

# health

O W N E R S H I P



**The power of Cigna's  
consumer-driven health plans**



# GO YOU<sup>®</sup>

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**You're one of a kind. And we want to keep it that way.**

**At Cigna, we're committed to delivering tailored programs and services to meet the unique needs of the people and organizations we serve. Because we believe being true to yourself is the first step to being truly healthy.**



**Cigna  
Choice  
Fund**



**Better  
experience**



**Better  
health**



**Better  
bottom  
line**



**CDHP  
solutions**



**8th annual  
Choice Fund  
experience  
study**

# Cigna Choice Fund

**Better experience.**

**Better health.**

**Better bottom line.**

For clients looking to reduce their benefit costs – now, and in the future – Cigna Choice Fund® can deliver both immediate and sustainable cost savings.

Cigna Choice Fund delivers the right mix of influencers and a financial experience that can change behaviors. So customers are more likely to think and act like health owners.



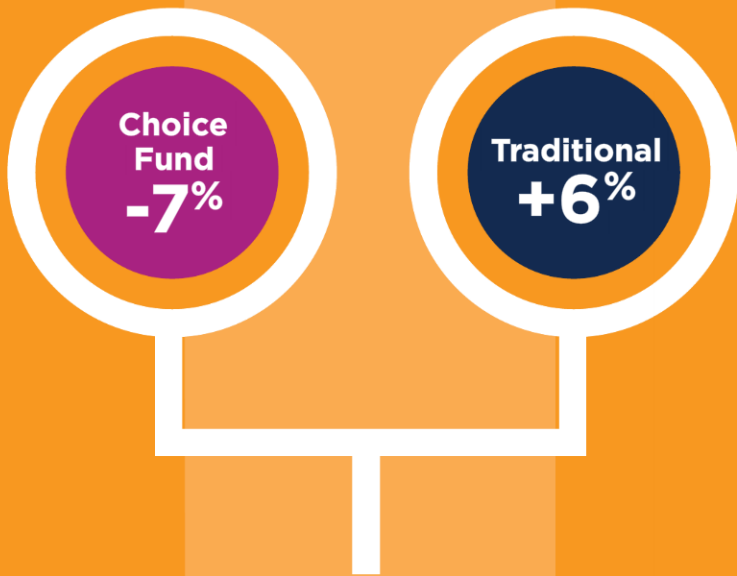
**Shift behaviors, not costs,** by employing strategies and tactics designed to create active, engaged customers who are encouraged and rewarded for choosing and using quality care.



**Improves health and health spending behaviors** to create empowered customers who view health care as a responsibility that they own and manage. When compared to customers in Traditional plan designs\*, Cigna Choice Fund delivers improved, immediate and sustainable savings.

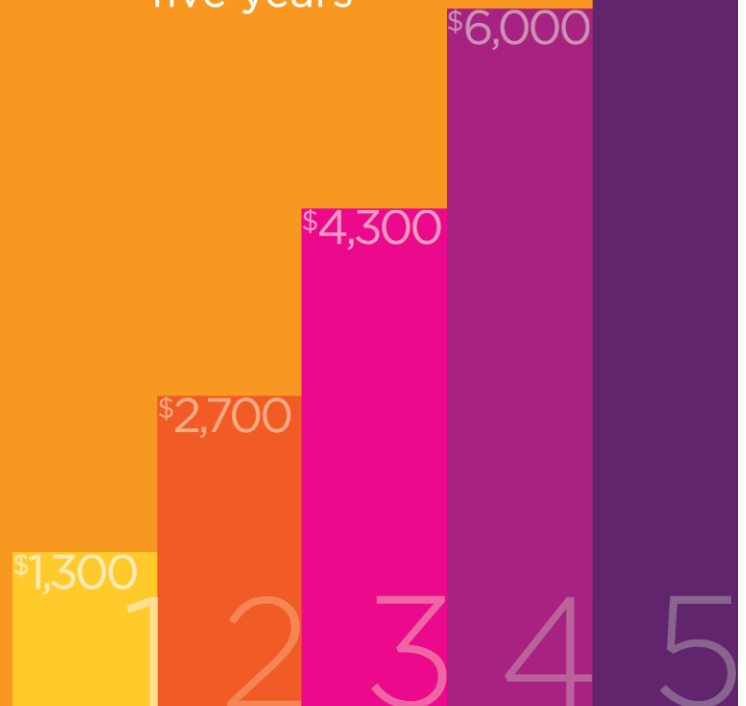
\*Traditional plan design is defined as a medical plan without a fund.

