

THE BIG PICTURE



June 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

State-by-State Guide

Click on the map for local contacts and Cigna news.



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

A Introducing the Cigna Podcast Series

Cigna is committed to providing you with timely information and insight and yet we know you're busy and constantly on-the-go. As a result, we've launched the Cigna Podcast Series. These 5-15 minute

questions.

Cigna Ranks First in Athena Health's 2016 PayerView Report

Cigna earned the top spot in athenahealth's 2016 PayerView® Report™ and is the only national payer to be ranked in the top 10. The PayerView Report is a provider performance review that athenahealth publishes annually. It measures the financial, administrative, and transactional performance of 214 regional and national payers. The number one ranking reflects our continued commitment to improving the experience for everyone we work with – health care providers, our clients and our customers. Click [here](#) to learn more.

New Regulations for Employer Wellness Programs

Many employers utilize wellness programs in connection with their health plans to promote better health among employees. Since the Affordable Care Act (ACA) was passed, wellness programs have become increasingly popular as a tool to help control health care costs. Regulations for wellness programs were issued under the ACA on January 1, 2014; however, those rules are just one set of federal regulations impacting employer wellness programs.

The Equal Employment Opportunity Commission (EEOC) recently issued final regulations under the Americans with Disabilities Act (ADA) and the Genetic Information Nondiscrimination Act (GINA) as they relate to employer wellness programs. The ADA rules provide guidance on the extent to which an employer may incentivize employees to participate in wellness programs that ask disability-related questions or require a medical examination. The GINA rules address the extent to which an employer may incentivize employees to provide genetic information about their spouse. The ADA and GINA final rules apply to wellness programs for plan years beginning on or after January 1, 2017.

The new final regulations provide important guidance on developing employer wellness programs that comply with the ADA and GINA, but there are areas where they do not align with the existing ACA rules. Because of these differences, employers should work with their legal counsel to ensure compliance with

podcasts provide you with information and consultative guidance in a brief and concise format you can listen to when and where you want. Click [here](#) to listen to any of the following:

- *Health Care Reform: Wellness* – A discussion on the multitude of regulations that impact wellness programs and incentives.
- *Cigna Dental PPO Online Tools* – A review of the innovative enhancements to the myCigna.com dental tools and what this new user experience can mean for brokers and employers. This podcast is for broker use only.
- *Health Care Reform: Things to Know for 2016* – Important health care reform requirements you should be thinking about in 2016.
- *Health Care Reform: Out-Of-Pocket (OOP) Regulations* – Overview of OOP maximums and the new embedded individual OOP requirement.
- *Health Care Reform: 40% Excise Tax* – Hear the latest developments and consultative strategies about the 40% Excise Tax, also known as the “Cadillac Tax.”

A Whole New Way to Manage Dental Care

Cigna has made selecting a dentist and budgeting for dental expenses easier for Dental Preferred Provider Organization (DPPO) customers with new online comparison tools now available on myCigna.com, Cigna's personalized customer website, and the myCigna mobile app. The enhancements include personalized out-of-pocket costs by service and by dental office as well as detailed profiles about each dentist, often including photos and videos.

“Eliminating surprises is an important step in encouraging people to go to the dentist. I believe that patients who have easy access to details about my practice, can read other patients' reviews about my services and see photos of my office online ahead of time will be more at ease and, ultimately, be more likely to get regular dental checkups,” said Ebi Nikjoo, DDS, a California dentist participating in Cigna's DPPO network. Click [here](#) to learn more.

Cigna Has Entered Into Two New Value-Based Contracts with Pharma for Praluent and Repatha

each set of regulations.

Click [here](#) to read our May 19 news alert on these final regulations.

Check out our [Wellness Programs and Incentives page](#) on [InformedonReform.com](#), as well as our [fact sheet](#) to learn more about the various regulations that must be considered when designing a compliant wellness program.

Update on Cigna Anthem Transaction

We at Cigna are committed to helping our customers achieve healthier, more secure lives while we work to bring together the best of both worlds of Cigna and Anthem in the resulting new organization. As we plan to create a premier global health service company, we are dedicated to revolutionizing health care for our clients and customers and creating a more sustainable health care system.

Combination will accelerate our path toward a more sustainable health care system.

The combination of Cigna and Anthem will allow the combined company to offer better health care for the benefit of customers, employers, brokers and health care professionals including:

1. Expanding health care choices

- Provide flexible wellness and engagement options
- Offer individual coverage in more areas and a broader suite of comprehensive offerings
- Create new solutions for dual-eligible population

2. Partnering to improve quality and affordability

- Reduce total medical cost and drive operational effectiveness
- Optimize specialty and integrated wellness solutions
- Speed adoption of incentive-aligned collaborations across a global network

3. Accelerating investments in innovative value-based care

- Increase innovative delivery of care service models
- Enhance continuity of care services
- Accelerate investment in consumer-directed health care innovation

Value-based agreements have been reached with both Amgen and Sanofi/Regeneron for their PCSK9 inhibitors for commercial business. Cigna's two new value-based contracts with pharma for PCSK9 inhibitor cholesterol drugs tie financial terms to improved customer health. The contracts modify the cost of the new cholesterol-lowering drugs [Repatha™](#) and [Praluent®](#) based on how well customers respond to the medications, aligning incentives by linking financial terms to improved customer health. Click [here](#) to learn more.

