



INSURED 50% DIVIDEND ELIGIBLE OFFERS FINANCIAL REWARDS FOR SMART DECISIONS

Savings for lower than expected claims

Your funding solution should complement your company's investment in employee health, as well as your efforts to help lower your total health care spend. With Cigna's Insured 50% Dividend Eligible, it can.

Insured 50% Dividend Eligible comes with all the benefits of a traditional fully insured plan, plus the opportunity for you to get cash back. It is available to companies with 150 or more eligible employees.*

- › If claims are lower than expected, renewing clients are eligible to get 50% of their savings back
- › If claims are higher than expected, Cigna covers the additional claims so clients don't have to pay more
- › Each year is a fresh start

How it works

RISK-FREE EXPERIENCE

One monthly premium payment covers all administrative costs and covered claims, providing:

- › The same protection as a traditional fully insured plan
- › Predictable, preset monthly payments that allow for easier budgeting

AND MORE

Each policy year you'll also get:

- › Transparent reports that show your actual costs
- › An opportunity to get money back at the end of the policy year if your claims are lower than expected

Together, all the way.®



Offered by Cigna Health and Life Insurance Company

Understanding costs

You will receive a monthly paid claim report showing your plan performance. Your Cigna representative will review this with you, using this information to show you how premium dollars are spent and help you make decisions about future benefits.

Value of year-end settlement

Following each policy year, a year-end settlement is provided. The settlement includes your premium, expenses, unpooled paid claims and any change in claim reserves. Pooling and access fees are not included.

EXAMPLE – Year-end settlement summarizes your actual plan costs

		Claims lower than expected	Claims higher than expected
Actual plan costs	Premium**	\$3,000,000	\$3,000,000
	Less expenses	-400,000	-400,000
	Less paid claims + change in reserves	-2,450,000	-2,700,000
	Balance	150,000	(100,000)
Potential cash back		You get 50% of savings balance.*** $\$150,000 \times 50\% = \textbf{\$75,000}$	You don't pay more. Cigna covers the \$100,000 difference.

This example is provided for illustrative purposes only. Actual components will vary.



To learn more about Cigna's Insured 50% Dividend Eligible, contact your Cigna representative.



* Insured 50% Dividend Eligible is available in selected markets. See your Cigna sales representative for details and availability.

** Premium is experience-rated premium that excludes access fees and pooling.

*** Renewing clients can receive 50% of their savings if policy year claims are lower than expected.

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

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