

2011

Cigna Select Segment Funding Comparison for companies with 25 to 250 employees*

Employer Size	51–250	25–250*	25–250*
Funding – Product Feature	Fully Insured	Level FundingSM	Graded FundingSM
Run-out protection	✓	✓	✓
Reserve prefunded	✓	✓	
Renewal transparency	✓†	✓	✓
Comprehensive claim utilization reporting	✓†	✓	✓
Month by month paid claim reporting	✓†	✓	✓
Ability to save money when claims utilization is low		✓	✓
Individual stop-loss		✓	✓
Integrated stop-loss (automated and immediate protection)		✓	✓
No lasers apply		✓	✓
Aggregate stop-loss		✓	✓
Attachment corridors available at 10%		✓	
Attachment corridors available at 20% or 25%		✓	✓
Monthly accommodation included (monthly rolling cap)		✓	✓
Deficit carryover feature			✓
Minimum attachment feature			✓
State mandate exemption**		✓	✓
Billing and Banking			
Automated clearinghouse payment transactions	✓	✓	✓
Banking frequencies available – monthly billing cycle	✓	✓	✓
Banking frequencies available – weekly or daily billing cycle			✓
Binder check (applied to first premium payment) <i>Applicable to Graded if daily banking only</i>	✓	✓	✓
Credit risk deposit check (held until termination with monthly and weekly banking) <i>Amount varies based on banking frequency elected</i>			✓
Improved client cash flow			✓
Online billing	✓	✓	✓
Predictable monthly payments	✓	✓	
Administrative Services			
Cigna is claim fiduciary	✓	✓	✓
HIPAA Certificate Administration Available	✓	✓	✓
Online client enrollment and eligibility	✓	✓	✓
Plan design flexibility	✓	✓	✓
Package plans available	✓		

Standard Features in all Cigna health plans

- National network
- Out-of-network savings programs
- Dedicated client service team
- Health Assessment
- Trend Management System***
- Biometric screening (20 minimum participants per location)
- Wellness programs
- Care management programs: Utilization, Case and Disease Management
- My Personal Champion®
- 24/7 customer service
- Pharmacy – National Retail Network, Cigna Home Delivery
- Health Care Reform Guidance: InformedonReform.com

† Size limitations apply

* In New Hampshire, New York, North Carolina, Oregon and Utah, Cigna offers self-funded plans only for employers with more than 50 employees.

** Applies only to self-funded ERISA plans.

*** Available with purchase of Healthy Frontiers® wellness program.



"Cigna", "My Personal Champion" and "Healthy Frontiers" are registered service marks and the "Tree of Life" logo, "Level Funding" and "Graded Funding" are service marks of Cigna Intellectual Property, Inc., licensed for use by Cigna Corporation and its operating subsidiaries. All products and services are provided exclusively by such operating subsidiaries, including Connecticut General Life Insurance Company and Cigna Health and Life Insurance Company and not by Cigna Corporation.