GETTING READY

OE 2021

Tennessee

Offered by: Cigna Health and Life Insurance Company or its affiliates.
Welcome

Cigna Value & Strategy

2021 Overview

• New plan designs and market solutions
• Member Tools
• Tennessee Market

Questions

Thank you!
OUR EVOLVED ENTERPRISE STRATEGY

affordable
We build on our leading, differentiated position to lower the total cost of care.

predictable
We take surprise out of the system and help people make informed health care choices.

simple
We make it easier for the people we serve to get the care they need.
A LOOK AT 2021
OE 2021

Continuing to lead the way
1. Discounts available with the Cigna Patient Assurance Program.
2. Health benefit plans vary, but in general to be eligible for coverage a drug must be approved by the Food and Drug Administration (FDA), prescribed by a health care professional, purchased from a licensed pharmacy and medically necessary.
3. Some states limit Tier 5 medications to a 30-day supply. Log in to the myCigna App or website, or check your plan materials, to learn more about how your plan covers these medications.
4. A member will not be responsible for more than the capped amount.
5. Customers in Colorado will need to meet their deductible on the HSA plan before cost sharing is $0 for diabetes care benefits.
6. Not available in CO.

All Cigna plans include:

- Tier 3 insulin (preferred brand insulins) and some non-insulin medications, will be capped at $25 out-of-pocket cost per 30 day supply and $75 out-of-pocket cost per 90 day supply, and not subject to the deductible.
- $0 for diabetes supplies on the Cigna drug list (i.e. supplies for maintenance of infusion pumps, infusion sets, skin preparation items).
- $0 for diabetes management training.
- $0 for select labs/exams.

Diabetics will save on their insulin and some non-insulin medications and diabetes care

Plus! Introducing our *NEW* Cigna Diabetes Care Plan!

- Includes $0 on diabetes equipment and additional supplies.
NEW for 2021! Off Exchange Only silver options now available!

- Two or more Off Exchange only silver plans in each market
- Plan designs highlight robust and lean silver options
- More affordable price point versus Off Exchange mirror plans
- May appeal to customers that have funds provided through an employer and are looking to purchase an IFP ACA-compliant plan
TAKE CONTROL REWARDS PROGRAM

Available in January 2021 – Customers can complete actions and earn rewards through the Take Control Rewards program, available in select markets to policyholders over the age of 18.

- Available in TN
- Earn up to $225 in points for completing actions such as sign up for myCigna, complete a wellness exam, learn about your benefits
- Points can be exchanged for products or experiences
- Top products and experience redeemed last year were:
  - Movie tickets
  - Instant pot
  - Echo Dot

Take Control Rewards Mission: Improve retention while influencing critical customer behaviors through an industry leading customer facing Loyalty program.
CUSTOMER TOOLS
OE 2021

myCigna.com
Today’s simplified DIGITAL experience

- Pay online with Pay My Bill, and manage spending account balances, contributions and withdrawals
- Get access to virtual care for doctors visits and counseling
- Find in-network providers and pharmacies, and cost estimates for prescriptions and procedures
- Track deductibles, view claims status and reimbursements
- Access to Wellness Tools, Rewards & Programs, and On-Demand Workouts
- Manage personal profile, print temporary id cards, and update communication preferences
- Easily access health plan information on-the-go by downloading the myCigna app
ONE GUIDE
OE 2021

CIGNA ONE GUIDE

A personal, proactive, and predictive service experience for Cigna customers

There when we’re needed
• Guidance even before customers reach out
• Connecting with the right providers at the right time
• Innovating with a test and learn approach

When it matters most
• Finding quality care
• Avoiding unexpected bills
• Understanding how to get the most from the plan
• Getting treatment decision support
• Managing life-changing diagnoses
VIRTUAL CARE
OE 2021
EASY ACCESS

- 24/7/365 for medical (holidays and weekends)
- Access from home, work, on the go or when traveling in the US
- Connect via phone or secure video-chat
- Adult and pediatric care for medical (18+ for behavioral)
- Care for minor medical conditions and behavioral health needs