Reducing Stress Starts with Awareness

Nearly half of all your clients' employee work performance issues are directly related to stress. With today's hectic pace, stress factors are everywhere. So it's no surprise that more than one-third of Americans say their stress levels are rising – or that as many as 20% rate their stress levels as extreme or high. If your clients see daily stress affecting their employees' ability to live a healthy, productive life, tools in their Cigna plan can help; click [here](#) to learn how.

Consumer-Driven Health Plans Help Improve Health and Health Spending

When your clients' employees make health plan decisions, we know they are keeping their physical well-being in mind. But they should also consider their financial well-being – and they should be considering the value of a consumer-driven health plan (CDHP).

With traditional plans, these employees will typically pay a set amount or a percentage of the cost of care. Although that amount may be more with a CDHP, they may still save money overall. With accounts that help individuals pay for health care expenses they would normally have to pay for out of their own pocket, Cigna CDHPs can offer your clients' employees more control of their health care dollars and provide tax advantages – which could help save them money.

To help your clients' employees understand how to effectively use a CDHP, we've created a series of videos that you can watch [here](#).

Staying the course.

The regulatory review process is currently underway. Until the combination is finalized, Cigna and Anthem will continue to operate as separate and independent companies. Our approach in planning for the combination is to minimize disruption for customers and clients.

The companies have established an integration planning process, and as we move down this path we'll continue to share updates with you in a transparent way.

A Tiered Network Options from Cigna Payer Solutions

For brokers who work with Third Party Administrators (TPAs), building a tiered network using the Cigna

Care Network[®] can save your clients as much as 1%-3% in total medical costs. A "Tiered Network" or "Tiered Benefit Design" offers multiple levels of in-network benefits, providing members with an incentive to use Cigna Care designated doctors. Click [here](#) to learn more.

CGI Additional Protection for the Unexpected

Today's employee benefits landscape is shifting. And so are the costs and responsibilities. Ever since the Patient Protection and Affordable Care Act, employers have been changing their benefit offerings, cutting plan choices and shifting costs. Employees are taking on more benefits responsibility and they're looking for more value from those benefits. That opens the door for voluntary coverage. Click [here](#) to learn more.

G Global Mobility Trends Survey: Globally Mobile Employees Offer Candid Insights

In 2015, Cigna Global Health Benefits[®] and the National Foreign Trade Council (NFTC) surveyed more than 2,700 expatriates working in 156 countries to better understand how they and their families experience, perceive and value various elements of assignment terms and programs. It was the third time Cigna and the NFTC collaborated to examine trends in global mobility. Their inaugural survey, conducted

CGI Good Intentions More Than Disability Coverage to Protect Financial Health

Nearly half of American workers (47%) say they love their jobs and 10% would continue to work even if they won the lottery, according to a Cigna survey of workplace attitudes. However, the Cigna survey, recognizing Disability Insurance Awareness Month, also revealed that most American workers don't have an adequate plan for sustaining an income should they be unable to work due to a disabling illness or injury. Click [here](#) to learn more.

CGI Beyond the Premium – How "Hidden" Disability Costs Can Impact Your Business

Employers are increasingly recognizing the value of offering disability insurance to their employees as part of an overall benefits package. It bridges gaps in financial protection that can occur between public disability programs (like Social Security and state-mandated plans) and what an employee needs to remain financially protected. And many employees will likely need this protection. A person has a three in 10 chance of suffering a disabling illness or injury that would keep them out of work for three months or more during their career.¹ Click [here](#) to learn more.

G Oil & Gas Industry: Insights to Help Your Clients

At a time when oil prices are straining capital, it's important for oil & gas clients to get the most out of their benefit plans. As a leader of providing global mobility benefits, we have the insight to help them. Leveraging our long-term relationships and client base, we've developed resources that provide insight into the oil & gas industry, their needs and helpful information on Africa a region rich in natural resources.

Click here for helpful [resources](#).

G Short Term International Business Travel: Are Your Clients Prepared?

Are your clients adequately preparing their short-term

in 2001, gathered insights from employers *and* global employees. In both 2013 and 2015, Cigna and the NFTC elected to examine expat perspectives exclusively. While many surveys tell the global mobility story from the perspective of the employer, this survey is unique in that it gathers anonymously candid feedback from the globally mobile themselves—information employers are rarely able to gather on their own.

One of the principal objectives of the survey was to gather insights that increase corporate employers' understanding of how the globally mobile perceive and value the elements of their compensation, benefits and relocation/mobility packages.

The candid insights provide actionable intelligence for global mobility professionals tasked with designing assignment packages that attract, retain and manage quality talent in an increasingly competitive global business landscape. Click [here](#) for more.

international business travelers? No matter the duration of business travel, unexpected illnesses and accidents don't discriminate. When employees travel on international business, it's important that they have access to quality health care when they need it.

Cigna's [Medical Benefits Abroad \(MBA\)](#) plan gives them that access.

For more information, contact your regional [Cigna Global Health Benefits representative](#).

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.