

For Agent and Broker Training Use Only.
Not for distribution to the public.

Welcome to the TCDI Annual Meeting

Cigna Healthcare Individual and Family Plans (IFP)

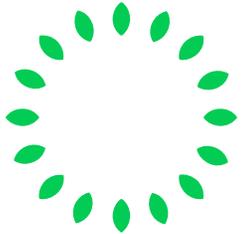


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Our Values



Who is Cigna?



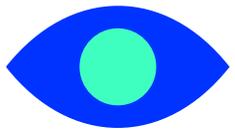
OUR IDENTITY

We are trailblazers, relentlessly partnering and innovating solutions for better health.



OUR MISSION

Improve the health and vitality of those we serve.

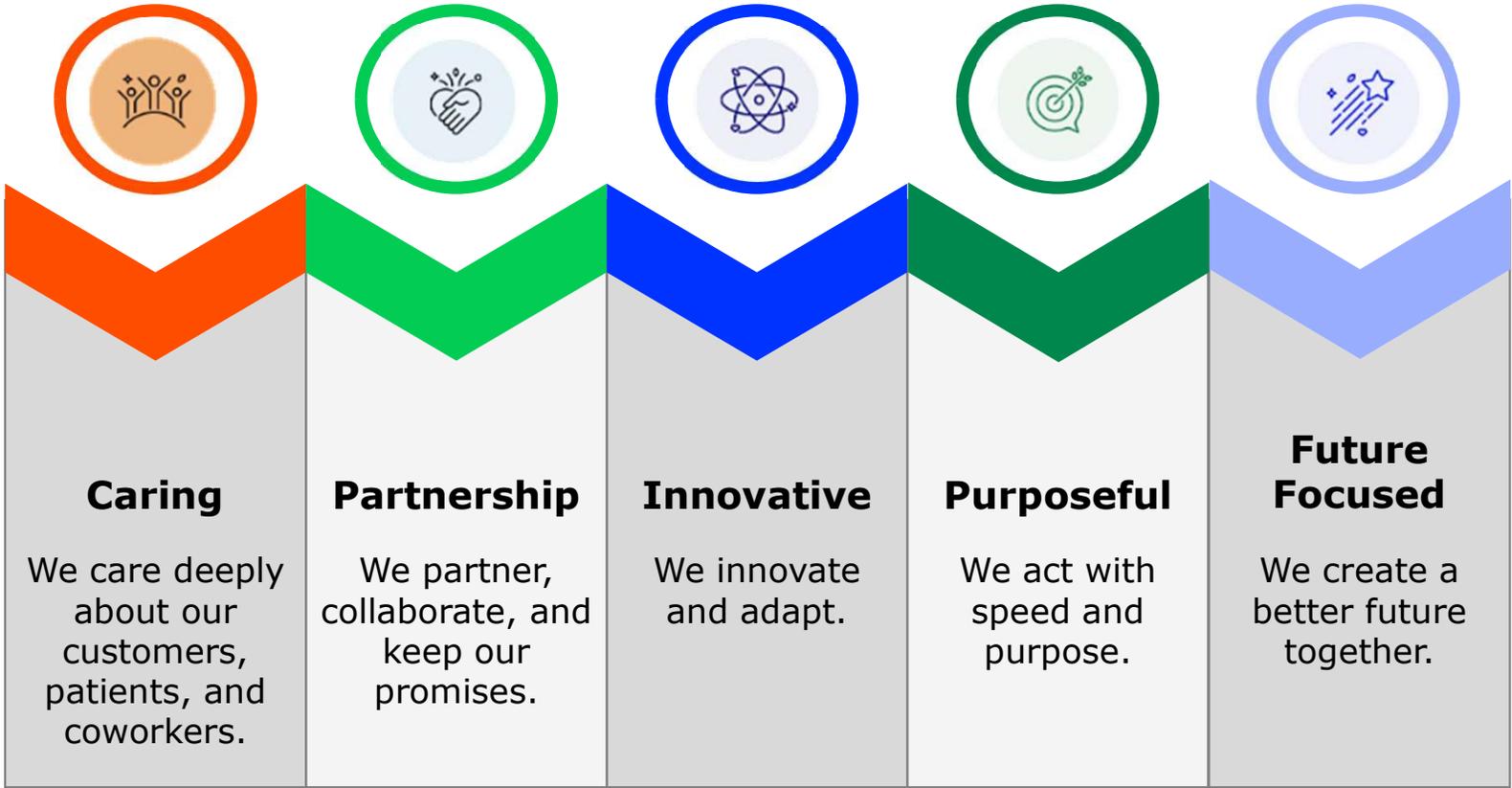


OUR VISION

A better future built on the vitality of every individual and every community.



