

THE BIG PICTURE



December 2016

KEY

- A** All Segments
- S** Select Segment*
(51-250 employees)
- R** Regional Segment**
(251-5000 employees)
- N** National Segment
(5000+ employees)
- G** Global
- CGI** LAD/Voluntary

Click on the map for local news and contacts



Latest News

A Welcome to *The Big Picture*

The Big Picture is for broker use only and reports for Cigna business enterprise-wide, so some details may not be relevant to your business. Please use the filter above to select the news that's of interest to you. Contact your Cigna representative if you have questions.

A Cigna Podcast Series – Stay up to Date While You're on the Go

Visit the [Cigna Podcast Series](#) page for the latest editions.

Things to Know for 2017 : Tune in to hear the latest on what the new Administration and Congress could

A Staying Compliant as We Enter the Next Phase of Health Care Reform

Given the recent election outcomes, we can anticipate changes affecting the health care landscape in 2017 and beyond. We will keep you informed as the next phase of health care reform unfolds. In the meantime, staying compliant with existing requirements and working with employers on their strategic planning around health benefits is as important as ever. Cigna is here to help employers and broker partners continue to navigate the many ongoing requirements under the Affordable Care Act (ACA). Click [here](#) for guidance and considerations based on current federal requirements.

A Communication is Key to Keeping Clients Engaged in Their HSA or HRA Plan – and Their Health

Whether your clients are introducing a Health Savings Account (HSA) or Health Reimbursement Account (HRA) to their employees for the first time, or trying to boost participation in an existing plan, here are some things your clients should keep in mind when communicating to employees about their plan selections. Click [here](#) to learn more.

S A Multi-Year Approach to Employee Benefits

Cigna Max HealthSM is a new multi-year approach to benefits that rewards your clients and their employees for efforts to improve health.

- Employers receive up to 4% medical plan renewal discount without complicated calculations
- Employees can earn up to \$200 in health and wellness incentives – with fully automated tracking and distribution
- Dedicated health improvement strategists help launch and grow multi-year approach
- Cigna Max Health is available with fully insured, Cigna Level FundingSM and Cigna Graded FundingSM plans are available

Click [here](#) to learn more.

mean to the future of health care, and a refresher on current Affordable Care Act requirements you should still be thinking about in 2017.

Mental Health and Substance Use Disorder Parity: Looking for an overview of the key Mental Health and Substance Use Disorder Parity requirements and what you need to know to stay compliant? Listen to this brief podcast.

Nondiscrimination: Hear expert insights on Section 1557 of the Affordable Care Act, also known as the “Nondiscrimination” rule.

Cigna Dental PPO Online Tools: A review of the innovative enhancements to the myCigna.com Dental PPO tools and what this new user experience can mean for brokers and employers. Listen to the podcast to understand how the new user experience has resulted in more than 75% of customers saying they find the features helpful when choosing a dentist¹, and also more than 30% of customers moving to higher discounted providers in the network².

1. myCigna Opinion Lab Survey, Results Through October 31, 2016

2. Based on internal claim reports for DPPO claims between Q1 and Q2 2016

A Cigna Webinar Series: The Opioid Epidemic – Replay Available Now

The opioid epidemic has drawn nationwide attention and has engaged leaders in the public and private sectors to address prevention and treatment. Cigna is fully engaged in this cause and has committed to reducing the overall consumption of opioids by 25% in the next 3 years*.

Click [here](#) for a replay of the webinar (use case-sensitive password **Cigna1**) to gain an inside look at efforts on prevention, evidence-based treatment, and how reducing the stigma of opioid abuse disorder will increase the number of people who seek treatment. Cigna's Dr. Douglas Nemecek and Michael Arvesen, Pharm.D, discuss the specific ways in which connected benefits – behavioral, medical and pharmacy – help ensure high-risk customers for overdose are identified and engaged in effective treatment.

*For U.S. Commercial and Cigna-HealthSpring customers

Want to learn more about how you can provide uncommon solutions to your smaller to mid-size clients? Check out the Cigna broker website at cignaSelectBroker.com for information on:

- Innovative funding options
- Critical Healthcare Reform resources
- Educational resources
- Plan designs, network and pharmacy options and information
- Ability to request a quote or a Cigna representative to contact you

Learn how Cigna can provide affordable, quality healthcare options for your smaller to mid-size clients.

