

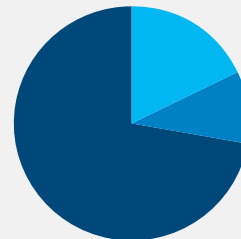
# PROTECTION. SAVINGS. FLEXIBILITY.

Our Shared Returns Minimum Premium funding offers all three.

Cigna's Shared Returns<sup>®</sup> Minimum Premium funding solution gives you the protection of a traditional fully insured plan, with a lower premium and better cash flow. You have more flexibility and freedom in your budget.

## Better savings and cash flow

- › Pay a lower premium – including administration, health improvement services, pooling, and taxes and assessments
- › Pay claims as they occur – save in real time if actual claims are lower than expected
- › Stay flexible with a reserve fund to pay future claims<sup>1</sup>



■ Claims  
■ Reserves  
■ Fixed cost



## Lower taxes

The claims you fund are not considered premium and therefore are not subject to premium-based taxes and fees in most states.<sup>2</sup>



## Additional savings opportunity

Since you only pay for what you use, you hold on to your money longer when claims are lower than expected.



## Stay protected from higher claims

Cigna reimburses you for total claims in one of three ways, based on your preference.<sup>3</sup>

- › **Annually:** Three to five business days after the close of the policy year, if claims exceed liability.
- › **Monthly:** Three to five business days after the end of the month, if claims exceed liability.
- › **Next day:** One to two business days after any day your claims exceed liability.

You always receive prompt reimbursement of large individual claims.<sup>4</sup>



## Administrative support of an insured plan

Cigna helps you comply with federal and state reporting laws and regulations.<sup>5</sup>

Together, all the way.<sup>®</sup>



Offered by Cigna Health and Life Insurance Company.

ANNUAL REIMBURSEMENT EXAMPLE	YEAR 1 Claims lower than expected	YEAR 2 Claims higher than expected	YEAR 3 Claims lower than expected
Fixed costs and reserves (A)	\$1,000,000	\$1,000,000	\$1,000,000
Maximum claim liability (B)	\$4,000,000	\$4,000,000	\$4,000,000
Actual paid claims (C)	\$3,400,000	\$5,000,000	\$3,000,000
Claims reimbursed or savings recovered by Cigna (D)	\$0	(\$1,000,000)*	\$250,000*
<b>Maximum liability (A + B)</b>	<b>\$5,000,000</b>	<b>\$5,000,000</b>	<b>\$5,000,000</b>
<b>Actual amount paid (A + C + D)</b>	<b>\$4,400,000</b>	<b>\$5,000,000</b>	<b>\$4,250,000*</b>
<b>How much you save each year</b>	<b>\$600,000*</b>	<b>\$0</b>	<b>\$750,000</b>

For illustrative purposes only, results vary based on each client's unique claim experience.

\* Refer to your underwriting proposal for plan terms. Renewal required to retain plan savings. Reimbursed claims which may carry forward for future recovery are capped at 5% of maximum liability for new clients.

## Cost transparency

Detailed reports on your plan's performance, along with guidance from your experienced Cigna account team, can help you make smart decisions about which health and wellness programs are right for your company.

## Commitment to Shared Returns Minimum Premium

- › We've offered this solution continually for 30+ years
- › Chosen by approximately 50% of Cigna's insured clients your size<sup>6</sup>
- › We cap the amount of reimbursed claims which can be recovered in future years

**See what you could save with Cigna. Contact your broker or Cigna representative for a free cost analysis today.**

**The benefits are  
clear for clients.**

**In 2016  
the average client**

**SAVED  
6%+**

**on a combination of  
taxes, fees and claims  
vs. a traditional fully  
insured plan.<sup>7</sup>**

Shared Returns Minimum Premium is available for employers with 200+ employees.

1. Subject to Cigna approval, client may be permitted to hold reserves until termination.
2. In California, claims are subject to state premium tax.
3. Reimbursed claim costs are recovered in future months or years when claims are lower than expected.
4. Based on Cigna's 2016 book of business, 93% of large claims are reimbursed within two days.
5. Cigna performs many compliance/reporting/administrative tasks for insured clients. For example, Cigna produces the annual 1095-B forms (required for minimum essential coverage reporting) and sends them directly to insured subscribers/employees and the IRS.
6. Based on Cigna's 2016 book of business for employers with 250 or more eligible employees.
7. Based on Cigna's 2016 national book of business.

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

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