The results of our 8th Annual Cigna Choice Fund Experience Study demonstrate it. [learn more](#)



**savings are sustainable**  
**\$7,900**  
 cumulative savings per employee over five years

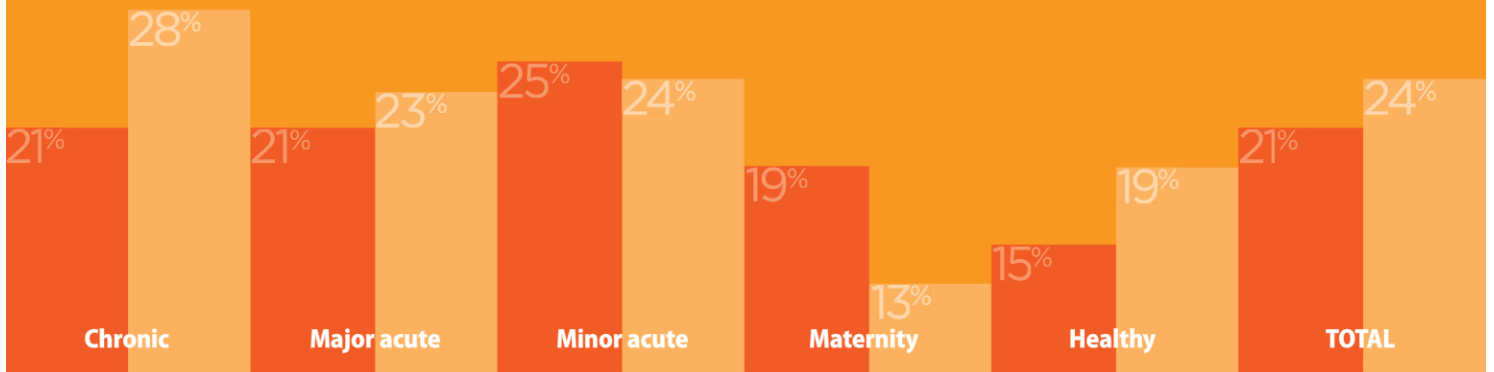
**savings are immediate**  
**12%** first year cost savings  
Full Replacement Cigna Choice Fund vs. Traditional plans, 2011 vs. 2012



Analysis assumes annual premium of \$11k per employee per year, prior to enrolling in the CDHP option, 12% CDHP savings in year 1 and a 9% annual trend

**CUSTOMER COST SHARE PERCENTAGE (2012)**

■ Cigna Choice Fund  
 ■ Traditional plans



**savings are achieved without cost shifting**

# health ownership

Cigna Choice Fund delivers a true consumer-focused solution. We help individuals move from passive participants to empowered customers who think and act like true owners of their health and health spending.

**We do it by:**

- Opening their eyes to the true cost of health care.
- Connecting them to helpful support, programs and services.
- Motivating them to take action to change their behaviors.



**Year over year growth.**

Based on our strong track record of success, many of those clients are turning to Cigna Choice Fund.



24% compound annual growth rate since 2008

more than 2.6M customers as of Dec. 2013

# transformed

## The result:

When compared to customers in Traditional plan designs, Cigna Choice Fund customers achieve better outcomes. The findings from our 8th Annual Cigna Choice Fund Experience Study demonstrate it.

full study



### BETTER EXPERIENCE

**75%** register to use our award-winning online tools

Nearly **50% more** complete a health assessment

**33%** more cost views per registered user



### BETTER HEALTH

**Better** health risk profile for full-replacement CDHP customers

**96%** had consistent or higher use of evidenced-based medical best practice measures in 1st year

**41% higher** engagement in disease management programs



### BETTER BOTTOM LINE

**12%** first year cost savings

Nearly **4% lower** pharmacy costs

**5% decrease** in use of ER services

And that helps our clients achieve better results. These case studies are proof.



Financial Services client case study

Hospital client case study

# it starts with a one.

**We're there for customers –  
how and when they need us.  
Connecting in ways they  
want and expect.**

## **24/7/365 live service**

- We speak 150 languages/dialects
- Clear communication
- Health information line

[learn more](#)

## **Personal health advocate**

Helps coach customers on health and spending decisions

[learn more](#)

## **myCigna.com**

- Compare doctor, facility and prescription drugs costs – all in one place
- Get medical treatment and prescription drug cost quotes – specific to your plan

[learn more](#)

## **myCigna Mobile app**

- Stay connected to myCigna. Anytime. Anywhere.
- Instantly access and view health fund balances.

