

Cigna Healthcare Level Funding Edge: Multi-Year Guarantee

Give your business a winning edge – savings for years.



Cigna Level Funding® Edge offers employers cash flow advantages for your benefits and multi-year savings to keep.

Cigna Level Funding® Edge is for new clients with 99 or fewer eligible employees¹, and features everything our Level Funding solution offers – and provides these additional advantages for multiple years:

- **Guaranteed Credit.** Your company will receive a credit at the end of the plan year if you renew.²
- **Performance Guarantees.** If performance levels are not achieved on claim readiness, call readiness and implementation report card, your company receives a financial payout.
- **Cigna Healthcare Well-Being Solutions Core Plus and a Health Improvement Fund.** Engage employees with opportunities to earn rewards for taking care of – and improving their health.

	Year 1	Year 2	Year 3
Performance Guarantees	\$5,000	–	–
Health Improvement Fund	\$5,000	\$6,000	\$7,500
Guaranteed Credit	\$5,000	\$6,000	\$7,500

This evolution of Cigna Level Funding is designed for new clients with up to 99 eligible employees with all the advantages of this funding arrangement for:

- Opportunity for savings.
- Risk management through stop loss insurance.
- Greater control over plan design.
- Insight into claim costs.
- The flexibility to adjust benefits strategy.
- Elimination of many state-mandated benefits.
- Reduced premium taxes

As the originator³ of Level Funding, the Cigna Healthcare self-funding solution has been working for smaller to mid-size companies for **15+ years**.⁴

Cigna Healthcare Well-Being Solutions Core Plus and a Health Improvement Fund.

- Cigna Healthcare Well-Being Solutions: Employees can use the digital resources available to them and employers can determine if incentives** should be added to the program to Reward employees. Engage employees with opportunities to earn rewards for taking care of – and improving their health.
- The Health Improvement Fund can be used toward eligible*** health and wellness expenses, including incentives, which help an employer execute a holistic wellness program.

Building a healthy and productive workforce.

Our engagement teams are ready to work with you and your employees. Our team takes a “hands-on approach” to support clients and employees – whether they are located at a worksite or work remotely. We’ll provide:

- Guidance on building a wellness strategy, annual calendar.
- A client assessment and evaluation.
- Virtual start-up wellness programs, Cigna Healthcare capabilities.
- Cigna Healthcare Well-Being Solutions digital experience available on [myCigna.com](https://mycigna.com).
- Recommendations on how to use your Health Improvement Fund.
- Virtual awareness and education seminars.
- Education about accessing care virtually.

 Gain an edge on affordable and predictable solutions with the Level Funding Edge program.

To learn more, please call your Cigna Healthcare representative.

Comprehensive identity theft protection – at no additional cost.

Now is the time to provide financial protection, identity protection and peace of mind with a comprehensive identity theft program for covered employees and their dependents. It is why IdentityForce® offered through Cigna Healthcare⁵ is included with medical plans at no additional cost for clients with 25-499 employees.

Comprehensive and caring client and customer support.

- Local account teams to help clients.
- 24/7/365 live customer service for employees.
- Cigna One Guide® service that combines the latest technology with a human touch Integrated pharmacy and behavioral support.

As part of the medical plan available through Cigna Healthcare, we offer resources and tools to help control costs and ensure employees get the right care, including:

- National network of clinicians, counselors, psychologists and psychiatrists .
- Access to virtual counseling sessions through the largest nationwide network.
- An enhanced emotional well-being package that offers three face-to-face visits with a licensed mental health provider in our employee assistance program network*, and access to digital tools to build resilience*.
- Price Assure, powered by GoodRx®, seamlessly integrates GoodRx generic drug pricing at retail point-of-sale to help customers access better pricing for certain medications.

1. In most states, Cigna Healthcare offers group insurance coverage to employers with more than 50 full-time employees as well as administrative services for self-funded plans with as few as 25 full-time employees.

2. Guaranteed credit is applied to renewal rate. Non-renewing clients will not receive a surplus at the end of the year.

3. Based on industry analysis.

4. Based on Cigna Level Funding history.

5. Program services are provided by independent companies/entities and not by Cigna Healthcare. Programs and services are subject to all applicable program terms and conditions. Program availability is subject to change. Not available to insured clients situated in NY and NJ.

* Employee assistance program services are in addition to, not instead of, your health plan benefits. These services are separate from your health plan benefits and do not provide reimbursement for financial losses. Additional restrictions may apply. Program availability may vary by plan type and location, and are not available where prohibited by law.

**To comply with federal laws, if an eligible employee is unable to participate in any of incentive program events, activities or goals due to a disability or other reason, they may be entitled to a reasonable accommodation for participation, or an alternative standard for rewards.

***Eligible expenses must be offered and made generally available to all plan participants and be aligned with Cigna Healthcare designated health and wellness improvement programs.

Some examples include, but are not limited to, activities and challenges to promote healthy living, biometric screening event fees, onsite group exercise classes and more. A Cigna Healthcare Engagement Consultant will help with hands-on guidance on how to best deploy funds. The money allotted in the Health Improvement Fund is available throughout the plan year.

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Policy forms: OK – HP-APP-1 et al., OR – HP-POL38 02-13, TN – HP-POL43/HC-CER1V1 et al. (CHLIC); GSA-COVER, et al. (CHC-TN).

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