The Cigna Group Values





drive ^{to} 2025

IMPROVE THE **HEALTH**
OF THE LIVES WE TOUCH

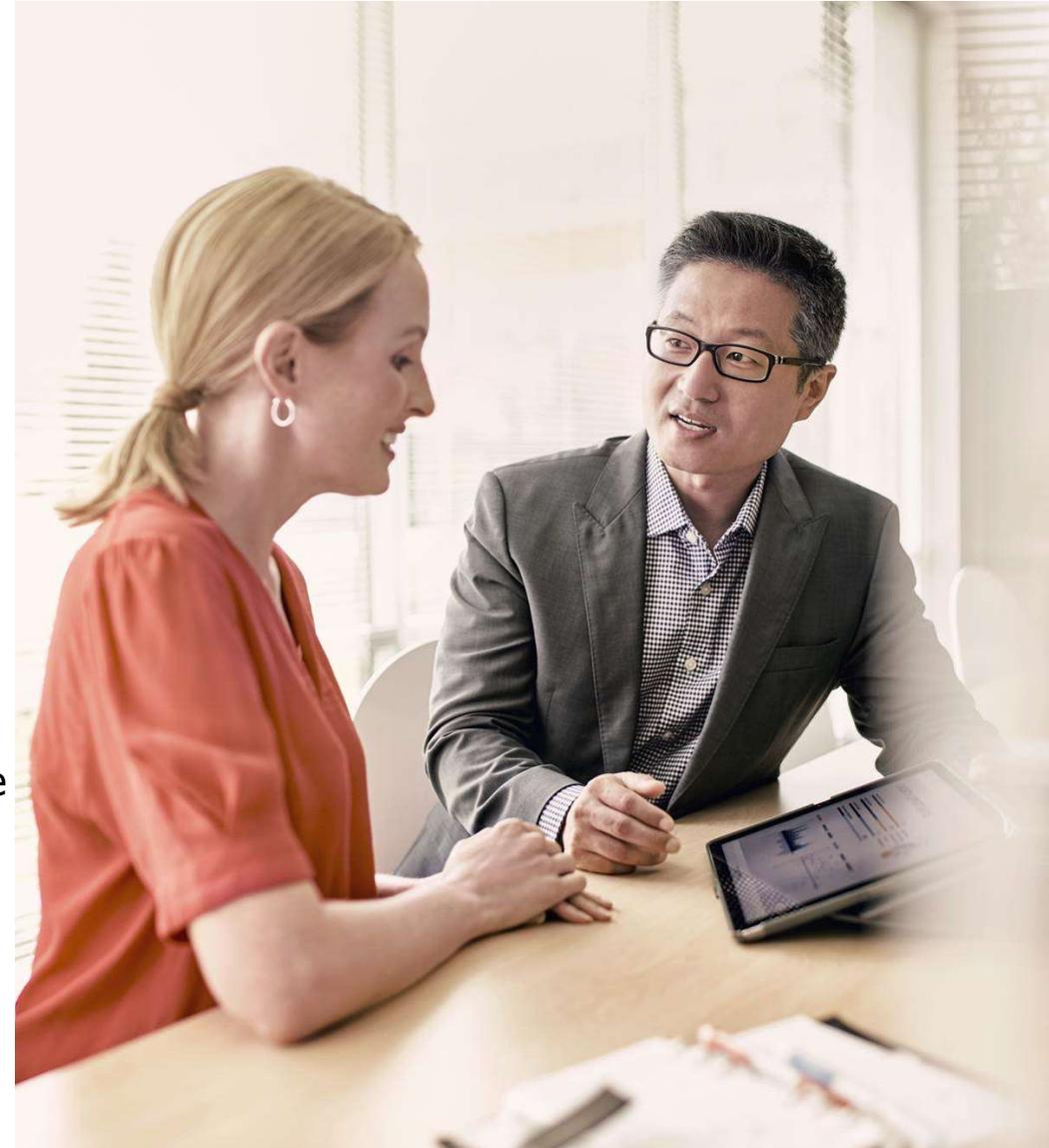
BE THE **EMPLOYER**
OF CHOICE

BE THE LEADER IN **VALUE**

DELIVER ON OUR
FINANCIAL PROMISES

Cigna Value for Your Clients

- ✓ Help individuals make **smarter** choices
- ✓ Provide **personalized** insights
- ✓ Ensure client receives **affordable** coverage