[learn more](#)

## **Award-winning tools and resources\***

Help customers choose and use care wisely

\*InformationWeek Top 10 Innovation of 2012.  
DALBAR top-ranking health plan award for clarity, content and design of the Explanation of Benefits.



# of a kind experience

## Integrated banking and benefits

helps make it easy:

- One-stop service
- Combined financial statements
- One website – [myCigna.com](http://myCigna.com)
- Choose your email and notification preferences
- Online claim submission and bill pay

[learn more about the HRA](#)

[learn more about the HSA](#)

## Digital engagement platform

Helps customers improve their health – in ways that are fun and engaging:

- Gamified health assessment
- Integrated incentive rewards
- Online health groups and challenges

[learn more](#)

HELPFUL AND EASY. EVERY TIME.

# program designs

Proven to drive participation, promote quality care and lower costs.

**Consumer-driven health plans** that meet your population's needs and goals:

- Health savings account
- Health reimbursement account
- Flexible spending account

[learn more](#)



**Integrated coverage**  
100% health focus

[learn more](#)



# that engage

## **Incentives**

Rewards that are meaningful and motivating and designed to drive engagement

[learn more](#)



## **Ongoing education**

Pre-enrollment and post-enrollment support to help drive high employee engagement in the program

[learn more](#)



GETS THEM ENGAGED.



# the result

**Choice Fund customers are more engaged in their health. More take advantage of available health improvement resources.**

**69%** higher  
registration  
rate on  
myCigna.com

**82%** more  
log-ins per  
registered  
user

**33%** more  
cost views  
per registered  
user

**26**  
accessed  
directory  
doctor or  
per regist



Choice Fund Customers are equally satisfied with their health plan service compared with Traditional plans

10% more  
the  
for a  
service  
centered user

47% higher  
health  
assessment  
completion  
rate

41% higher  
engagement  
rate in disease  
management  
programs

23% more  
likely to  
complete  
three coaching  
calls

8th Annual Cigna Choice  
Fund Experience Study

Read  
full  
report

# we meet customers where they are

Cigna Choice Fund provides customers with the information, resources and incentives they need to become true owners of health. Because we believe that's the best way – the only way – to help customers and clients achieve their full potential. And drive lasting health improvement, sustainable savings and long-term satisfaction. Now, and in the future.



## open eyes

You can't fix what you can't see. Which is why health assessments are such a critical component of a customer's health journey.

Health assessments help us uncover a customer's existing and potential health risks – so we create a fact-based roadmap of how best to help.

Cigna's innovative online health assessment uses fun gaming strategies to drive high participation in this critical health improvement tool.

[learn more](#)



## connect

Health care can be confusing. So we make it easy.

Our health advisors guide and connect customers to helpful programs and services.

Whether customers reach in to us, or we reach out to them, we use every opportunity to help them find affordable, quality care to help deliver the best outcomes and savings.

[learn more](#)



## motivate

Change is hard, and sometimes we all need a little extra motivation. Cigna offers a broad range of incentive programs to encourage customers to take charge of their health.

MotivateMe®, our premier solution, features an online format that allows customers to see all their incentive opportunities, track their progress and rewards – and easily link to their fund accounts.

[learn more](#)

and take them where they

need  
to be

## YEAR 1

**Traditional** (not statistically different)



## YEAR 2

**Traditional** (control group)



### Scope and methodology

- 2 year longitudinal match case analysis
- Both groups in Traditional plan year 1



**Choice Fund** (study group)

6%  
reduced  
health risks

Choice Fund customers are healthier

28% fewer individuals at high-risk status

14% more individuals at low-risk status

5% fewer emergency room uses per 1,000 customers





and are more likely to

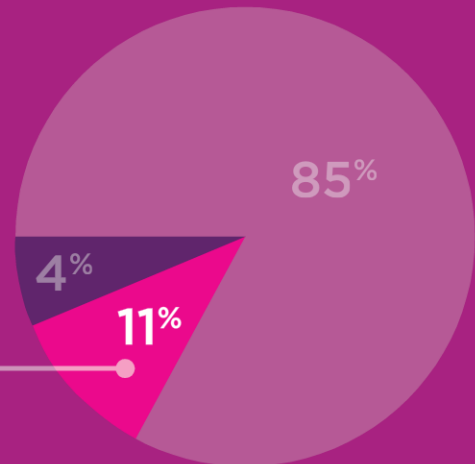
# receive recommended care

As measured by compliance with evidence-based measures when compared with customers in Traditional plans (based on review of nearly 500 measures).

