

Introducing Cigna Healthcare Small Group Health Plans



New Cigna Healthcare Small Group plan offerings available in Arizona, Georgia and Tennessee for 2025 effective dates

We are pleased to announce that your 2025 Cigna + Oscar (C+O) Small Groups can renew in the same Cigna HealthcareSM Open Access Plus or LocalPLUS[®] network. That's right: Your small business employers can now select a new traditional Cigna Healthcare Small Group health plan.

FAQs

What has changed now that Cigna Healthcare has this new offering?

- Cigna Healthcare will now administer the benefits for newly enrolled Cigna Healthcare Small Group members while managing member support and claims processing. We're here to take great care of you and your clients with a dedicated small group and installation team responsible for AZ, GA and TN, along with essential marketing materials and educational sales tools.

What benefits will Cigna Healthcare Small Group members enjoy?

- **Affordability**
Our plans and programs make it easy for members to get affordable, quality care with **\$0 dedicated virtual urgent care¹** and **\$0 preventive care visits.²** Additionally, many generic prescription drugs are priced at **\$0 for most plans and provide access to our Patient Assurance Program.³**
- **24/7 virtual care**
Members have 24/7 virtual access to MDLive primary care providers (PCP), dermatology and behavioral health networks for routine visits as well as low-cost dedicated virtual urgent care and \$0 virtual wellness screenings.¹
- **Network options**
You have the option of choosing large national or focused local networks with Cigna Healthcare Open Access Plus and LocalPlus plans available in Platinum, Gold, Silver and Bronze HSA tiers.

What will the member experience be for new Cigna Healthcare members?

- **Members will have access to personalized digital tools** as well as the ability to find quality in-network providers, order and refill prescriptions, pay claims, and more on the **myCigna[®]** website and app.⁴ They will also get data-driven alerts for health coaching, specialized care and cost savings.
- **24/7/365 customer service**
Have a question about your plan? Need help finding an in-network doctor? Call anytime for help when using your plan or navigating your benefits. Plus, if you have a health question, you can speak to a licensed clinician 24 hours a day.

Will my current C+O groups auto renew with Cigna Healthcare? What actions do I need to take as the broker?

No. The renewal from Cigna Healthcare will include a recommended plan that will be very similar—and for many clients identical—to the major benefits and network they enjoyed with their C+O plan. The employer will need to formally acknowledge they would like to renew into the recommended plan or designate which plans from the Cigna Healthcare portfolio they would like to offer in the 2025 open enrollment period.

If an Arizona, a Georgia or a Tennessee group started anytime after 1/1/24 (e.g., 7/1/24), does their coverage end 12/31/24 or will it be good for the entire 12 months (even if it goes into 2025)?

The small group policy is valid for 12 consecutive months. Groups with coverage that started on 7/1/24, for example, would renew 6/30/25 and move to 2025 plans at that time. Year-to-date accumulators from 1/1 to renewal date would migrate over on the renewal date.

What about my groups in a state that Cigna Healthcare will not be entering that fall within the current C+O footprint? Will their policy end on 1/1/25, or will it run up until their in-year renewal?

The policy would run until renewal and then the group would need to seek coverage elsewhere.

Can I have a current book-of-business report before the renewal process?

No. However, Cigna Healthcare is working to create an automated book-of-business report that will be available in Q2 2025. In the interim, producers can continue to track their existing clients in the C+O producer portal as they do today.

How can I run quotes for new groups?

Cigna Healthcare is planning to provide 2025 premium rates to the common quoting tools that brokers are familiar with and use today. Cigna Healthcare will also make available 2025 plan-design details and age-specific rate grids at cigna.com/small-group-plans.

When can I run new quotes for groups?

You should be able to access Cigna Healthcare rates and quotes by November 1, 2024, assuming formal approval by state DOIs.

How can I enroll new groups to Cigna Healthcare? What does the quote-to-card process look like?

