

# THE BIG PICTURE



September 2016

## KEY

- A** All Segments
- S** Select Segment\*  
(51-250 employees)
- R** Regional Segment\*\*  
(251-5000 employees)
- N** National Segment  
(5000+ employees)
- G** Global
- CGI** LAD/Voluntary

## State-by-State Guide

Click on the map for local contacts and Cigna news.



## Latest News

**A** Welcome to *The Big Picture*

**A** New Podcast Available:  
Cigna Specialty Pharmacy

*The Big Picture* is for broker use only and reports for Cigna business enterprise-wide, so some details may not be relevant to your business. Please use the filter above to select the news that's of interest to you. Contact your Cigna representative if you have questions.

## HHS Issues Final Rule on ACA Nondiscrimination Provisions

In May 2016, the U.S. Department of Health and Human Services (HHS) published a final rule on Section 1557 of the Affordable Care Act (ACA) that prohibits discrimination on the basis of race, color, national origin, sex, age, or disability in certain health programs or activities. It also requires enhanced language assistance for individuals with limited English proficiency. This new rule was established to promote the ACA goals of expanding access to health care and coverage, eliminating barriers, and reducing health disparities.

The broad application of this final rule will affect the federal and state Marketplaces, all health care providers and health insurance issuers and employers that receive federal financial assistance. Financial assistance from HHS includes Medicare Part A, student health plans, advanced premium tax credits and many other programs. Click [here](#) to learn more.

## Uncovering the Financial Value of Pharmacy Integration

We have and will continue to demonstrate that the most effective way to control total health care costs and improve overall health is to understand and manage health experiences in their entirety. Pharmacy integration is a key driver in providing this holistic view.

Now, we have *even more* proof to support the value of Cigna's integrated medical and pharmacy plan. A recent study comparing Cigna's integrated medical and

Specialty pharmacy has a major impact on overall total health care costs. Only 4 percent of customers take a specialty medication, but they drive 26% (or \$7.8B) of total health care costs which equals nearly \$1,200 per member per year\*. As a fully integrated health care company, Cigna has a holistic view across both the pharmacy and medical benefits. Click [here](#) to listen to a short (9 minutes) podcast about Cigna's engagement model that can provide better total value and savings for clients and customers by focusing on total health, not just the drug.

\*Cigna East specialty medication users, integrated pharmacy and medical benefits claim review. Integrated Data Source January thru December 2015

## Introducing the Cigna Stop Loss "Count on it. Count on us." Website

We heard you and put your suggestions to work—thank you for empowering us to keep improving.

Cigna Stop Loss has created this interactive platform to help assist you with comparing Cigna's stop loss offering to other policies in the marketplace more quickly and efficiently. Please take this opportunity to check it out for yourself [here](#).

## Cigna Global Health Benefits: Fueled by insights!

Sharing our in-depth knowledge of the variety of industries we serve is just one way Cigna Global Health Benefits can support you and your clients.

Take a moment to check out Cigna's [global footprint](#) in the energy industry. Want to know what matters most to employees in this industry when considering, preparing for, and during an assignment? View this [infographic](#) to learn more. We're excited to reveal

pharmacy plans to Cigna's pharmacy carve-out plans, revealed that Cigna's integrated pharmacy approach delivers an average medical cost savings of \$77 PMPY. The range was \$48-\$118 PMPY medical cost savings.\*

Insights achieved from integrated benefits enables proactive identification of critical health engagement opportunities to optimize care coordination and help avoid unnecessary health care events. This drives better clinical outcomes and improved plan affordability.

To learn more about the value of Cigna pharmacy integration read [\*A Proven Formula for Better Outcomes: The Value of Pharmacy Integration\*](#).

\*Cigna National Study of Value of Integration – analysis of integrated clients versus those with Cigna medical and outside PBM, full-year 2014 book of business average medical savings. Individual client/customer results may vary and are not guaranteed.

## **ACA Reporting Support Available**

As part of the Affordable Care Act (ACA), employers have to complete annual reporting requirements to help ensure compliance with the following mandates:

- **Individual Mandate – Minimum Essential Coverage.** Section 6055 of the Internal Revenue Code requires insurers and self-insured employers to verify whether or not an individual had minimum essential coverage during particular months in a given calendar year. The reporting must be filed with the IRS and copies must also be sent to the responsible individuals being reported as having coverage.
- **Employer Mandate – Large Employer Reporting.** Section 6056 of the Internal Revenue Code requires all employers with 50 or more full-time and/or full-time equivalent employees to verify whether or not they

more insights in the months to come, so stay tuned!

## **US-based global assignments can be pretty tricky...who knew?**

Our five-part employer guide, [\*We Know Expats\*](#), was influenced by insights gathered from global assignees surveyed in the 2013 Expatriate Trends Study, sponsored by Cigna and the National Foreign Trade Council. A great resource to share with HR, the articles offer insights and advice that can lead to happier, successful assignments in the U.S. Don't miss our podcast series as well.