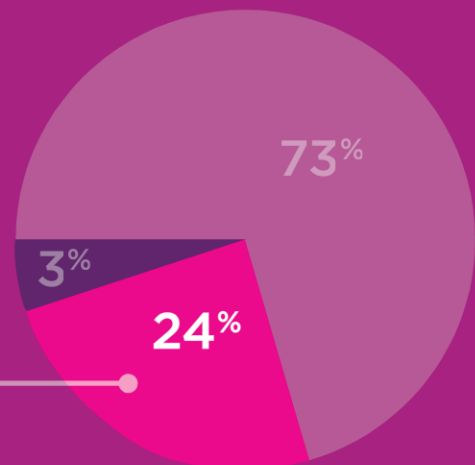
## First year

- Higher statistical compliance
- No statistical difference
- Lower statistical compliance

95% confidence level



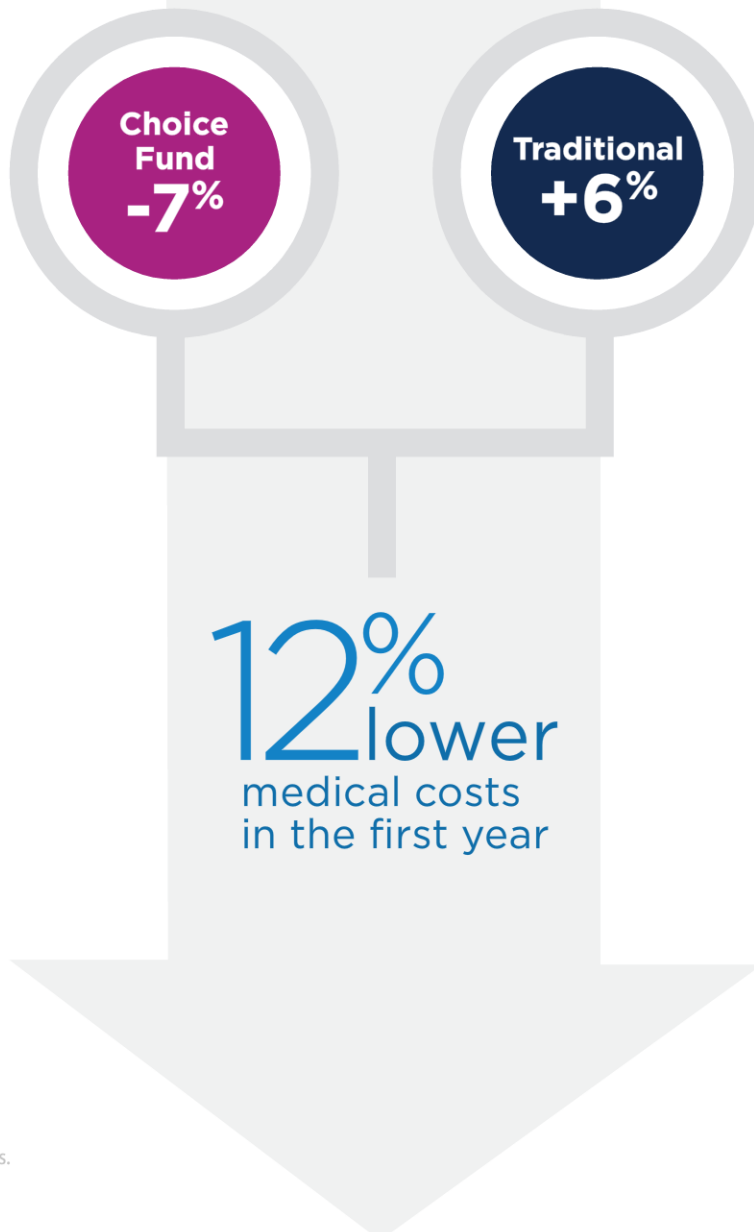
## Renewal year



Choice Fund  
customers

# spend less

savings are  
immediate and  
sustainable



savings are  
sustainable  
**\$7,900**

cumulative savings  
per employee over  
five years

Analysis assumes annual premium of \$11k per employee  
per year prior to enrolling in the CDHP option, 12%  
CDHP savings in year 1 and a 9% annual trend

