

LEVEL FUNDING TYPE  
PRODUCTS AVAILABLE  
IN 2008

LEVEL FUNDING TYPE  
PRODUCTS AVAILABLE  
IN 2013

NUMBER LIKE OUR  
ORIGINAL

1 (OURS) = 10

0

We launched Level Funding<sup>SM</sup> with a simple goal: **Provide smaller companies the advantages of self-funding with similar simplicity to a traditional fully insured product.** It was the **1** solution of its kind.

Level Funding<sup>SM</sup> now represents over 40% of new Cigna clients with fewer than 250 employees.\* Now there are **10** other products marketed by competitors trying to catch up.

We strongly believe there are **0** solutions better than Level Funding<sup>SM</sup>.

Level Funding<sup>SM</sup> includes:

- Same HIPAA-compliant client-specific claims reports as our 25-year-old Graded Funding<sup>SM</sup>
- An integrated self-funded medical plan and stop-loss insurance policy with no 'gaps' in financial protection
- Immediate reimbursement from Cigna stop-loss policy with no additional submissions
- Direct payments to hospitals and health care professionals on employer's behalf
- Same Open Access Plus network as our fully insured products
- Claims payment and administration system specifically configured for self-funding
- Traditional and high deductible plan designs
- Same comprehensive case, utilization and clinical management as our insured products
- Platinum Service (if qualified) and Gold Service for single-point-of-contact resolution
- Underwriting, sales and local client service team who are experts on self-funding
- Innovative culture of health programs that help improve employee health and productivity
- Same 24/7 live customer service as our fully insured products
- Stop-loss insurance coverage provided by a financially solid company with 'A+' from Standard & Poor's and A.M. and 'A' from Best\*\*

Here is some history about Level Funding<sup>SM</sup>:

- **First client sold: January 2008**
- **100th client sold: October 2008**
- **First client surplus delivered: April 2009**
- **First client successfully migrated from Level Funding<sup>SM</sup> to Graded Funding<sup>SM</sup>: October 2010**
- **1,000th client sold: July 2011**
- **500th client surplus delivered: October 2011**
- **5,000th quote delivered: October 2011**
- **2,000th client sold: January 2012**

As your clients get prepared for 2014 and consider self-funding as a long-term, sustainable employee coverage strategy, please remember that Cigna Level Funding<sup>SM</sup> is a proven, effective, modern self-funding solution from an industry pioneer – with a five year history to prove it.

\*\* Financial strength rating for Cigna Health and Life Insurance Company as of 7/29/2013. "A+" is fifth out of twenty-two categories for Standard and Poor's, and 'A' is third out of sixteen categories for A.M. Best. Ratings are based on the rating agency's opinions of the company's overall financial strength. Ratings are not a recommendation of the company, its products, specific policy provisions, rates or the practices of the insurance company. Rating agencies review their ratings periodically and there can be no assurance that current ratings will be maintained in the future. The above information is not exclusive. If you would like to request complete financial or credit rating information for a particular Cigna subsidiary, please contact your Cigna representative.

To learn more about Level Funding<sup>SM</sup> [Click Here](#) or contact your broker or Cigna representative.

GO YOU<sup>®</sup>



\*Cigna internal data for the 2012 year, for Cigna clients with fewer than 250 employees.

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