## **Improve and Save Money by Introducing Cigna 90 Now as Part of Your Pharmacy Benefit Plan**

Through Cigna Pharmacy Management benefit enhancements, Cigna now has a new 90-day benefit and network available called Cigna 90 Now. Available for 1/1/17, Cigna 90 Now offers customers the flexibility and convenience of being able to choose where to fill prescriptions for maintenance medications – at one of the 29,000<sup>1</sup> retail pharmacy locations in the new 90-day network, or through Cigna Home Delivery Pharmacy<sup>SM</sup>. Your clients also will benefit from our deepest pharmacy network discounts. Click [here](#) to learn more.

## **Cost-Effective, Convenient Access to Doctor's Care**

Effective at your 2017 effective date or 2017 plan renewal date, Cigna Telehealth Connection will be included with your client's Cigna medical plan.\*

Cigna Telehealth Connection offers on-demand, 24/7/365 access to non-urgent care through a national network of licensed, board-certified U.S.-based doctors through any computer, tablet or smartphone. Through Cigna Telehealth Connection, we are able to offer your

offered minimum value and affordable health coverage in a given calendar year.

If your clients are responsible for completing these Affordable Care Act (ACA) reporting requirements, Cigna has made arrangements with two companies that specialize in comprehensive ACA tax/information reporting services for employers, including print and distribution to employees and electronic filing to the Internal Revenue Service. These companies have agreed to a 15% discount for Cigna clients like yours.\*

For more information, contact your Cigna representative.

\*You are responsible for paying the entire discounted charge directly to participating vendors. The availability of this offer is subject to change. Legal advice is not provided. The information provided is provided "as is" and without warranties of any kind (express, implied, and statutory, including, but not limited to, the implied warranties of merchantability and fitness for a particular purpose.) Cigna does not endorse any third-party products or services and has not independently verified the products, services or any marketing claims made for such third-party products or services. Cigna assumes no responsibility and shall have no liability under any circumstances arising out of the use of such products or services.

### **Cigna Covers 3D Mammography for Breast Cancer Screening**

Cigna has revised our medical coverage policy for breast cancer screening and will now cover three-dimensional (3D) mammography for routine breast cancer screening. Under our previous policy, we covered 3D mammography for diagnostic purposes, but not for routine screening.

The policy had been based on guidance from the U.S. Preventive Services Task Force (USPSTF), which said there was insufficient evidence to determine that 3D mammography is clinically superior to traditional mammography for breast cancer screening. Cigna routinely covers preventive services that earn an "A" or "B" rating from the USPSTF, which 3D mammography for screening did not have (it was rated "I").

client's employees access to an efficient and cost-effective alternative for minor, non-emergency health care issues. Telehealth doctors can treat many common health issues including cold & flu, joint aches and pains, fever, bronchitis and more. Customers with covered children can also turn to Telehealth services for non-emergency pediatric care. Learn more about Cigna Telehealth Connection services, [here](#).

\*Telehealth services and coverage may vary by plan and location and will be available 1/1/17. Fees and restrictions apply.

### **News for Cigna Supplemental Benefits**

Our biggest news for third quarter 2016 will be the release of our new Medicare Supplement product under Cigna Health and Life Insurance Company. The initial launch for September will be in Connecticut, Kansas, Michigan and Texas, followed by Colorado, Illinois, Kentucky, Mississippi, Ohio, North Carolina, Pennsylvania and South Carolina. Click [here](#) to learn more.

### **Benefits Designed to Enhance Your Life and Business**

At Cigna, we take the time to get to know the unique needs of our clients and customers. Then we design health benefit plans that help people achieve what matters most to them by:

- Tailoring health plans to meet the needs of your clients and their employees
- Creating the right solutions for healthier, more productive employees
- Discovering more ways to achieve sustainable cost savings
- Providing access to care at an employee's convenience

Our benefit solutions start with the basics – paid claims, financial risk protection and access to care. But we don't stop there because we also believe your clients deserve to expect even more. Click here to

Cigna has changed its 3D mammography coverage policy based on more recent guidance from the National Comprehensive Cancer Network (NCCN), a not-for-profit alliance of leading cancer centers that sets standards for high-quality cancer care. Click [here](#) to learn more.

## **A** More Ways to Save with Cigna's HSA and HRA Health Plans

Cigna is improving our Health Reimbursement Account (HRA), Health Savings Account (HSA) and Flexible Savings Account (FSA) plans.

