

# THE BIG PICTURE



March 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

**A** [Cigna Implements Value-Based Contract with Novartis for Heart Drug Entresto™](#)

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.

## **Change Remains the Only Constant for the ACA**

Nearly six years into its implementation, there is no shortage of regulatory activity around the Affordable Care Act (ACA). Late 2015 and early 2016 brought changes to several high profile and highly anticipated regulations including:

- A delay for the 40% Excise Tax, also known as the Cadillac Tax
- Extended deadlines for the Minimum Essential Coverage and Large Employer Reporting Requirements

Proposed regulations on the Summary and Benefits of Coverage (SBC) and corresponding template changes were finally released on February 26, 2016. Read the full story [here](#).

## **A Team of Health Coaches in the Palm of Your Hand**

That's what it's like when you download the free Coach by Cigna app. It gets you focused on what matters most to you in five integrated lifestyle areas – exercise, food, sleep, stress and weight. From there, the app provides you with:

- Recommended programs that fit personal needs and goals
- Health coaches who provide motivational and instructional video messaging
- Dashboard featuring active programs and daily to-do lists
- Library filled with health and wellness articles

Available to everyone, Coach by Cigna is also a tool we're excited to add to the variety of coaching programs we already offer our customers. It's available on both iOS and Android™ mobile devices compatible Android OS 4.4 and higher and iOS 8.0 and higher devices (U.S. only). The mobile app is available free to users in 15 countries and 9 languages at either the Google Play Store or

Cigna has entered into an outcomes-based contract with the pharmaceutical company Novartis for the drug Entresto, which was approved by the U.S. Food and Drug Administration for the treatment of heart failure with reduced ejection fraction. The pay-for-performance agreement ties the financial terms to how well the drug improves the relative health of Cigna's customers. The primary metric is reduction in the proportion of customers with heart failure hospitalizations. Click [here](#) to learn more.

## **Help Maximize Health and Health Plan Dollars**

Cigna wants to help companies grow by offering solutions designed to improve the health and productivity of their employees while maximizing investments in their health plan. That's why we introduced Cigna Max Health<sup>SM</sup>, a multi-year employee benefits strategy that includes:

- A health reward fund, up to \$25,000 over a three-year period to support employee incentives and customized wellness programs.
- Our innovative self-funding solution, Level Funding<sup>SM</sup>, that gives clients the opportunity to receive 100% of their surplus when they meet health engagement goals.

Clients also benefit from a Cigna-designated health improvement strategist and recommended plan designs that will help improve health and lower costs without sacrificing employee satisfaction. Learn more about what Cigna Max Health can do for your self-funded clients [here](#).

\*Subject to Cigna approval. See the attached flyer for more information.

## **Service to Meet the Personal Needs of Clients and Customers**

When your clients and their employees think of Cigna, we want them to think of people who are reliable, helpful, proactive and personal. Our service experience is built on being there for our clients and their customers – when and where they need us. How

AppStore. You can get a better idea of how it works [here](#).

This app is for educational purposes only and does not provide medical advice. Speak to your doctor if you have health concerns and prior to starting a new diet or exercise program. App terms and conditions apply. Must be 18 years or older to download the app. The Apple logo and AppStore are registered trademarks of Apple Inc. iOS is a trademark or registered trademark of Cisco in the U.S. and other countries and is used under license. Android is a trademark of Google, Inc.

## Why Good Dental Care is Important

Left unchecked, oral disease may result in health complications that take a real toll on the health of your clients' employees – not to mention health dollars. The good news is that treating oral diseases may improve overall health and lessen complications with other medical conditions. What's more, a nationally published study from Cigna showed an average savings of \$1,111 per person per year for individuals with gum disease who received appropriate care, regardless of whether or not they had a medical condition. Click [here](#) to learn more.

## Taking Customer Engagement a Step Further

When customers call customer service, they probably don't expect a conversation about services that can truly have an impact on their life for the better; information about how they can save money on medications, or improve their life by connecting to an expert health coach on their condition for no extra cost, since it's included in their plan. We're sharing valuable information with customers when they least expect it.

Cigna's integrated touch points help customers get the full value for their pharmacy benefit. And clients optimize the investment they make in their employees' health and productivity. We believe that helping customers every step of the way means helping them with every part of their health care; their stress, weight, heart condition, prescription medications and more. As an integrated PBM, we have the right connections across benefits and at all touch points to be able to do

do we do it?