\$1,300

\$2,700

\$4,300

\$6,000

\$7,900

1

2

3

4

5

Choice Fund customers are more likely to get the

# Care they need

and are spending less

MORE ENGAGED

nearly  
**50%** higher  
health assessment completion rate

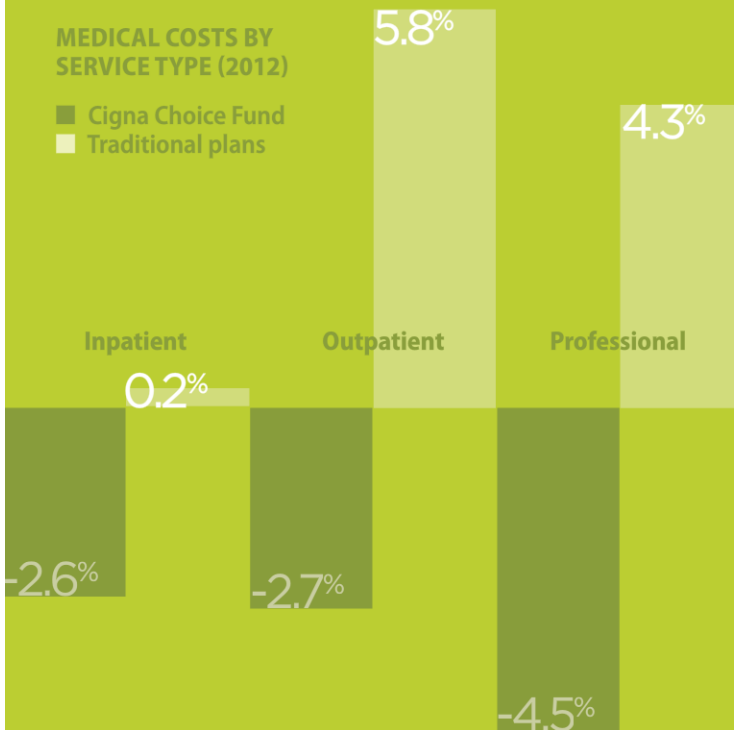
**41%** higher  
engagement in disease management programs

**23%** more  
likely to complete 3 coaching calls

across all  
health services

MEDICAL COSTS BY SERVICE TYPE (2012)

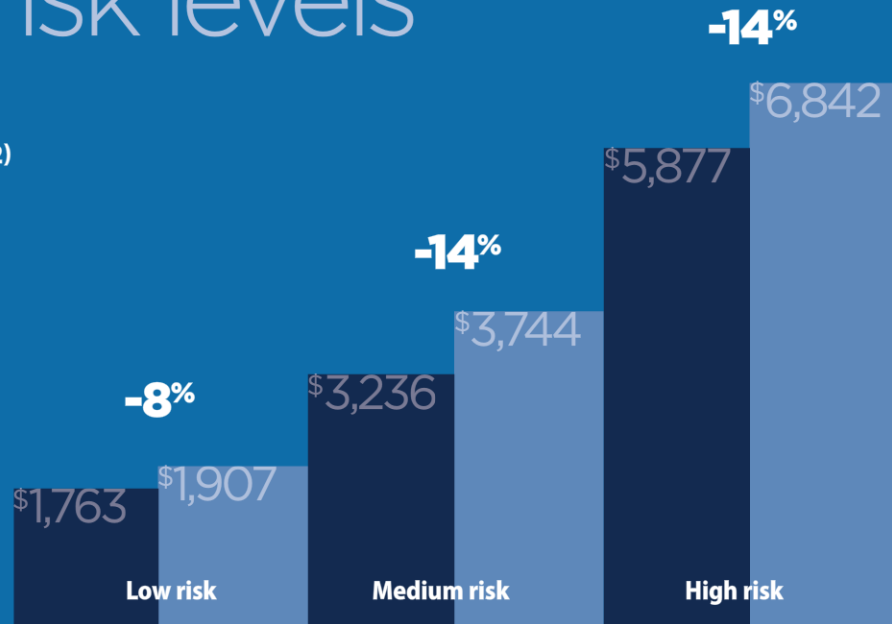
■ Cigna Choice Fund  
■ Traditional plans