Cigna Healthcare will have a dedicated Small Group Installation and Enrollment Team that can assist directly in group application and setup, plan design selection, initial enrollment, and ongoing enrollment changes. The preferred method of collecting, validating and sharing enrollment will be a client-specific Excel spreadsheet provided by the Small Group Installation and Enrollment Team.

Are agents who are appointed with C+O already appointed with Cigna Healthcare, or do they need to take action?

If an agent is appointed with Cigna Healthcare to sell C+O, then no further action is required. Your appointment for C+O, will be transferred to work for the Cigna Healthcare Small Group product. You can find more information about new Cigna Healthcare Small Group commission schedules and group and employee policy administration rules at cigna.com/small-group-plans.

When can members expect to receive their new ID cards? Will they have a digital option that they can get sooner?

All members enrolling in the new Cigna Healthcare Small Group product will receive new ID cards. They should arrive a few days after the Small Group Installation and Enrollment Team notifies the plan sponsor and broker that the enrollment submitted has been reviewed and is complete. For quicker access, members can register on myCigna.com[®] for a digital version of their ID card as early as their effective date.

Will members get a welcome kit for Cigna Healthcare? If so, what does that look like?

Members who enroll in the new Cigna Healthcare Small Group product will receive new ID cards. They should arrive a few days after the Small Group Installation and Enrollment Team notifies the plan sponsor and broker that the enrollment submitted has been reviewed and is complete. By visiting myCigna.com, members can find more detailed information about their health plan, search for in-network providers and facilities, and access on demand virtual care options.

If I need to change a member's information (e.g., name, DOB), whom do I reach out to?

Cigna Healthcare will have a dedicated Small Group Installation and Enrollment Team that will assist directly in ongoing enrollment changes. The preferred method of collecting, validating and sharing enrollment will be a client-specific Excel spreadsheet.

When can I expect to be able to self-serve in the Cigna Healthcare broker portal?

Cigna Healthcare will have a dedicated Small Group Installation and Enrollment Team that will assist directly in enrollment as well as with billing and payment questions. Additional information on new Cigna Healthcare Small Group products, including marketing materials, sales kits and enrollment forms, can be found at cigna.com/small-group-plans.

Where will I be able to see my commission reports?

Cigna Healthcare will display commission payments for Cigna Healthcare Small Group clients in the Cigna Healthcare producer portal, cignaforbrowsers.com.

How often will commissions be paid?

Cigna Healthcare Small Group commission payments are made monthly upon successful premium payment.

Where will I be able to see my book of business with Cigna Healthcare?

Cigna Healthcare is working to create an automated book-of-business report that will be available in Q2 2025. In the interim, producers can continue to track their existing clients in the C+O producer portal as they do today.

Have questions or need support?

Please contact us at SmallGroupSales@Cignahealthcare.com.



1. \$0 virtual care (no cost-share) for eligible preventive care and dedicated virtual urgent care for minor acute medical conditions. Not available for all plans. HSA plans and non-minor acute medical care may apply a copay, coinsurance or deductible. Cigna Healthcare provides access to dedicated virtual care through a national telehealth provider, MD Live located on myCigna, as part of your health plan. Providers are solely responsible for any treatment provided to their patients.
2. Availability of \$0 preventive care (no cost-share) by plan may vary. Includes eligible in-network preventive care services. Some preventive care services may not be covered, including most immunizations for travel. Reference plan documents for a list of covered and non-covered preventive care services.
3. Health benefit plans may be different, 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 be medically necessary. If your plan provides coverage for certain prescription drugs with no cost-share, you may have to use an in-network pharmacy to fill the prescription. If you use a pharmacy that does not participate in your plan's network, your prescription may not be covered or reimbursement may be limited by your plan's copay, coinsurance or deductible requirements. Look at your plan documents for more information about your plan's prescription drug coverage. Discounts available with the Cigna Healthcare Patient Assurance Program. \$25 is the maximum out-of-pocket cost for a 30-day supply.
4. The downloading and use of the myCigna mobile app is subject to the terms and conditions of the app and the online store from which it is downloaded. Standard mobile phone carrier and data usage charges apply.

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