- **Reliable administration**, including a designated point of contact, online tools and resources and an implementation process tailored to meet the needs of smaller companies
- **Personal relationships**, including local account management and health improvement experts, and centralized client service teams
- **Customer support**, including 24/7/365 access to customer service representatives and trained nurses, and Personal Champion advocates ready to offer additional services to people requiring a higher level of support.

We know your clients are busy running their companies. So when it comes to their health plans, we want to make sure we're helping them take care of their administrative needs – and helping their employees take care of their health needs. Learn more about the ways we service our clients and customers [here](#).

## 2015 Select Segment Growth Update

2015 was another successful year for Cigna's Select segment, and we thank you for your contributions. Together, we were able to bring innovative funding solutions, plan designs and wellness programs to a growing number of businesses with fewer than 250 employees across the country and deliver results for which we can all be proud.

Here's a quick look at Cigna's Select segment experience this past year:\*

- 4% new sales growth compared to prior year
- 12.5% net membership growth
- 27% adoption of Cigna consumer driven health plans among clients
- More than 60% of January new sales were from our innovative self-funding products
- 24% net membership growth in Cigna Dental

Thanks again, for your hard work and collaboration. We look forward to another great year of working together to reach our goals.

just that.

- 41% of callers agreed to change their prescription to a lower-cost therapeutic alternative\*
- 50% of callers engaged with a health coach\*\*

Click [here](#) to learn more.

\* Integrated touchpoint pilot results from May 2015 through August 2015. Inbound medical service operations call interaction. Customers agreed to change their drug or pharmacy to save on prescriptions. Individual client/customer results will vary and are not guaranteed.

\*\* Cigna book of business analysis full year 2015 results for integrated touchpoints based on inbound Cigna Home Delivery Pharmacy call interactions. Results may vary by client and based on benefit structure. December 2015



## ACA Reporting Support Available to Cigna Clients

As part of the Affordable Care Act (ACA), the first set of information reporting requirements will be due in early 2016.

- Individual Mandate – Minimum Essential Coverage (Internal Revenue Code Section 6055)
- Employer Mandate – Large Employer Reporting (Internal Revenue Code Section 6056)

To help our clients fulfill these reporting requirements, Cigna has made arrangements with two companies that specialize in comprehensive ACA tax/information reporting services for employers, including print and distribution to employees and electronic filing to the Internal Revenue Service. These companies have agreed to a 15% discount for Cigna clients.\*

Find more information to share with your self-funded Cigna clients [here](#).

Find more information to share with your fully insured Cigna clients [here](#).

\*Clients are required to pay the entire discounted charge directly to participating service providers. See the attached flyer for additional information.

**Cigna's NEW Hospital Indemnity Product Solution – Cigna Hospital**

\*Internal study results, Select book of business, 2015



## Cigna is Leading the Way in FMLA

Among participating companies, Cigna ranked #1 in Absence Management and Family Medical Leave Administration as measured by number of clients, customers covered, and fees collected at year-end 2014.<sup>1</sup>

Cigna's Family Medical Leave Administration capabilities deliver comprehensive absence management support that lightens the load for the Human Resources team and helps the people they serve reach their full productivity potential. We integrate comprehensive disability management programs and in-house leave administration capabilities to deliver consistent leave tracking and management to reduce compliance risk, employee absence, and productivity drain and costs. In addition, Cigna ranked #1 in Disability and among the top five in market share in AD&D, and Term Life and Total Life product solutions as of the third quarter of 2015.<sup>2,3</sup>

As an industry leader, Cigna has the experience when it comes to working closely with brokers and consultants to understand their needs and develop innovative programs that bring value every day to help improve our customer's overall health, well-being and sense of security. For more information, contact your Cigna Sales representative.

1. LIMRA, "Absence Management/Family Medical Leave Company Practices." December 2015.
2. LIMRA, "U.S. Group Disability Sales and In Force, 3rd Quarter, 2015." December 2015.
3. LIMRA, "U.S. Group Life Sales and In Force, 3rd Quarter, 2015." December 2015.



Care

Ready to quote April 1, 2016

Cigna Hospital Care enhances Cigna's Voluntary Solutions portfolio (Accidental Injury, Critical Illness and now Hospital Care insurance) to help employees be healthy, productive and financially protected.

Employee benefits are evolving and so is the role of voluntary benefits. As more costs and responsibilities shift to individuals, voluntary benefits offer a win-win solution for employers and their employees.

Employees get a greater sense of financial protection, while employers get an enhanced benefits strategy that helps their workforce get healthier. 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](mailto:ProducerCommunications@cigna.com).

Thank you.

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