



ARE YOU TALKING TO YOUR CLIENTS ABOUT MORE AFFORDABLE CHOICES?

Talk to Cigna today about affordable options and services tailored for smaller employers.

New Affordable Care Act (ACA) regulations for groups with 51-100 employees take effect January 1, 2016. Cigna can help.

Cigna helps clients preserve rates and benefits

- › Depending on specific state regulations, we may be able to help your clients keep their current plan and rates beyond 1/1/16.
- › This may involve changing the effective date. In some states this must be done by 10/1/15 to keep their current plan. In other states, the deadline is 12/1/15.
- › These options are available for both current clients and interested clients, so it's important to talk to your Cigna representative now.

Cigna offers your clients valuable options

- › Cigna is a leader in delivering innovative, cost-effective self-funding options to employers.
- › Now is the perfect time to partner with a carrier that can offer clients solutions to help them now and in the future.
- › Clients may want to transition to a self-funding option to help retain greater control over their costs.
- › In almost every state, self-funding will not be controlled by small group definition and changes such as community rating.
- › Self-funding solutions are available for both current clients and interested clients.

Together, all the way.SM



Offered by: Cigna Health and Life Insurance Company, Connecticut General Life Insurance Company or their affiliates.

Cigna continues to deliver Innovative products and solutions

Many health care companies offer products to help improve health – and save money. Cigna does more than just provide solutions and put programs in place. Cigna's health improvement strategists will personally work with your smaller clients to determine a strategy that works best for their company culture.

What's more, Cigna offers dedicated customer service, including 24/7/365 phone access to helpful representatives, online resources and tools at myCigna.com, a mobile app to check health information on the go, and much more.

By integrating our full range of health services, Cigna can look at the whole person and better anticipate their needs. Cigna also offers discounts to employers who

purchase multiple Cigna products.* Together with our network and benefit designs, coaching and health engagement, Cigna makes it easier for your clients to meet both their current and their future needs.

To help companies better understand their expenses and have more control over how they spend their health care dollars, Cigna offers two innovative self-funding products – Level FundingSM and Graded FundingSM. Understanding the individual needs of every client, our experienced team can easily customize an affordable solution that will also help them:

- Understand and manage health care expenses
- Save money when their claims are lower



TALK TO US TODAY!

Don't let your clients pay more than they have to for health care. Call your Cigna representative right away. We'll work with you to design solutions to help your clients meet their cost and benefits needs – in 2016 and beyond.



*Integration discount availability may vary by location and plan type and is subject to change.

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 in most states. For more information about your state, contact your Cigna representative.

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