QUALITY

- Board-certified health care providers

COST EFFECTIVE

- $0 copay in most plans

CONVENIENT

- Prescriptions can be sent directly to a local pharmacy

Note: Cigna provides access to virtual care through national telehealth providers as part of your health plan. $0 telehealth benefit not available for all plans in CO. Some plans may apply a copay, coinsurance or deductible. Dedicated virtual providers are independent contractors and separate from Plan network providers. Video chat may not be available in all areas or with all providers. PCP referral is not required. Refer to plan documents for a complete description of virtual care services and costs, including other telehealth/telemedicine benefits. Provided by MDLIVE.
CIGNA VIRTUAL CARE

CONVENIENT

Conditions treated by licensed and certified providers

VIRTUAL MEDICAL CARE

- Acne
- Allergies
- Asthma
- Bronchitis
- Cold and flu
- Constipation
- Diarrhea
- Earaches
- Fever
- Headaches
- Infections
- Insect bites
- Joint aches
- Nausea
- Pink eye
- Rashes
- Respiratory infections
- Shingles
- Sinus infections
- Skin infections
- Sore throats
- Urinary tract infections

VIRTUAL BEHAVIORAL CARE

- Addictions
- Bipolar disorders
- Child/adolescent issues
- Depression
- Eating disorders
- Grief/loss
- Panic disorders
- Postpartum depression
- Stress
- Trauma/PTSD

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TENNESSEE

Cigna Health and Life Insurance Company – Nashville, Memphis, Knoxville, Tri-Cities, Chattanooga and Jackson
**SALES AREA TENNESSEE**

Plan availability for both ON and OFF the Federal Facilitated Marketplace (FFM)

<table>
<thead>
<tr>
<th>Cigna CONNECT</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Chattanooga</strong>: Bledsoe, Bradley, Franklin, Grundy, Hamilton, Marion, McMinn, Meigs, Polk, Rhea, Sequatchie</td>
<td></td>
</tr>
<tr>
<td><strong>Jackson</strong>: Benton, Carroll, Chester, Crockett, Decatur, Dyer, Gibson, Hardeman, Hardin, Henderson, Henry, Lake, Madison, McNairy, Obion, Weakley</td>
<td></td>
</tr>
<tr>
<td><strong>Knoxville</strong>: Anderson, Blount, Campbell, Claiborne, Cocke, Grainger, Hamblen, Jefferson, Knox, Loudon, Monroe, Morgan, Roane, Scott, Sevier, Union</td>
<td></td>
</tr>
<tr>
<td><strong>Memphis</strong>: Fayette, Haywood, Lauderdale, Shelby, Tipton</td>
<td></td>
</tr>
<tr>
<td><strong>Nashville</strong>: Cheatham, Davidson, Montgomery, Robertson, Rutherford, Sumner, Trousdale, Williamson, Wilson</td>
<td></td>
</tr>
<tr>
<td><strong>Tri-Cities</strong>: Carter, Greene, Hancock, Hawkins, Johnson, Sullivan, Unicoi, Washington</td>
<td></td>
</tr>
</tbody>
</table>

For agent training use only.
5 *new* plans in 2021: 1 bronze, 4 silver

10 plans available
- 3 bronze (on/off)
- 4 silver (on/off)
- 2 silver (off only)
- 1 gold (on/off)

*New* Cigna Diabetes Care Plan
- $0 out-of-pocket costs on diabetes supplies and equipment
- All Cigna plans include additional savings on insulin costs and diabetes care through the Patient Assurance Program

Network Partners:
- **Knoxville:** UT Medical Center and Covenant Health
- **Chattanooga:** Erlanger Health and Galen Medical Group
- **Nashville:** Synergy IPA, HCA TriStar Hospitals, Saint Thomas Health, and Vanderbilt
- **Tri-Cities:** Mountain State Health Alliance, Holston Medical Group, State of Franklin Associates, Johnson City Medical Center, and Indian Path Community Hospital
- **Memphis:** Methodist, Health Choice PHO
- **Jackson:** The Jackson Clinic and West Tennessee Healthcare

