

# BUILD A PLAN THAT WORKS

And leave the rest to us

## An integrated stop loss approach from Cigna

Stop loss insurance is critical in helping to protect your company from the unexpected. So, naturally, it's important for you to understand exactly what you can expect from the coverage you choose.

### Here are some things to consider.

#### Balance the high-risk climate with high-speed reimbursement

When your employees face serious illness or injury, there are countless treatment options available today. While the advances that have made these possible are astounding, the costs can be too.

Cigna Stop Loss reimbursements over \$150k will typically reach your bank account before the health care professional payment is withdrawn. Our general service for payouts up to \$150k also offers quick turnaround.

- › Direct reimbursement to ASO bank account
- › 93% reimbursed within two days; 99% within five days\*
- › Expedited service on payouts of \$150k+

#### Understand critical provisions that can impact your coverage

We encourage you to do your research. Ask as many questions as possible while comparing coverage. Know that you can count on us to be open and honest with our answers. We will gladly explain why our contract provisions are different from those of other carriers you may be considering.

Cigna Stop Loss insurance works directly with your Cigna medical plan. Terms and definitions are aligned to help keep you safely protected against catastrophic costs that can significantly impact your claims liability. We believe your coverage should work for you, not against you.

- › Firm quotes with no lasers required, so you can lock in rates and terms early
- › No denials or re-rating for disclosure, so you can avoid surprises
- › No diagnosis-specific limitations or exclusions

Together, all the way.®



**1 in 9**  
babies are born prematurely in the U.S., driving more than \$12B in excess health care costs per year.\*\*



**\$80k**  
can be the minimum cost for trauma admission.\*



**\$1.5M**  
may be the ultimate cost for transplant, depending on the organ.\*\*\*



Offered by: Cigna Health and Life Insurance Company.

## Look for products that flex to your needs – not the other way around

Our offerings include products you are used to seeing in the market and then some. We can offer a paid contract with run-in/run-out, but we specialize in a customized approach.

**Incurred Contract** for Individual Stop Loss (ISL) is a great example of the flexibility we have to work with you. ISL starts out as a mature contract in the first year and allows claims to accumulate toward the pooling point based solely on incurred date. No need to meet two criteria. Even if claim payment spans contracts, all claims incurred accumulate together by policy.

- › Secure an infinite terminal liability protection period
- › No maturation adjustment at first renewal
- › Claims paid beyond the 12-month policy period are eligible

## Determine your comfort level for risk-sharing

You can always choose to take on more risk for a lower rate.

**Tiered Pooling** offers two pooling points, low and high. Employers are liable for claims up to the low pooling point. From there, liability is split 50/50 for claims falling in-between high and low pooling points. This can also be applied on a limited basis to a set number of claimants. Either setup for this option will provide a premium reduction.

**Dividend Option** offers you the opportunity to receive a premium credit for good experience.

## Expect innovative services and a renewal you can trust

We've got your back. An entire team of underwriting experts is standing by to discuss your unique coverage needs inside and out. We understand that a straightforward proposal can be hard to come by in today's marketplace, which is why we provide options that make budgeting simple.

**Renewal Planner** provides an increased level of predictability for ISL rates upon renewal. No new lasers or premium adjustments will be applied for high-dollar claimants. You can benefit from a renewal and pooling point increase consistent with medical trend.

**Renewal Advantage** gives you the option to cap your rate increase at 45%. No new lasers will be applied for high-dollar claimants. No pooling point increase is required.

For those on a paid contract, maturation may apply for either of the above options upon first renewal.

**Innovative Portfolio Management** tools, including real-time notification of large claim activity and reimbursement are a complimentary benefit.



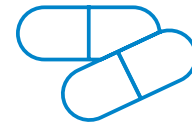
**12x**

as much is paid by the employer for a premature baby vs. a normal delivery.\*\*



**\$500k**

per year, exceeding \$1M in some cases, can be the cost for treating hemophilia.\*



**\$50k**

or more per month may be the cost range for new cancer treatments and medication for immune disorders.\*



**QUESTIONS?  
WE'RE HERE  
FOR YOU.**

**Contact your Cigna sales representative to discuss this contract option today.**



\* Cigna analysis based on claims data from 01/01/2013–12/31/2013. December 2014.

\*\* The March of Dimes (U.S.), "Premature birth: The financial impact on business." Published on marchofdimes.org, December, 2013.

\*\*\* Milliman, "2014 US organ and tissue transplant cost estimates and discussion." December 2014.

Product availability may vary by location and plan type and is subject to change. All stop loss insurance policies contain exclusions and limitations. For costs and complete details of coverage, contact your Cigna sales representative.

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