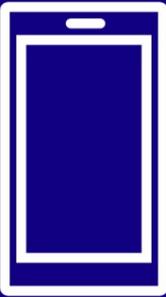


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Cigna Member Value



Member Value Overview



myCigna.com
myCigna® App



Virtual Care



Pharmacy Resources



Rewards &
Discounts

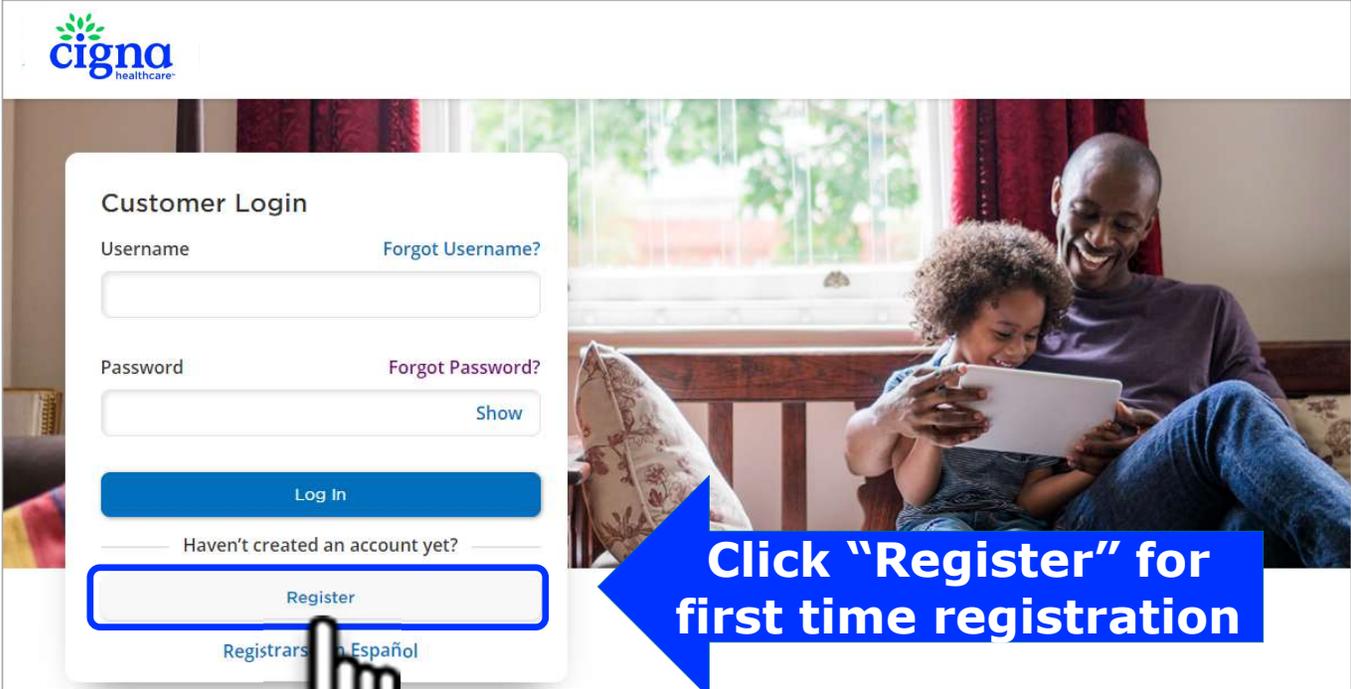


OneGuide®



myCigna.com Main Features

-  **Find Care & Costs**
-  **View Claims**
-  **Pay Online**
-  **Access Digital ID Card**



