

IT'S TIME TO CONSIDER CIGNA LEVEL FUNDINGSM FOR CALIFORNIA

Smart funding alternative to age-rated plans designed for California employers with fewer than 100 employees

Cigna Level Funding for California is a smart, strategic funding alternative to age-rated plans designed for your California clients with fewer than 100 employees.¹

Clients benefit from predictable monthly spending, consultative reporting and money back when claims are lower than expected. They will also get a range of health plan designs, a dedicated health improvement expert, and service that enables your clients to spend less time managing their health and more time managing their business.

The many advantages of Level Funding include:

- A self-funded medical plan and stop-loss insurance policy with no "gaps" in coverage and provides financial protection.
- Stop-loss insurance coverage provided by a financially solid company with ratings of "AA-" from Standard & Poor's, and an "A" from A.M. Best.²
- Direct payments to hospitals and health care professionals on client's behalf.
- No additional payment is due at time of termination.
- The same Open Access Plus network as our fully insured products.
- Monthly invoice and claims reporting that shows monthly payment obligations and how the plan is performing versus the full-year claim liability.
- The same comprehensive case, utilization and clinical management as our insured products

Together, all the way.[®]

Cigna Level Funding for California is simple:

Provide smaller companies the advantages of self-funding with the similar simplicity to a traditional fully insured product.

Today, Level Funding represents more than 65%³ of new Cigna clients with fewer than 250 employees.⁴



To learn more, contact your Cigna representative.



1. Cigna Level Funding for California is available to employers with as few as 25 full time employees.

2. Financial strength rating for Cigna Health and Life Insurance Company as of 03/28/2016. "AA-" is fourth out of twenty-two categories for Standard and Poor's, and "A" is third out of sixteen categories for A.M. Best. Ratings are based on the rating agency's opinions of the company's overall financial strength. Ratings are not a recommendation of the company, its products, specific policy provisions, rates or the practices of the insurance company. Rating agencies review their ratings periodically and there can be no assurance that current ratings will be maintained in the future. The above information is not exclusive. If you would like to request complete financial or credit rating information for a particular Cigna subsidiary, please contact your Cigna representative.

3. Cigna internal national data for the 2015 year, for Cigna clients with fewer than 250 employees.

4. In most states, Cigna offers group insurance coverage to employers with more than 50 full time employees, as well as administrative services for self-funded plans with as few as 25 full-time employees. For more information, contact your Cigna sales representative.

All stop loss insurance policies and group benefit plans contain exclusions and limitations. For costs and complete details of coverage, contact your Cigna sales representative.

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