

# STM PRODUCT POSITIONING



## Core Plans

Low Deductibles  
Access to First Health  
Network  
Doctor Office Copay  
Prescription Drug  
Benefit



## Classic Plans

Array of Plan Designs  
Open Access  
Doctor Office Copay  
Prescription Drug  
Benefit



## Epic Plans

Preventive Coverage  
Child Immunizations  
Covered at 100%  
Optional Prescription Drug  
Copay  
Access to Cigna Network



## Quantum Plans

Rich Benefit Designs  
Cigna Network  
100% Coinsurance Plans  
Supplemental Accident  
Built Included  
Preventive Coverage



## Bridge To Medicare™

60-64 Age Eligibility  
3x364 Days Policies  
Prescription Drug  
Copay  
No Network  
Restrictions