# across all health risk levels

## MEDICAL COST TREND BY HEALTH STATUS GROUP (2012)

- Cigna Choice Fund
- Traditional plans



even among those with chronic health issues

Choice Fund customers

pay the same

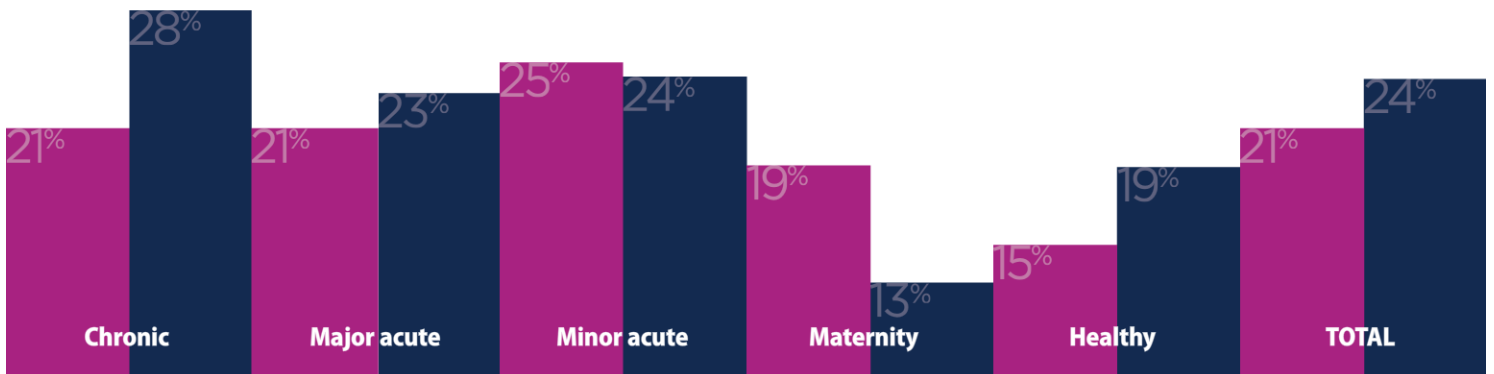
out-of-pocket  
as Traditional  
plan customers

[often even less]

customer  
medical  
cost share is  
**lower**

CUSTOMER COST SHARE PERCENTAGE (2012)

■ Cigna Choice Fund  
■ Traditional plans



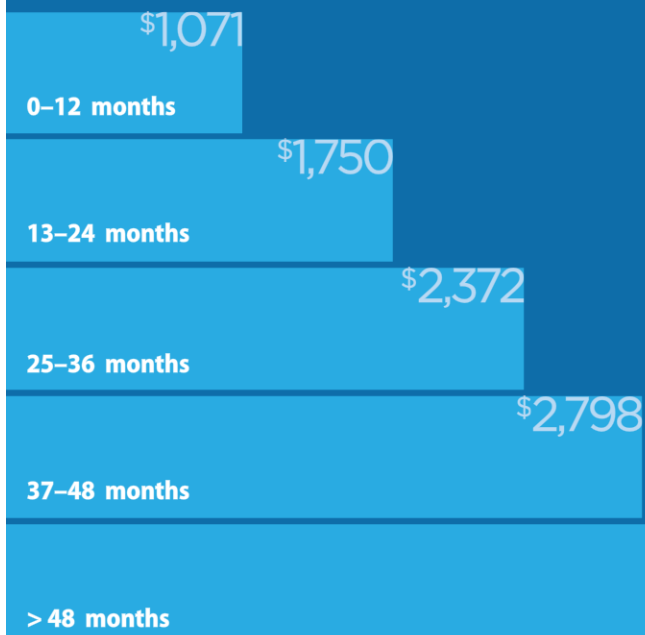
Clients are adopting our strategy, and not shifting cost over to their employees.



new customer, first-year cost share – **no cost-shifting** regardless of gender

Cigna Choice Fund HRA (including fund payments) vs. Traditional plans, 2012

**CHOICE FUND HSA BALANCES CONTINUE TO GROW MONTHLY IN 2013<sup>1</sup>**



● average deductible<sup>2</sup>  
\$3,000

**75%** of HSA customers contribute more than they spend

1. Cigna Choice Fund HSA balances include cash accounts and investment dollars.  
2. \$3,000 is the average deductible for Cigna Choice Fund HSA book of business, weighted for family and individual levels.

