



CIGNA FULLY INSURED PLUS

Full insurance protection and more for small to large employers

The right funding solution should complement your company's investment in employee health as well as your efforts to lower your total health care spend. With Cigna's Fully Insured Plus, it can.

Fully Insured Plus, available to companies with 51 or more eligible employees,¹ is an alternative to traditional funding solutions that provides the familiarity, simplicity and insurance protection you need – plus more.

How it works

PREDICTABLE EXPERIENCE

One monthly premium payment provides:

- Full insurance protection
- Preset monthly payments that cover all administrative costs and covered claims
- Easy budgeting

Plus, each year is a fresh start, with no deficit carry-forward and no surprises.

AND SO MUCH MORE

- **Plus More Affordability** – Clients have the ability to benefit from an opportunity to share in 50% of achieved savings with renewal if their claims experience is favorable. If claims are higher than expected, no additional costs are incurred.
- **Plus More Predictability** – Clients realize greater transparency through detailed monthly reporting. This provides utilization insights to help improve quality outcomes for employees and a healthier bottom line.
- **Plus More Simplicity** – Clients assume no additional administrative responsibilities while benefiting from enhanced affordability and predictability.

Together, all the way.®



Offered by Cigna Health and Life Insurance Company or its affiliates

Understanding your costs

Monthly paid claims reports illustrating your plan performance will be generated. This information will show how your premium dollars are spent to help you make decisions about future benefits.

Value of your settlement

Following each policy year-end, a comprehensive settlement is provided. The settlement includes your unpooled premium, expenses, unpooled paid claims and any change in claim reserves.

EXAMPLE – Year-end settlement summarizes your actual plan costs			
		Claims lower than expected	Claims higher than expected
	Premium ²	\$3,000,000	\$3,000,000
Actual plan costs	Less expenses	-400,000	-400,000
	Less unpooled paid claims + change in reserves	-2,450,000	-2,700,000
	Balance	150,000	(100,000)
Potential cash back		You get 50% of savings balance. ³ \$150,000 x 50% = \$75,000	You don't pay more. Cigna covers the \$100,000 difference.

This example is provided for illustrative purposes only. Actual components will vary.



To learn more about Cigna Fully Insured Plus, contact your Cigna representative.

1. Cigna Fully Insured Plus is available in selected markets. See your Cigna sales representative for details and availability.

2. Premium is experience-rated premium that excludes access fees and pooling.

3. Renewing clients can receive 50% of their savings if policy-year claims are lower than expected.

Product availability may vary by location and plan type and is subject to change. All group health insurance policies have exclusions and limitations. For costs and complete details of coverage, contact your Cigna representative.

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