Click "Register" for first time registration



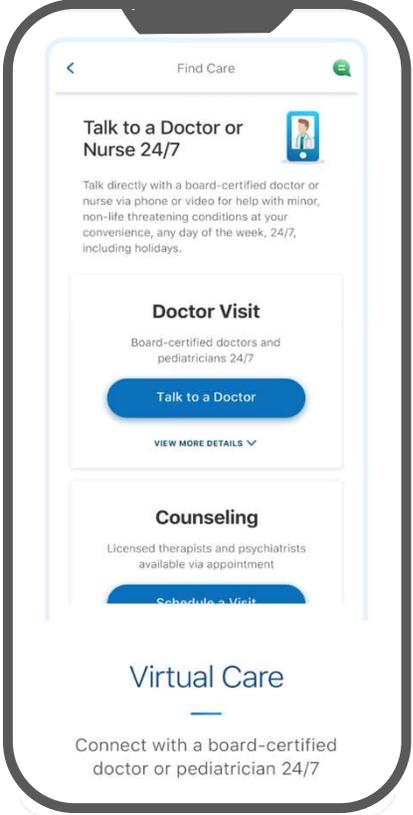
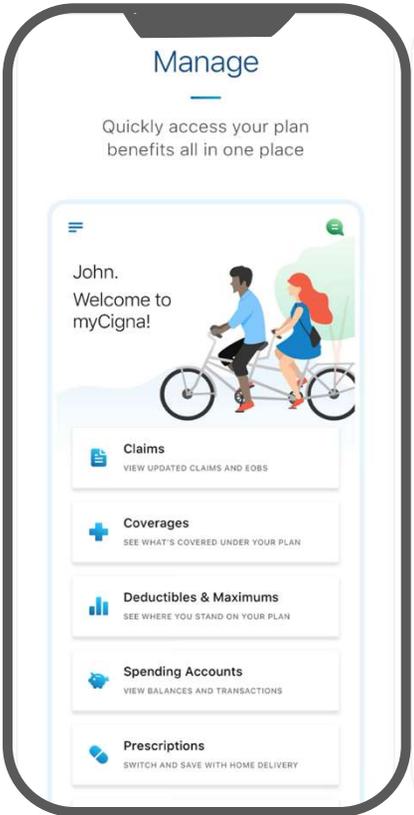
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myCigna Mobile App Main Features

 **Access on the go**

 **Virtual Care 24/7**

 **Access Digital ID Card**



Note: Examples shown are for illustrative purposes only as of August 2022. Actual customer experiences may vary.



Cigna Healthcare Virtual Care

Easy and convenient for the customer



MDLIVE
for Cigna®

24/7 Access to
Virtual Primary Care



Coverage for

- **Urgent Care** Visits
- **Routine** Visits
- **Primary Care** services such as
 - Preventive labs
 - Prescription refills
 - Referrals as needed

Additional Coverage for

- Virtual **Dermatology** covered at the specialist cost share
- Virtual **Behavioral Health** covered at same in-person copay or coinsurance





**Pharmacy
Resources**



EXPRESS SCRIPTS®
by Evernorth

Convenient Home Delivery



Cigna 90 NowSM



Affordability



Easily search formularies



Value Add Programs



Pharmacy Highlights



- 43,000 pharmacies
- 30 and 90 day retail fills
- Applies to all markets EXCEPT TX and VA (Cigna 90 Now CVS Network)



Walgreens Advantage Network

- All non-standardized Cigna plans in all states (retail and home delivery)
- Tier 1 preferred generics, tier 2 generic, tier 3 preferred brand, tier 4 non-preferred brand, and tier 5 specialty



Five-Tier benefit design



Rewards and Discounts

Take Control Rewards

Customer Loyalty Program

- ✓ **10 points = \$1**
- ✓ 3-minute Health Assessment = **\$75**
- ✓ **PCP visit = \$100**
- ✓ Customers can **earn up to \$325** throughout the calendar year
- ✓ Points can be exchanged for experiences, merchandise, and more!