Choice Fund  
customers have

# lower overall pharmacy costs

when integrated  
with Cigna Pharmacy  
Management®

5% higher rate  
of prescriptions  
filled with generic  
medications

78% Choice Fund  
74% Traditional plan

Every  
1% increase in  
generic drug  
usage leads to a  
2% reduction in  
pharmacy  
costs<sup>1</sup>



First-year Choice Fund pharmacy cost trends were lower than Traditional plan cost trends<sup>2</sup>.

1% lower average unit cost

3% Choice Fund  
4% Traditional plan



2.5% lower usage of prescription drugs

2% Choice Fund  
5% Traditional plan



3.5% lower eligible prescription drug charges

5% Choice Fund  
9% Traditional plan



Customers spend less on maintenance medications

# drive. shift.



must  
haves

to ensure your  
consumer-driven health  
plan is getting you

maximum  
savings  
power

# accelerate.



**Make health care spending transparent** through real-time access to account and balance information – so customers can see how their dollars are being spent.



**Offer easy access to shop-and-compare tools** – like online treatment cost estimates and calculators – to help customers make informed decisions about their health spending.



**Encourage customers to think** about – and plan for – their long-term health needs and spending through education and access to personalized health and wellness support.

Cigna's suite of  
consumer-driven  
health plan

# solutions

**Cigna Choice Fund is an innovative solution leveraging the power of consumerism in health care. When a health reimbursement account (HRA), a health savings account (HSA), or a flexible spending account (FSA) is combined with a Cigna medical plan, you can help your employees become more empowered to choose quality and cost-efficient care to promote lower overall costs.**



A stylized illustration of a piggy bank in dark blue, set against a light blue background. Three circles are floating above the piggy bank's opening. The top circle is purple and labeled 'HRA'. The middle circle is magenta and labeled 'HSA'. The bottom circle is yellow-green and labeled 'FSA'. Each circle has a white outline and is partially overlapping the piggy bank's rim. A dark blue curly line extends from the right side of the piggy bank.

**HRA**

**HSA**

**FSA**

# HRA

health  
reimbursement  
account

## What is it?

A tax-advantaged, client/employer-funded health account that reimburses customers for eligible out-of-pocket medical expenses.

Client contributes funds to the account. There are no annual contribution limits.

Unused funds at year-end can roll over to following year's account.

Funds are owned by the client/employer.



Medical plan



Client/  
employer-  
funded  
account



Tax-  
advantaged  
HRA plan

Click here to see a full list of eligible expenses.



[learn more](#)

# Why Cigna?

Our integrated Medical/HRA solution offers clients one-stop shopping for billing, enrollment and implementation, and enables customers to be more engaged in their health and health spending. Customers can manage the account on the phone, online or from any web-enabled mobile device. Cigna Choice Fund HRA customers are more satisfied with their HRA plan, and are more likely to recommend Cigna than customers in Traditional plans. We offer four plan options.



## Choice Fund medical HRA

Three general medical HRA options give clients the flexibility to choose the right design for their population:

- HRA with AutoPay
- HRA with debit card
- HRA with AutoPay and Pharmacy debit card

[learn more](#)



## Healthy Future Account® HRA

The retiree HRA provides an alternative way to offer a retiree benefit plan. Allows customers to receive funding to help pay for future medical costs. Can be offered alongside a Medical HRA, or as a stand-alone.

[learn more](#)



## Healthy Awards Account® HRA

The incentive-only HRA enables clients to reward customers for healthy activities and can be paired with any Cigna health plan.

[learn more](#)



## Limited purpose HRA

Gives customers the freedom to enroll in a health savings account (HSA) without losing any unused dollars they have left in their HRA. Funds can be used for dental and vision care expenses, and for medical expenses once they've reached their HSA deductible.

[learn more](#)

Cigna's HRA delivers the right mix of influencers and a financial experience that can change behaviors. Learn more about this integrated experience.

[learn more](#)

# HSA

health savings account

## What is it?



IRS-qualified medical plan



Bank account



Tax-advantaged HSA plan

A savings account used in conjunction with a high-deductible health plan that allows customers to use pre-tax dollars for eligible health care expenses now or in the future.

Customer and client may contribute to the account. Contributions are not subject to federal taxes and also not subject to state income tax (in most states). IRS sets annual contribution limits.

Tax-free withdrawals for qualified health care expenses.

Unused funds roll over to following year's account.

Funds are owned by the customer.