1. Please note that this provider list is not complete. Visit Cigna.com/ifp-providers to verify a provider’s network status.
2. Please see Plan Documents for detailed information.
SALES AREA TENNESSEE

Plan availability for both ON and OFF the Federal Facilitated Marketplace (FFM)

Cigna CONNECT

- **Pediatric dental** (Off exchange) is bundled
- **PCP** encouraged
- **Referral** encouraged
- **Virtual Care** $0 copay¹
- **National network for pharmacy, urgent care, and retail clinics** Cigna 90 Now℠

CIGNA CONNECT Tennessee:

- Take Control Rewards program
  - Customers can earn rewards for healthy behaviors
- Competitive silver plan pricing
- Premier Network Partners
- Off exchange only silver plans
  - Affordable and robust plan options to fit consumer needs
- Diabetes Care Solutions
  - Diabetics will save on their insulin medications and diabetes care²

1. Cigna provides access to virtual care through national telehealth providers as part of your health plan. Some plans may apply a copay, coinsurance or deductible. Refer to plan documents for a complete description of virtual care services and costs, including other telehealth/telemedicine benefits
2. Please see Plan Documents for detailed information.
### 2021 Tennesseee BRONZE

#### Individual and Family Plans

Cigna Health and Life Insurance Company

#### 2021 Cigna Health Plans

<table>
<thead>
<tr>
<th>Plan</th>
<th>Cigna Connect 8550 and Cigna Connect 8550-1</th>
<th>Cigna Connect 6500 and Cigna Connect 6500-1</th>
<th>Cigna Connect 5900 and Cigna Connect 5900-1</th>
<th>Cigna Connect 0</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>MEDICAL</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tier 1 - Retail pref. generic</td>
<td>You pay 0% after deductible</td>
<td>You pay 0% after deductible</td>
<td>You pay 0% after deductible</td>
<td>You pay (x)</td>
</tr>
<tr>
<td>Tier 2 - Retail non-pref. generic</td>
<td>You pay 0% after deductible</td>
<td>You pay 0% after deductible</td>
<td>You pay 0% after deductible</td>
<td>You pay (y)</td>
</tr>
<tr>
<td>Tier 3 - Retail pref. brands</td>
<td>You pay 0% after deductible</td>
<td>You pay 0% after deductible</td>
<td>You pay 0% after deductible</td>
<td>You pay (z)</td>
</tr>
<tr>
<td>Tier 4 - Retail non-pref. brands</td>
<td>You pay 0% after deductible</td>
<td>You pay 0% after deductible</td>
<td>You pay 0% after deductible</td>
<td>You pay (a)</td>
</tr>
<tr>
<td>Tier 5 - Retail specialty</td>
<td>You pay 0% after deductible</td>
<td>You pay 0% after deductible</td>
<td>You pay 0% after deductible</td>
<td>You pay (b)</td>
</tr>
<tr>
<td>Formulary Diabetic Supplies</td>
<td>You pay 0% after deductible</td>
<td>You pay 0% after deductible</td>
<td>You pay 0% after deductible</td>
<td>You pay (c)</td>
</tr>
<tr>
<td>Metformin (non-insulin)</td>
<td>You pay 0% after deductible</td>
<td>You pay 0% after deductible</td>
<td>You pay 0% after deductible</td>
<td>You pay (d)</td>
</tr>
</tbody>
</table>

**RX DRUGS - Tier 1, 2, 3 and 4**: Up to a 30-day supply at participating pharmacy or up to a 90-day supply at 90-day retail pharmacy. **Tier 5**: Up to a 30 day supply at any participating pharmacy or up to a 90 day supply at a 90 day retail pharmacy.
# 2021 Tennessee Silver

