

CIGNA FUNDING SOLUTIONS

Innovative funding options that meet the unique needs of smaller to mid-sized companies.*

	FULLY INSURED	FULLY INSURED PLUS	LEVEL FUNDING SM	GRADED FUNDING SM
Eligible employee information**	51–499*	51*+	25–499*	25–499*
Insurance protection	Full insurance protection	Full insurance protection	ISL and ASL (Self-funded with stop loss)	ISL and ASL (Self-funded with stop loss)
Monthly payment	Predictable monthly premium payment	Predictable monthly premium payment	Predictable monthly payment includes stop loss premium, administrative fees and claims funding	Predictable monthly stop loss premium and administrative fees; employer funds claims up to stop loss levels
Claims corridor	Not applicable	Not applicable	110%–120%***	120%–125%***
Reporting access	Employer specific claims/ utilization for groups > 100 employees	Employer specific claims/ utilization for all groups	Employer specific claims/ utilization for all groups	Employer specific claims/ utilization for all groups
Participation in potential claims savings	No	Yes - 50% surplus share with renewal	Yes - surplus share options with renewal	Yes – real-time surplus share
Reserves/terminals	Included	Included	Included	Employer holds reserves/pays run-out claims up to stop loss
State mandates	Included	Included	Flexible	Flexible
PPACA reporting	Cigna responsibility	Cigna responsibility	Employer responsibility	Employer responsibility

Cigna funding options – predictable, simple, flexible

- › Cigna’s funding solutions can be combined with various medical plans and cash flow options to meet your needs.
- › Several funding options provide an opportunity to save money if claims are lower than expected.
- › Access to client specific utilization and financial data help you effectively manage your plan and spending.



For more information, please call your Cigna representative.

* In most states, Cigna 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. Product availability may vary by plan type, group size and location, and is subject to change. For more information, contact your Cigna sales representative.

** Participation requirements may apply.

*** For groups with less than 50 eligible employees, minimum coverage rules apply. Check with your Cigna sales representative for details.

Together, all the way.®



Offered by: Cigna Health and Life Insurance Company.

All group health insurance policies, health benefit plans and stop loss insurance policies contain exclusions and limitations. For costs and complete details of coverage, contact your Cigna sales representative. All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company. Policy forms: OK - HP-APP-1 et al; TN - HP-POL43/HC-CER1V1 et al. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc.

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