Healthy Rewards® Discounts

Deep Discount Program

-  Fitness club memberships
-  Specialty Provider Discounts
-  Wearable Fitness Devices
-  Hearing Exams and Hearing Aids
-  Save with Cigna Vision



OneGuide®

Combining **digital technology** with **personalized service** to help customers

Personal Guide - (866)494-2111

Providing support for:

- Finding quality care
- Avoiding unexpected bills
- Managing diagnoses
- Understanding their plan



2024 Plan Offerings: Bronze

 BRONZE					Off Exchange*
	Connect Bronze 6500 Indiv Med Deductible	Connect Bronze 5500 Indiv Med Deductible	Connect Bronze 3500 Indiv Med Deductible Enhanced Diabetes Care	Connect Bronze 8500 Indiv Med Deductible	Connect Bronze 0 Indiv Med Deductible
MEDICAL	In-Network	In-Network	In-Network	In-Network	In-Network
Annual Deductible ¹ (individual/family)	\$6,500/\$13,000	\$5,500/\$11,000	\$3,500/\$7,000	\$8,500/\$17,000	\$0 Medical; \$4,500/\$9,000 Pharmacy
Coinsurance ²	You pay 50% after deductible	You pay 50% after deductible	You pay 40% after deductible	You pay 50% after deductible	You pay 50%
Annual Out-Of-Pocket Max ³ (individual/family)	\$9,450/\$18,900	\$9,450/\$18,900	\$9,450/\$18,900	\$9,450/\$18,900	\$9,450/\$18,900
Physician Services (primary care/specialist)	You pay 50% after deductible/ You pay 50% after deductible	You pay \$50, deductible waived/ You pay 50% after deductible	You pay \$55, deductible waived/ You pay \$100, deductible waived	You pay \$25, deductible waived/ You pay \$100, deductible waived	You pay \$65/You pay \$125
Preventive Care ⁴	You pay \$0, deductible waived	You pay \$0, deductible waived	You pay \$0, deductible waived	You pay \$0, deductible waived	You pay \$0
Inpatient Facility Services	You pay 50% after deductible	You pay 50% after deductible	You pay 40% after deductible	You pay 50% after deductible	You pay \$2,350 copay per day for 4 days, then 0%
Lab	You pay 50% after deductible	You pay 50% after deductible	You pay 40% after deductible	You pay 50% after deductible	You pay \$75
X-ray and Ultrasound	You pay 50% after deductible	You pay 50% after deductible	You pay 40% after deductible	You pay 50% after deductible	You pay 50%
Emergency Room Services	You pay 50% after deductible	You pay 50% after deductible	You pay 40% after deductible	You pay 50% after deductible	You pay 50%
Urgent Care	You pay 50% after deductible	You pay \$75, deductible waived	You pay \$75, deductible waived	You pay \$55, deductible waived	You pay \$75
MDLive Virtual Urgent Acute Care ⁵	You pay \$0, deductible waived	You pay \$0, deductible waived	You pay \$0, deductible waived	You pay \$0, deductible waived	You pay \$0
Speech, Occupational, and Physical Therapy	You pay 50% after deductible	You pay 50% after deductible	You pay 40% after deductible	You pay 50% after deductible	You pay 50%
Prescription Medications – Tier 1, 2, 3 and 4: Up to a 30-day supply at any participating retail pharmacy or up to a 90-day supply at any participating 90-day retail pharmacy. Tier 5: Up to a 30-day supply at any participating retail pharmacy or up to a 30-day supply at any participating 90-day retail pharmacy.					
Tier 1 - Retail Preferred Generic	You pay 50% after deductible	You pay \$3, deductible waived	You pay \$3, deductible waived	You pay \$3, deductible waived	You pay \$5, deductible waived
Tier 2 - Retail Non-Preferred Generic	You pay 50% after deductible	You pay 50% after deductible	You pay \$35, deductible waived	You pay 50% after deductible	You pay \$40, deductible waived
Tier 3 - Retail Preferred Brand	You pay 50% after deductible	You pay 50% after deductible	You pay 50% after deductible	You pay 50% after deductible	You pay \$225, deductible waived
Tier 4 - Retail Non-Preferred Brand	You pay 50% after deductible	You pay 50% after deductible	You pay 50% after deductible	You pay 50% after deductible	You pay 50% after deductible
Tier 5 - Retail Specialty and Other High Cost Medications	You pay 50% after deductible	You pay 50% after deductible	You pay 50% after deductible	You pay 50% after deductible	You pay 50% after deductible
Formulary Diabetic Supplies, including Metformin (non-insulin)	You pay \$0, deductible waived	You pay \$0, deductible waived	You pay \$0, deductible waived	You pay \$0, deductible waived	You pay \$0, deductible waived
Retail Preferred Insulin	You pay no more than \$25	You pay no more than \$25	You pay \$0, deductible waived	You pay no more than \$25	You pay no more than \$25



