

LIABILITY CAN BE A TWO-WAY STREET

Risk-sharing

An integrated stop loss approach from Cigna

It's all about collaboration

Sometimes you are comfortable taking on more risk for a higher reward. We are, too. Why not allow us to split an additional level of liability with you, 50/50? As an alternative to paying full price, Cigna Stop Loss insurance provides options for taking on more risk in order to pay less in premium. You can decide to lower your rate.

Tiered Pooling



You pay 100% until the low pooling point has been met.

Cigna reimburses 50% of covered claims until the Tiered Pooling corridor has been exceeded.

Cigna reimburses 100% of covered claims after the high pooling point has been met.

Aggregating Specific



You pay 100% until the set pooling point has been met.

You still pay 100% until the additional Aggregating Specific deductible has been satisfied.

Cigna reimburses 100% of covered claims after both deductibles have been satisfied.

Tiered Pooling

- › Renewal increases are lower than for Aggregating Specific.
- › Cigna splits liability 50/50 with you from first dollar paid over the low pooling point.
- › There is never a scenario over the pooling point where you pay without Cigna matching your contribution 100%.
- › Leads to lower overall premium and may reduce the likelihood of hitting maximum liability.

Risk sensitive?

Consider Limited Liability Tiered Pooling, which applies to the first few individuals that exceed the pooling point, rather than all claimants.



QUESTIONS? WE'RE HERE FOR YOU.

Contact your Cigna sales representative to discuss these options today.

Together, all the way.®



Offered by: Cigna Health and Life Insurance Company.

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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