By December 2016, your clients' customers will be able to:

- Submit HRA and FSA reimbursements electronically on myCigna.com and the myCigna App
- View account balances and transactions on myCigna.com and the myCigna App, including their HSA accounts
- Request or cancel debit cards directly on myCigna.com

Starting January 1, 2017, Cigna introduces the following new product and fund options:

- A limited purpose FSA can be offered alongside an HSA to help cover dental and vision expenses
- An HRA with non-collective fund that limits funds for each family member
- An "In-network only" HRA fund can help manage costs by reimbursing only in-network expenses
- A debit card for HRA plans with concurrent payment when the fund only pays a percentage of the cost

For more information about how a Cigna HSA, HRA or FSA can be a smart strategy for your clients, please

learn more about how Cigna delivers the expected – and delights with the unexpected.

## **S R** Cigna Guided Solutions Now Offers Midsize and Smaller Employers More Options and Flexibility

Cigna is introducing additional and more flexible health plan choices for mid- and smaller-sized employers through its enhanced Cigna Guided Solutions® benefit technology platform, initially launched in 2014. Along with our wide range of medical, dental, vision and specialty benefit plans, our state of the art benefit technology solution now offers employers the option to include other types of medical plans and network options, as well as group life, disability and accident insurance that mirror the employer's current benefits plans.

The enhanced platform also offers employers greater integration of Cigna technology with key benefit administration services. Read the full press release [here](#). Contact your Cigna sales representative for more information on all Cigna Guided Solutions has to offer.

## **CGI** Cigna's New Automatic Claims Approach

### **Helping Customers Get the Most Value Out of Their Benefits. Every Day**

We're making it simpler and easier for employees to get the maximum benefits they deserve with our connected plans built and designed to work together. That's the idea behind our automated claims approach for customers covered under a Cigna Short-term Disability (STD) plan who are also enrolled in Cigna Accidental Injury or Critical Illness insurance. Just in time for enrollment season, Cigna is taking some of the legwork out of the claims process for customers delivering greater value and an enhanced customer

contact your Cigna representative.

## **Web Meeting Replay – How to Navigate Alcoholism and Substance Abuse under the FMLA and ADA**

Are your clients prepared to address drug and alcohol-related disabilities and leave issues under the FMLA and ADA? At some time in their lives, millions of Americans have abused drugs and alcohol.\* While many are in recovery, others continue their struggle. Inevitably, your workforce will feel the impact. Click [here](#) for a replay of our interactive web meeting discussion about helping employers be prepared to address drug- and alcohol-related disabilities and leave issues under the Family and Medical Leave Act (FMLA) and the Americans with Disabilities Act (ADA), including available accommodations and leave options and recent court cases and best practices employers can use.

\*AddictionCenter.com, "Statistics of Addiction in America." Accessed July, 2016.

## **Cigna's Accidental Injury and Critical Illness Plan Enhancements**

**We've enhanced our voluntary product solutions to offer new benefit options, easier administration and an improved customer, client and broker experience.** Cigna recently launched our accidental injury and critical illness insurance enhancements for all new business quoted as of 9/1/16. Our accidental injury and critical illness enhancements provide additional plan and administrative flexibility for our customers, clients and brokers. Click [here](#) to learn more.

experience. Customers with both Cigna (STD) coverage and Cigna Critical Illness or Accidental Injury voluntary insurance will now only need to file their STD claim to automatically trigger their Critical Illness or Accidental Injury policy.

Cigna's automated claims approach is simple. If the customer has both plans with us, we're able to use data to process their accidental injury or critical illness claim on their behalf – so they can focus on getting back to health and life. It's that easy.

Here's how it works: If a customer files their STD claim, Cigna proactively reviews the claim and determines if it could also be a payable accidental injury or critical illness claim. Cigna then automatically initiates the customer's accidental injury or critical illness claim for them so they don't have to – saving customers time and effort so they can focus on what matters most.

For more information on Cigna's new automatic claims approach, please see our [employer flyer](#) and contact your Cigna sales representative today.

## **A Century of Meeting Life Insurance Needs**

Did you know that Cigna has been providing life insurance options for almost a century? It's a remarkable accomplishment – and clearly shows our commitment to the market and the financial security of our customers.

September is National Life Insurance Awareness Month (LIAM) – a key opportunity to educate the public about a much-needed life decision. Most people recognize that they need life insurance to help protect financial security and income but it's the life decision that many people don't want to talk about and so, many are uninformed about the cost and how much is needed. Click [here](#) to learn more.

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Group health insurance and health benefit plans are insured or administered by Cigna Health and Life Insurance Company, Connecticut General Life Insurance Company (CGLIC), or their affiliates (see a [listing of the legal entities](#) that insure or administer group HMO, dental HMO, and other products or services in your state). Group Universal Life (GUL) insurance plans are insured by CGLIC. Life (other than GUL), accident, critical illness, and disability plans are insured or administered by Life Insurance Company of North America, except in NY, where insured plans are offered by Cigna Life Insurance Company of New York.

\* 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.

\*\* Regional Segment includes employers with 251-5,000 employees as well as employers located in a single state with more than 5,000 employees.

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Cigna | 900 Cottage Grove Road, Bloomfield, CT 06002

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