R N **The Cigna Stop Loss “Count on it. Count on us.” Website**

We heard you and put your suggestions to work—thank you for empowering us to always be improving. In September of 2016, we launched our new Cigna Stop Loss website with an interactive platform. We want to invite you back so you can learn about our unwavering firm quotes. Please take this opportunity to [check it out](#) for yourself.

CGI **Is Your Client’s Hospital Indemnity Insurance HSA Compatible?**

Are your clients looking for new ways to help their employees ease the financial pressure that higher out-of-pocket expenses present as a result of high-deductible health plans? Offering additional benefits like health savings accounts (HSAs) and voluntary benefit options like hospital indemnity insurance can help employees feel more financially protected. But when combining these benefits, it’s important to make sure they work together – not against one another.

[Click here](#) for some tips on how to help determine if the hospital indemnity insurance your client offers their employees is compatible with their HSA plan.

Pharmaceutical company pricing and coupon loyalty programs are a significant factor in why drug spend is expected to be the number one contributor of total health care spend by 2017 – above professional medical and urgent care spend.¹ In general, coupons – which are often applied at point of sale but as a transaction separate from the benefit transaction – circumvent employer pharmacy benefit and formulary strategies by removing the incentive for customers to use the most cost effective alternatives. To affectively curb the rising costs of prescription drugs, **pharmacy benefit designs and formulary strategies must be vigilant, active and sometimes surgical.** [Click here](#) to learn more.

A **Brokers Who Work with TPAs: Help Clients Align Stop Loss Insurance to Their Medical Network**

Stop loss insurance is critical in helping to protect your clients from the unexpected. “Low-cost” plans can seem very tempting; however, clients will often uncover differing definitions and other inconsistencies between their underlying medical plan and the stop loss policy. That’s why Cigna Stop Loss Insurance from Cigna Payer Solutions is designed to exactly mirror the underlying benefit plan provisions and limitations – to ensure nothing is overlooked, there are no unexpected coverage surprises, and offering peace of mind and protection from unpredictable and costly expenses. [Click here](#) to learn more.

S **How Bundling Plans Can Save Your Clients a Bundle What Small to Mid-Size Businesses Need to Know**

A 2015 Cigna study identified that clients see an average of \$77 per member per year (PMPY) in medical cost savings when medical and pharmacy plans are integrated. Bundling Cigna medical, pharmacy and stop-loss coverage for your clients can help them see many opportunities to save money, improve health outcomes, take advantage of more streamlined administration and protect them from unexpected costs. [Click here](#) to learn more.

Clients

When it comes to benefits, your clients' employees have higher expectations.

Employee benefits are an important way to attract and retain top employees and provide them (and their families) with additional financial protection. Yet, at the same time, administrators are up against higher scrutiny with regard to budgets and spending and are often being asked to do more with less. At Cigna, we help colleges and universities, and their employees, be healthy, productive and more financially protected. Better outcomes make Cigna a smart choice. When compared with the industry, Cigna is achieving better outcomes for U.S. colleges and universities. [Click here](#) to learn more.

FEEDBACK

We welcome your feedback. Let us know what types of articles you would like to see in this newsletter. Just send an email to ProducerCommunications@cigna.com.

Thank you.

[Click here](#) for previous editions of the Big Picture.



Indemnification for FMLA and ADA Administration: Are Your Clients Really Protected?

The laws concerning the Family and Medical Leave Act (FMLA) and the Americans with Disabilities Act (ADA) can be complex, especially when state-specific requirements and the chances of a related disability claim are added to the mix. Given the complexities of these laws and the risk of noncompliance, which can result in costly litigation, it's no surprise many employers choose to outsource the management of these programs to expert third-party administrators (TPAs). However, outsourcing the management of these programs doesn't mean the employer is exempt from being compliant with the laws that ensure their employees are treated fairly and consistently. [Click here](#) to learn more.