



Performance Guaranteed.

Standing behind our commitment to reduce costs and improve health for our clients with under 500 employees

At Cigna, we believe performance guarantees (PGs) are a critical component of holding pharmacy benefit managers financially accountable for their performance on certain measures. And with the right performance guarantees, employers can have more predictability around the financial impact of their total healthcare costs, as well as the quality of service and outcomes their employees' experience.

Introducing Cigna Healthy Living Guarantees

Cigna Healthy Living Guarantees, our clinical pharmacy performance guarantees, are based on high cost, prevalent conditions that contribute disproportionately to our clients' overall health care costs. With one simple package, our focus is on improving medication adherence, credit clients for ineffective medications, close treatment gaps, and improve overall outcomes.

PG Type	Guarantee
Asthma¹	Reimburse cost of asthma-related ER visit or hospital admission if asthma event occurs during guarantee period
Cholesterol¹	Reimburse cost of cholesterol drug lowering therapy for customers who have a heart attack (-\$240 per member per month) ²
Cardiovascular	40% improvement in hypertension adherence for those not adherent
Diabetes	38% improvement in diabetes adherence for those not adherent
Gaps in Care	All-in closure rate (16%)

Eligible clients:

- › Clients with under 500 employees only
- › All self-funded clients
- › New and renewing clients with fully integrated (Cigna medical and pharmacy) plans

To be eligible for payout:

- › In the first year, new clients benefit from three of the five performance guarantees
- › Renewing clients will automatically benefit from all five performance guarantees - no additional data required
- › Members have to be active for full claim year for payout (example, births or new hires are not eligible)
- › Members must be adherent to related medication to be eligible for payment for client specific performance guarantees

Contact your Cigna representative for more information.



1. Client-specific performance guarantees. Clients need to have 12 months of claim history with Cigna to be eligible for client specific performance guarantees and members must be adherent to related medication.

2. The ~\$240 per member per month reimbursement is an average reimbursement amount and not an exact amount.

The Cigna Healthy Living Guarantees Program is only available for plans with certain Cigna administered and approved health coverages and services. Employee participation and other requirements apply. Availability of this program may vary by state and is subject to Cigna approval. This document provides only the highlights of the Program. Complete and prevailing terms are set forth in the applicable performance guarantee agreement.

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

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Policy forms: OK - HP-APP-1 et al., OR - HP-POL38 02-13, TN - HP-POL43/HC-CER1V1 et al. (CHLIC). All pictures are used for illustrative purposes only.

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