HSA bank account earns interest and customers can choose to invest their HSA dollars for the future. [learn more](#)

Click here to see a full list of eligible expenses.

[learn more](#)





# Why Cigna?

Whether a customer's goal is to stay healthy, plan for the future or retire with ease, the Cigna Choice Fund HSA can help them take charge of their health and health spending. No matter what their stage in life, customers have the freedom, the options and the helpful support they need to get the most out of life – and the most value from their plan.



## Helpful support

- Before they enroll. See a sample.

[learn more](#)

- After they enroll. See a sample.

[learn more](#)



## Integrated solution

Our integrated medical/HSA solution offers one-stop shopping for billing, enrollment and implementation. Customers can manage the account on the phone, online or from any web-enabled mobile device. See how our integration delivers an optimal customer experience.

[learn more](#)



## Flexible options

Flexible withdrawal options let customers choose how they want to access funds in the account. Options like using their debit/ATM card, Online Bill Pay or a checkbook. And, no matter how customers access their HSA dollars, all transactions can be viewed at myCigna.com.



## Take a look

See how easy it is for customers to get quick answers to their top HSA questions.

[learn more](#)

See our online videos that make managing HSAs easier and more personalized for customers.

[learn more](#)



Our HSA calculators will help you find your contribution level, tax savings and future value.

[learn more](#)

# FSA

flexible  
spending  
account

## What is it?

A financial account that allows customers to set aside a portion of earnings to pay for qualified health and/or dependent care expenses.

Contributions are not subject to payroll taxes.

Customers contribute to the account through payroll deductions and withdraw funds to reimburse themselves for eligible expenses.

Clients choose to allow up to \$500 per individual customer to be carried over **OR** offer a grace period of 2 ½ months into next year to use last year's dollars for next year's eligible expenses.



Medical  
plan



Tax-  
advantaged  
FSA

Click here to see a full  
list of eligible expenses.



[learn more](#)

# Why Cigna?

Cigna's FSA offers employees a convenient way to manage everyday expenses and save tax dollars. Customers can manage the account on the phone, online or from any web-enabled mobile device.

We offer three plans options.



## Health care FSA

Customers use funds to pay for medical and dental plan deductibles and copays and other qualified expenses. Three FSA options give clients the flexibility to choose the right design for their population.

- FSA with AutoPay

[learn more](#)

- FSA with debit card

[learn more](#)

- FSA with AutoPay and pharmacy debit card

[learn more](#)



## Limited purpose FSA

Customers use funds to pay for dental and vision care, as well as medical and pharmacy expenses, after the health savings account (HSA) plan deductible is met.

[learn more](#)



## Dependent care FSA

Customers use funds to get reimbursed for dependent care services after they are paid.

[learn more](#)



Our online calculator lets customers see what they can save – **up to 7% per dollar contributed\*** – even before they enroll.

[learn more](#)

\*Estimated tax savings are provided for illustrative purposes only. Actual amount depends on your tax bracket.

# learn more

Choosing the right consumer-driven health plan can help clients and customers achieve all their goals – without cost shifting.

And Cigna Choice Fund is a smart option.

We help individuals – and the companies they work for – achieve what matters most:

**Better experience. Better health. Better bottom line.**

Our approach makes it possible to move individuals from health customers to true health owners – which is critical to driving immediate and sustainable results.

Learn what Cigna Choice Fund can do for you.



3.6  
represent  
client g

# about our study

5M  
customers  
representing 2,200  
groups\*



#### Results standardized to compare “apples to apples”

- Adjusted to reflect health status mix of entire study population.
- Excludes catastrophic claims (over \$50k) and capitated services.
- Excludes savings from cost-sharing.
- Uses Episode Risk Group (ERG) data to measure relative health status and group customers into like populations.

Results of our  
8th Annual Cigna Choice  
Fund Experience Study  
demonstrate how our strategy and  
approach are working.

Read  
full  
report

\*24 months (Jan. 2011–Dec. 2012)

GO YOU<sup>®</sup>



Unless otherwise noted, source for information is 8th Annual Choice Fund Experience Study, April 2014

Product availability may vary by location and plan type and is subject to change. All group health insurance policies and health benefit plans contain exclusions and limitations. For costs and complete details of coverage, contact your Cigna representative. This brochure is not intended for residents of New Mexico.

**Offered by: Cigna Health and Life Insurance Company, Connecticut General Life Insurance Company or their affiliates.**

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