2024 Plan Offerings: Connect Bronze CMS Standard

 BRONZE	Connect Bronze CMS Standard
MEDICAL	In-Network
Annual Deductible ¹ (individual/family)	\$7,500/\$15,000
Coinsurance ²	You pay 50% after deductible
Annual Out-Of-Pocket Max ² (individual/family)	\$9,400/\$18,800
Physician Services (primary care/specialist)	You pay \$50, deductible waived/You pay \$100, deductible waived
Preventive Care ⁴	You pay \$0, deductible waived
Inpatient Facility Services	You pay 50% after deductible
Lab	You pay 50% after deductible
X-ray and Ultrasound	You pay 50% after deductible
Emergency Room Services	You pay 50% after deductible
Urgent Care	You pay \$75, deductible waived
MDLive Virtual Urgent Acute Care ⁵	You pay \$0, deductible waived
Speech, Occupational, and Physical Therapy	You pay \$50, deductible waived
Prescription Medications – Tier 1, 2, and 3: Up to a 30-day supply at any participating retail pharmacy or up to a 90-day supply at any participating 90-day retail pharmacy. Tier 4: Up to a 30-day supply at any participating retail pharmacy or up to a 30-day supply at any participating 90-day retail pharmacy.	
Tier 1 - Retail Generic	You pay \$25, deductible waived
Tier 2 - Retail Preferred Brand	You pay \$50 after deductible
Tier 3 - Retail Non-Preferred Brand	You pay \$100 after deductible
Tier 4 - Retail Specialty and Other High Cost Medications	You pay \$500 after deductible
Formulary Diabetic Supplies, including Metformin (non-insulin)	You pay \$0, deductible waived
Retail Preferred Insulin	You pay no more than \$25