**Individual and Family Plans**  
Cigna Health and Life Insurance Company

## Cigna Health Plans

<table>
<thead>
<tr>
<th>Plan</th>
<th>In-Network</th>
<th>In-Network</th>
<th>In-Network</th>
<th>In-Network</th>
<th>In-Network</th>
<th>In-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cigna Connect 7300 and Cigna Connect 7300-1</td>
<td>$7,200/14,600</td>
<td>$5,750/11,500</td>
<td>$4,250/10,000</td>
<td>$2,550/8,000</td>
<td>$1,650/7,200</td>
<td>$3,200/16,000</td>
</tr>
<tr>
<td>Cigna Connect 3500 Diabetes Care and Cigna Connect 3500-1</td>
<td>$8,350/17,100</td>
<td>$6,850/12,700</td>
<td>$5,350/10,500</td>
<td>$3,550/8,600</td>
<td>$1,550/7,700</td>
<td>$1,900/10,000</td>
</tr>
<tr>
<td>Cigna Connect 3200 and Cigna Connect 3200-1</td>
<td>$8,350/17,100</td>
<td>$6,850/12,700</td>
<td>$5,350/10,500</td>
<td>$3,550/8,600</td>
<td>$1,550/7,700</td>
<td>$1,900/10,000</td>
</tr>
<tr>
<td>Cigna Connect 1900</td>
<td>$7,200/14,600</td>
<td>$5,750/11,500</td>
<td>$4,250/10,000</td>
<td>$2,550/8,000</td>
<td>$1,650/7,200</td>
<td>$3,200/16,000</td>
</tr>
</tbody>
</table>

**RX Drugs**  
Tier 1, 2, 3, and 4: Up to a 30-day supply at participating pharmacy or up to a 90-day supply at 90-day pharmacy. Tier 5: Up to a 30-day supply at any participating pharmacy or up to a 90-day supply at a 90-day retail pharmacy.

1. Annual Deductible for individual/family (eligible) in the annual deductible amount that has exceeded by any combination of family members, includes medical and pharmaceutical.
2. Coinsurance (eligible for covered medical services).
3. Annual Out-of-Pocket Maximum. (Individual/family copays, deductible, coinsurance and pharmacy charges apply to the out-of-pocket maximum).
4. Includes eligible in-network non-preferred care services. Some care services may be covered, including most communications for travel, Reference plan documents to list of covered and non-covered preferred care services.
5. Cigna provides access to virtual care through a national virtual health provider, MDLIVE located on MyCigna, as part of your health plan. Providers are responsible for any treatment provided to your patients. Video chat may not be available in all areas or with all providers. This service is separate from your health plan network and may not be available to all areas or under all plan types. Virtual care does not guarantee that a prescription will be written. Refer to plan documents for complete description of virtual care services and costs, including other telehealth helathcare benefits. A primary care provider is required for all care.

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## 2021 Tennessee Silver

### Individual and Family Plans
Cigna Health and Life Insurance Company

### 2021 Cigna Health Plans

**CIGNA CONNECT PLANS** - Tennessee
Chattanooga, Jackson, Knoxville, Memphis, Nashville, Tri-Cities

<table>
<thead>
<tr>
<th>MEDICAL</th>
<th>S</th>
<th>SILVER</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Cigna Connect 7300</td>
<td>Cigna Connect 7300-4</td>
</tr>
<tr>
<td>In-Network</td>
<td>$1,700/$1,800</td>
<td>$1,700/$1,800</td>
</tr>
<tr>
<td>Out-of-pocket max</td>
<td>$3,500/$3,500</td>
<td>$3,500/$3,500</td>
</tr>
<tr>
<td>Annual deductible (individual/family)</td>
<td>$5,500/$5,500</td>
<td>$5,500/$5,500</td>
</tr>
</tbody>
</table>

**RX DRUGS** - Tier 1, 2, 3 and 4: Up to a 30-day supply at participating pharmacy or up to a 90-day supply at 90-day retail pharmacy. Tier 5: Up to a 30-day supply at participating pharmacy or up to a 90-day supply at a 90-day retail pharmacy.

