



STOP LOSS TAILORED TO FIT YOUR NEEDS

Aggregate enhancements

An integrated Stop Loss approach from Cigna

It's all about choice

Some months may yield higher claim volume than anticipated, which is all the more reason to evaluate activity on a more frequent basis. We know that a spike in claims can put a significant dent in your cash flow. Why not get reimbursed as quickly as possible with our integrated Stop Loss approach?

As an alternative to waiting on year-end settlement for potential aggregate payouts, Cigna Stop Loss provides monthly and quarterly options for aggregate accommodation throughout the policy period. You can decide how often we balance your account.*



Fund claims
per your normal arrangement.



Receive reimbursements
within 30 days following close of the month during which claims exceeded.



Monitor YTD calculations
delivered via your statement after the 15th of each month.

Monthly accommodation

- › Paid claims exceeding the cumulative attachment limit are reimbursed monthly.
- › No waiting for year-end settlement on aggregate reimbursements.
- › Automatic enrollment in cumulative YTD reporting.
- › No claim filing required.

Price sensitive?

This option is also available as a quarterly enhancement.



QUESTIONS? WE'RE HERE FOR YOU.

Contact your Cigna sales representative to discuss this enhancement today.

*If at any point during the policy period YTD claims drop below the cumulative maximum liability, prior reimbursements will automatically be recouped. Deficit or surplus does not carry forward from one policy year to the next.

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 and group health benefit plans contain exclusions and limitations. For costs and complete details of coverage, contact your Cigna sales representative.

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