2024 Plan Offerings: Connect Silver 4000

S SILVER	Base Plan Name - Connect Silver 4000 Indiv Med Deductible			
	Connect Silver 4000 Indiv Med Deductible	Connect Silver-2 3250 Indiv Med Deductible	Connect Silver-3 350 Indiv Med Deductible	Connect Silver-4A 0 Indiv Med Deductible
MEDICAL	In-Network	In-Network	In-Network	In-Network
Annual Deductible ¹ (individual/family)	\$4,000/\$8,000	\$3,250/\$6,500	\$350/\$700	\$0/\$0
Coinsurance ²	You pay 40% after deductible	You pay 40% after deductible	You pay 40% after deductible	You pay 15%
Annual Out-Of-Pocket Max ³ (individual/family)	\$9,050/\$18,100	\$7,250/\$14,500	\$3,125/\$6,250	\$1,750/\$3,500
Physician Services (primary care/specialist)	You pay \$15, deductible waived/You pay \$70, deductible waived	You pay \$10, deductible waived/You pay \$70, deductible waived	You pay \$10, deductible waived/You pay \$40, deductible waived	You pay \$0/You pay \$10
Preventive Care ⁴	You pay \$0, deductible waived	You pay \$0, deductible waived	You pay \$0, deductible waived	You pay \$0
Inpatient Facility Services	You pay 40% after deductible	You pay 40% after deductible	You pay 40% after deductible	You pay 15%
Lab	You pay 40% after deductible	You pay 40% after deductible	You pay 40% after deductible	You pay 15%
X-ray and Ultrasound	You pay 40% after deductible	You pay 40% after deductible	You pay 40% after deductible	You pay 15%
Emergency Room Services	You pay 40% after deductible	You pay 40% after deductible	You pay 40% after deductible	You pay 15%
Urgent Care	You pay \$45, deductible waived	You pay \$35, deductible waived	You pay \$30, deductible waived	You pay \$20
MDLive Virtual Urgent Acute Care ⁵	You pay \$0, deductible waived	You pay \$0, deductible waived	You pay \$0, deductible waived	You pay \$0
Speech, Occupational, and Physical Therapy	You pay 40% after deductible	You pay 40% after deductible	You pay 40% after deductible	You pay 15%
Prescription Medications – Tier 1, 2, 3 and 4: Up to a 30-day supply at any participating retail pharmacy or up to a 90-day supply at any participating 90-day retail pharmacy. Tier 5: Up to a 30-day supply at any participating retail pharmacy or up to a 30-day supply at any participating 90-day retail pharmacy.				
Tier 1 - Retail Preferred Generic	You pay \$0, deductible waived	You pay \$0, deductible waived	You pay \$0, deductible waived	You pay \$0
Tier 2 - Retail Non-Preferred Generic	You pay \$20, deductible waived	You pay \$20, deductible waived	You pay \$10, deductible waived	You pay \$10
Tier 3 - Retail Preferred Brand	You pay 30% after deductible	You pay 30% after deductible	You pay 30% after deductible	You pay 15%
Tier 4 - Retail Non-Preferred Brand	You pay 50% after deductible	You pay 50% after deductible	You pay 50% after deductible	You pay 50%
Tier 5 - Retail Specialty and Other High Cost Medications	You pay 50% after deductible	You pay 50% after deductible	You pay 50% after deductible	You pay 50%
Formulary Diabetic Supplies, including Metformin (non-insulin)	You pay \$0, deductible waived	You pay \$0, deductible waived	You pay \$0, deductible waived	You pay \$0
Retail Preferred Insulin	You pay no more than \$25	You pay no more than \$25	You pay no more than \$25	You pay no more than \$25



2024 Plan Offerings: Connect Silver CMS Standard

 SILVER	Base Plan Name - Connect Silver CMS Standard			
	Connect Silver CMS Standard	Connect Silver-2 CMS Standard	Connect Silver-3 CMS Standard	Connect Silver-4 CMS Standard
MEDICAL	In-Network	In-Network	In-Network	In-Network
Annual Deductible ¹ (individual/family)	\$5,900/\$11,800	\$5,700/\$11,400	\$700/\$1,400	\$0/\$0
Coinsurance ²	You pay 40% after deductible	You pay 40% after deductible	You pay 30% after deductible	You pay 25%
Annual Out-Of-Pocket Max ³ (individual/family)	\$9,100/\$18,200	\$7,200/\$14,400	\$3,000/\$6,000	\$1,800/\$3,600
Physician Services (primary care/specialist)	You pay \$40, deductible waived/You pay \$80, deductible waived	You pay \$40, deductible waived/You pay \$80, deductible waived	You pay \$20, deductible waived/You pay \$40, deductible waived	You pay \$0/You pay \$10
Preventive Care ⁴	You pay \$0, deductible waived	You pay \$0, deductible waived	You pay \$0, deductible waived	You pay \$0
Inpatient Facility Services	You pay 40% after deductible	You pay 40% after deductible	You pay 30% after deductible	You pay 25%
Lab	You pay 40% after deductible	You pay 40% after deductible	You pay 30% after deductible	You pay 25%
X-ray and Ultrasound	You pay 40% after deductible	You pay 40% after deductible	You pay 30% after deductible	You pay 25%
Emergency Room Services	You pay 40% after deductible	You pay 40% after deductible	You pay 30% after deductible	You pay 25%
Urgent Care	You pay \$60, deductible waived	You pay \$60, deductible waived	You pay \$30, deductible waived	You pay \$5
MDLive Virtual Urgent Acute Care ⁵	You pay \$0, deductible waived	You pay \$0, deductible waived	You pay \$0, deductible waived	You pay \$0
Speech, Occupational, and Physical Therapy	You pay \$40, deductible waived	You pay \$40, deductible waived	You pay \$20, deductible waived	You pay \$0
Prescription Medications – Tier 1, 2, and 3: Up to a 30-day supply at any participating retail pharmacy or up to a 90-day supply at any participating 90-day retail pharmacy. Tier 4: Up to a 30-day supply at any participating retail pharmacy or up to a 30-day supply at any participating 90-day retail pharmacy.				
Tier 1 - Retail Generic	You pay \$20, deductible waived	You pay \$20, deductible waived	You pay \$10, deductible waived	You pay \$0
Tier 2 - Retail Preferred Brand	You pay \$40, deductible waived	You pay \$40, deductible waived	You pay \$20, deductible waived	You pay \$15



