won an Award in Innovation in Reducing Health Care Disparities by the National Business Group on Health.

## → IN THE COMMUNITY

Cigna believes in improving health by building strong personal relationships with those we serve. Our approach to community support is the same. Cigna's employees have a desire to help others. We provide them with a wide range of projects and programs that enable them to carry that passion into their communities, both on the job and off.

In 2016, Cigna employees participated in Colorado Culture of Health, American Heart Association's Go Red for Women BetterU Program and Heart Walk, Big Brothers Back to School with Fitness, Fun & Nutrition, Junior Achievement, the March of Dimes® March for Babies (Cigna's 22th year as the national health care sponsor), Bonfils Blood Drive, Making Strides Against Breast Cancer Walk and more.

We are proud that our employees give their resources to organizations that promote health, well-being and our community.



For more information please visit  
[ConnectforHealthCO.com](http://ConnectforHealthCO.com)