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## 2021 Tennessee Silver

### Individual and Family Plans

Cigna Health and Life Insurance Company

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### 2021 Cigna Health Plans

#### SILVER

**Base Plan Name — Cigna Connect 3500 Diabetes Care**

<table>
<thead>
<tr>
<th>Plan</th>
<th>In-Network</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cigna Connect 2600-2</td>
<td>$2,600/$3,200</td>
<td>$5,000/$6,200</td>
</tr>
<tr>
<td>Diabetes Care</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cigna Connect 350-3</td>
<td>$2,600/$3,200</td>
<td>$5,000/$6,200</td>
</tr>
<tr>
<td>Diabetes Care</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cigna Connect 40-4</td>
<td>$2,200/$4,500</td>
<td>$4,800/$5,500</td>
</tr>
<tr>
<td>Diabetes Care</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cigna Connect 2200-2</td>
<td>$2,200/$4,500</td>
<td>$4,800/$5,500</td>
</tr>
<tr>
<td>Diabetes Care</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cigna Connect 450-3</td>
<td>$1,500/$1,900</td>
<td>$3,200/$3,900</td>
</tr>
<tr>
<td>Diabetes Care</td>
<td></td>
<td></td>
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<tr>
<td>Cigna Connect 45-4</td>
<td>$1,500/$1,900</td>
<td>$3,200/$3,900</td>
</tr>
<tr>
<td>Diabetes Care</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cigna Connect 10-10</td>
<td>$1,500/$1,900</td>
<td>$3,200/$3,900</td>
</tr>
<tr>
<td>Diabetes Care</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cigna Connect 0-20</td>
<td>$1,500/$1,900</td>
<td>$3,200/$3,900</td>
</tr>
<tr>
<td>Diabetes Care</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

#### RX Drugs

- **Tier 1, 2, 3, and 4:** Up to a 30-day supply at participating pharmacy or up to a 90-day supply at 90-day retail pharmacy.
- **Tier 5:** Up to a 30-day supply at any participating pharmacy or up to a 30-day supply at a 90-day retail pharmacy.

- **Tier 1 - Retail phot generic:** You pay 25%, deductible waived for each 30-day supply.
- **Tier 2 - Retail non-pred. generic:** You pay 100%, deductible waived for each 30-day supply.
- **Tier 3 - Retail brand:** You pay 100%, deductible waived for each 30-day supply.
- **Tier 4 - Retail generic:** You pay 100%, deductible waived for each 30-day supply.
- **Tier 5 - Retail specialty:** You pay 100%, deductible waived for each 30-day supply.

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**For agent training use only.**
# 2021 TENNESSEE GOLD

## Individual and Family Plans
Cigna Health and Life Insurance Company

### 2021 Cigna Health Plans

#### CIGNA CONNECT PLANS – Tennessee
Chattanooga, Jackson, Knoxville, Memphis, Nashville, Tri-Cities

<table>
<thead>
<tr>
<th>Plan</th>
<th>In-Network</th>
<th>In-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cigna Connect 1000 and Cigna Connect 1000-1</td>
<td>(&lt;300 NA/AN) plan</td>
<td></td>
</tr>
<tr>
<td><strong>MEDICAL</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Annual Deductible (individual/family)</td>
<td>$1,000/$2,000</td>
<td>$0</td>
</tr>
<tr>
<td>Co-insurance1</td>
<td>You pay 10% after deductible</td>
<td>You pay 0%</td>
</tr>
<tr>
<td>Annual out-of-pocket max (individual/family)</td>
<td>$6,000/$12,000</td>
<td>$0</td>
</tr>
<tr>
<td>Physician services (primary care/specialist)</td>
<td>You pay $15, deductible waived</td>
<td>You pay $0, deductible waived</td>
</tr>
<tr>
<td>Preventive Care1</td>
<td>You pay 0%, deductible waived</td>
<td>You pay 0%</td>
</tr>
<tr>
<td>Inpatient facility and physician services</td>
<td>You pay 10% after deductible</td>
<td>You pay 0%</td>
</tr>
<tr>
<td>Lab, X-ray and Ultrasound</td>
<td>You pay 10% after deductible</td>
<td>You pay 0%</td>
</tr>
<tr>
<td>Emergency Room Services</td>
<td>You pay 10% after deductible</td>
<td>You pay 0%</td>
</tr>
<tr>
<td>Urgent Care</td>
<td>You pay $50, deductible waived</td>
<td>You pay $0</td>
</tr>
<tr>
<td>Virtual Care2</td>
<td>You pay $50, deductible waived</td>
<td>You pay $0</td>
</tr>
<tr>
<td>RX DRUGS – Tier 1, 2, 3 and 4: Up to a 30-day supply at participating pharmacy or up to a 90-day supply at 90-day retail pharmacy. Tier 5: Up to a 30 day supply at any participating pharmacy or up to a 30 day supply at a 90 day retail pharmacy.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tier 1 - Retail pref. generic</td>
<td>You pay $10, deductible waived for each 30 day supply</td>
<td>You pay 0%</td>
</tr>
<tr>
<td>Tier 2 - Retail non-pref. generic</td>
<td>You pay $15, deductible waived for each 30 day supply</td>
<td>You pay 0%</td>
</tr>
<tr>
<td>Tier 3 - Retail pref. brands</td>
<td>You pay $15, deductible waived for each 30 day supply</td>
<td>You pay 0%</td>
</tr>
<tr>
<td>Tier 4 - Retail non-pref. brands</td>
<td>You pay $15, deductible waived for each 30 day supply</td>
<td>You pay 0%</td>
</tr>
<tr>
<td>Tier 5 - Retail specialty</td>
<td>You pay 0% after deductible</td>
<td>You pay 0%</td>
</tr>
<tr>
<td>Formulary Diabetic Supplies</td>
<td>You pay 0%, deductible waived</td>
<td>You pay 0%</td>
</tr>
<tr>
<td>Methimarin (non-insulin)</td>
<td>You pay 0%, deductible waived</td>
<td>You pay 0%</td>
</tr>
</tbody>
</table>