2024 Plan Offerings: Gold

	
Connect Gold 500 Indiv Med Deductible	
MEDICAL	In-Network
Annual Deductible ¹ (individual/family)	\$500/\$1,000
Coinsurance ²	You pay 30% after deductible
Annual Out-Of-Pocket Max ³ (individual/family)	\$7,500/\$15,000
Physician Services (primary care/specialist)	You pay \$15, deductible waived/You pay \$65, deductible waived
Preventive Care ⁴	You pay \$0, deductible waived
Inpatient Facility Services	You pay 30% after deductible
Lab	You pay \$50, deductible waived
X-ray and Ultrasound	You pay 30% after deductible
Emergency Room Services	You pay 30% after deductible
Urgent Care	You pay \$50, deductible waived
MDLive Virtual Urgent Acute Care ⁵	You pay \$0, deductible waived
Speech, Occupational, and Physical Therapy	You pay 30% after deductible
Tier 1 - Retail Preferred Generic	You pay \$0, deductible waived
Tier 2 - Retail Non-Preferred Generic	You pay \$15, deductible waived
Tier 3 - Retail Preferred Brand	You pay \$50, deductible waived
Tier 4 - Retail Non-Preferred Brand	You pay 50% after deductible
Tier 5 - Retail Specialty and Other High Cost Medications	You pay 50% after deductible
Formulary Diabetic Supplies, including Metformin (non-insulin)	You pay \$0, deductible waived
Retail Preferred Insulin	You pay no more than \$25

	
Connect Gold CMS Standard	
MEDICAL	In-Network
Annual Deductible ¹ (individual/family)	\$1,500/\$3,000
Coinsurance ²	You pay 25% after deductible
Annual Out-Of-Pocket Max ³ (individual/family)	\$8,700/\$17,400
Physician Services (primary care/specialist)	You pay \$30, deductible waived/You pay \$60, deductible waived
Preventive Care ⁴	You pay \$0, deductible waived
Inpatient Facility Services	You pay 25% after deductible
Lab	You pay 25% after deductible
X-ray and Ultrasound	You pay 25% after deductible
Emergency Room Services	You pay 25% after deductible
Urgent Care	You pay \$45, deductible waived
MDLive Virtual Urgent Acute Care ⁵	You pay \$0, deductible waived
Speech, Occupational, and Physical Therapy	You pay \$30, deductible waived
Tier 1 - Retail Generic	You pay \$15, deductible waived
Tier 2 - Retail Preferred Brand	You pay \$30, deductible waived
Tier 3 - Retail Non-Preferred Brand	You pay \$60, deductible waived
Tier 4 - Retail Specialty and Other High Cost Medications	You pay \$250, deductible waived
Formulary Diabetic Supplies, including Metformin (non-insulin)	You pay \$0, deductible waived
Retail Preferred Insulin	You pay no more than \$25



2024 Effective Dates

Billing & Enrollment Dates

OE 2024 Effective Dates
Runs from Nov 1, 2023 <i>through Jan 15, 2024</i>
1/1/24 Effective Date for enrollment between 11/1/23 – 12/15/23
2/1/24 Effective Date for enrollment between 12/16/23 – 1/15/24





TOP 3 TAKEAWAYS

#1



Great Brand Awareness

- Continues to grow year over year

#2



Low Cost & Competitive in 2 Markets

- Jackson & Tri-Cities
- Growth opportunity

#3



Competitive network with Vanderbilt in Nashville



Thank you,
Tennessee
Navigator
Partners

**Tennessee
Broker Manager**



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**Tennessee
Market Manager**



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**Better
healthcare
starts here**



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