



## INNOVATIVE SOLUTIONS, CHOICE, AND SAVINGS FOR SMALLER EMPLOYERS



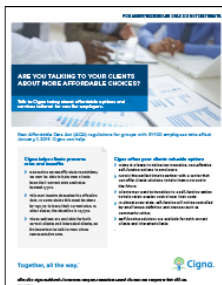
**Talk to your clients now about affordable options for their business.**

Dear Gaddiel,

There's no doubt about it – the health care market is changing rapidly and there is no end in sight. For instance, in January 2016, there will be new Affordable Care Act (ACA) regulations for groups of 51-100 employees. Now is the time for you to team up with a company that can help you keep pace with these changes while offering your clients solutions that are innovative, value-driven, and affordable. To learn more, download this complimentary report, [Affordable Choices: Value-Driven Health Care Options for Companies with 51-100 Employees](#) today.

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[Get your complimentary copy of Affordable Choices: Value-Driven Health Care Options for Companies with 51-100 Employees.](#)



Inside, you'll gain valuable insights to share with your clients, including:

- > The ins and outs of the new ACA regulations
- > How to help your clients with 51-100 employees preserve plan rates and benefits
- > Self-funding options that are innovative, cost-effective and tailored for smaller employers
- > Why it's important to partner with an industry leader

To get more information, please contact us today.

We look forward to working with you!



Jeff Berardo  
Regional Vice President  
Cigna

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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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