**Unless indicated above, all plans will be available on and off marketplace.**

This summary contains highlights only. Out-of-network services are not covered under these plans. Eligible out-of-network emergency services are covered at the in-network benefit level as defined in plan documents. Full benefit information, including plan benefit exclusions and limitations, are available here: [https://www.cigna.com/individuals-families/policy](https://www.cigna.com/individuals-families/policy).

1. Annual Deductible (individual/family) is satisfied when each member has reached their annual individual deductible or when the total annual family deductible amount has been reached by any combination of family members, includes medical and pharmacy.
2. Co-insurance (Amount you pay after covered medical services).
3. Annual Out-of-Pocket Maximum (Individual/family applies, deductibles, co-insurance and pharmacy charges apply to the out-of-pocket maximum).
4. Includes eligible in-network preventive care services. Some preventive care services may not be covered, including most international for travel. Reference plan documents for a list of covered and non-covered preventive care services.
5. Cigna provides access to actual care through a national network provider. MLOs located on any Cigna, as part of your health plan. Providers are solely responsible for any treatment provided to their patients. Rates that may not be available in all areas or with all providers. This service is separate from your health plan’s network and may not be available in all areas or under all plan types. Virtual care does not guarantee that a prescription will be written. Refer to plan documents for complete description of virtual care services and costs, including other telehealth/midlevel benefits. Primary care provider referral is not required for this service.

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OE 2021 PAYMENT

✓ Initial “binder” payment:
  • On Exchange – Until the effective date or up to 30 calendar days after the application date
  • Off Exchange – Initial payment is required with the submission of the application

✓ Renewals:
  • On/Off Exchange – Due date for the renewal payment is 01/02/2021

✓ Ongoing monthly payments:
  • On/Off Exchange – Due date for all ongoing payments is the day before the coverage period begins (example: 1/31 for February coverage month)

✓ Recurring bank drafts:
  • Off Exchange – EFT drafts occur on the fifth of the month for the current coverage month (example: 2/5 for February coverage month)
  • On Exchange – EFT drafts occur the day before the due date (example: 1/31 for February coverage month)

✓ Initial “binder” payment options:
  • Credit card (MC or Visa)
  • Electronic funds transfer – EFT
  • Check (with paper applications only)
  • Pre-paid debit card

✓ Ongoing monthly billing options:
  • Electronic funds transfer – EFT
  • eBill (Electronic bill that is emailed)
  • Monthly paper bill
  • Pre-paid debit card

Note: Credit card is NOT an ongoing payment method*

*IL customers are able to choose CC as an ongoing payment option
QUESTIONS?
OE 2021