



# Cigna Healthcare Small Group Broker Sales Kit

2025 Cigna Healthcare Small Group Plans

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# Introducing Cigna Healthcare Small Group Plans for small business

Cigna Healthcare<sup>SM</sup> Small Group is excited to offer much needed health insurance options for your clients. Our plans are right for businesses with 1-50 employees and are traditional fully insured plans built for small businesses with at least one qualified full-time (or full-time equivalent) employee, other than the business owner or a spouse.

Your clients will have the option of choosing our large national network **Cigna Healthcare Open Access Plus** or our locally curated **LocalPLUS<sup>®</sup> networks** for additional savings.

## What makes Cigna Small Business insurance plans unique?

With Cigna Healthcare, you get more than a plan; you get a partner with quality plan options, personalized health care support and low costs.

Your clients and their employees will have access to medical, pharmacy and behavioral benefits that can help reduce costs and deliver the care they need when they need it.

## Where does Cigna Healthcare Small Group do business?

We currently do business in Arizona, Georgia and Tennessee.

## What networks are available with this product?

Your clients will benefit from two of Cigna Healthcare's most popular provider networks:

**The Cigna Healthcare Open Access Plus** network is broad and offers a discounted national network with over one million doctors, specialists and other professionals as well as over 17,000 hospital and clinical facilities.<sup>1</sup>

**The Cigna Healthcare LocalPLUS** network provides a locally curated network of doctors, specialists and hospitals that offer cost-effective medical care without sacrificing the quality that employees expect.

All plans include access to the Cigna Healthcare behavioral network and a broad pharmacy network provided by Cigna Pharmacy.

# What's included in our plans



## Affordability

Our plans and programs make it easy for you to get affordable, quality care with **\$0 dedicated virtual urgent care,<sup>2</sup> \$0 preventive care visits,<sup>3</sup> many generic prescription drugs priced at \$0 (for most plans) and access to our Patient Assurance Program.<sup>4</sup>**



## 24/7 virtual care

Members have 24/7 virtual access to the MDLive<sup>®</sup> primary care physician, dermatology and behavioral health networks for routine visits as well as low-cost dedicated virtual urgent care and \$0 virtual wellness screenings.<sup>2</sup>



## Guided customer care

You can get help from personalized health coaches to manage specific conditions, including diabetes, or speak to a specialty pharmacist at one of our Therapeutic Resource Centers.



## Personalized digital tools

**myCigna.com<sup>®</sup>** and the **myCigna<sup>®</sup> App<sup>5</sup>** help you find quality in-network providers, order and refill prescriptions, pay claims, and more. You 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.

# Finding the right doctor in our provider directory

Finding the right doctor makes all the difference. We're dedicated to connecting members with the right provider for whatever they need. Whether you're using **myCigna.com** or the **myCigna App**<sup>5</sup> or accessing our 24/7/365 customer service, we're here to make sure the best care is easy to find.

Our provider directory contains more than 8.5 million reviews<sup>6</sup> and recommendations from verified Cigna Healthcare patients. This gives members additional insight when choosing a doctor. Unlike traditional reviews found on Yelp, Google and Healthgrades, providers are not able to pay for or promote reviews, so you can feel confident in your decisions.

## Access to on-demand doctors from the comfort of home

Members can talk to a board-certified doctor—day or night—using their smartphone, tablet or computer. Doctors can treat non-emergency medical problems and prescribe medications when needed. This **virtual care/telehealth service**<sup>7</sup> offered through MDLive<sup>®</sup> can save members time and money so they can get back to feeling like themselves again.

Depending on plan and coverage, members can access virtual care appointments for a variety of concerns:

- Allergies
- Asthma
- Colds
- Flu and COVID-19
- Headache
- Minor injuries, rashes and other skin concerns
- Sore throat
- Urinary tract infections
- Wellness exams

## Anytime access to support and plan information

The **myCigna App**<sup>5</sup> gives members always-on, quick access to plan details when they need them the most. Members can view how much of their deductible remains, HSA account balances, recent claims, digital ID cards and important messages.

# 2025 market availability

Cigna Healthcare Small Group Plans are available in Arizona, Georgia and Tennessee. Explore our plan documents and resources to learn more.

STATE	MARKET	SERVICE COUNTIES	RESOURCES
Arizona	Entire state	Open Access Plus - All counties  LocalPLUS - Maricopa and Pima	Underwriting guidelines Rate sheets Plan grid Find In-network providers View prescription drug list
Georgia	Entire state	Open Access Plus - All counties  LocalPLUS - Appling, Banks, Barrow, Bartow, Bryan, Bulloch, Burke, Butts, Candler, Catoosa, Chatham, Chattooga, Cherokee, Clarke, Clayton, Cobb, Columbia, Coweta, Dade, Dawson, De Kalb, Douglas, Effingham, Elbert, Emanuel, Evans, Fannin, Fayette, Floyd, Forsyth, Franklin, Fulton, Gilmer, Glascock, Gordon, Greene, Gwinnett, Habersham, Hall, Hart, Henry, Jackson, Jasper, Jefferson, Jenkins, Lamar, Liberty, Lincoln, Long, Lumpkin, Madison, McDuffie, Morgan, Murray, Newton, Oconee, Oglethorpe, Paulding, Pickens, Pike, Polk, Rabun, Richmond, Rockdale, Screven, Spalding, Stephens, Taliaferro, Tattnall, Towns, Union, Walker, Walton, Warren, White, Whitfield and Wilkes	Underwriting guidelines Rate sheets Plan grid Find In-network providers View prescription drug list
Tennessee	Entire state	Open Access Plus - All counties  LocalPLUS - All counties	Underwriting guidelines Rate sheets Plan grid Find In-network providers View prescription drug list

# Underwriting summary

Here's a summary of the underwriting guidelines to help you understand which of your small group clients are eligible to be enrolled in a Cigna Healthcare Small Group Plan for 2025.

<b>Total full-time equivalent employees</b>	Covers businesses with 1-50 full-time employees
<b>Business location</b>	Must be licensed or authorized to conduct business in the state in which the business is seeking coverage
<b>Employee location</b>	At least 50% of eligible employees enrolling must live within the service area. Refer to individual state underwriting guidelines for a full list. Find them at the link below.
<b>Plan offerings</b>	Employers may select up to three plans to offer their employees. There are no restrictions on the combination of plan options.
<b>Contribution guideline</b>	Employers must contribute at least 50% of their employee-only premium.
<b>Participation rules</b>	In <b>Arizona, Georgia</b> and <b>Tennessee</b> , 50% of eligible employees after valid waivers.
<b>One life/Owner only/Spouse</b>	Groups must have at least one common law employee, other than the owner or spouse, enrolling in the plan to be considered a "group."
<b>Documents required</b>	Find the full list of required and accepted documents for each state in our underwriting guidelines.

Once a business has applied for coverage, the Cigna Healthcare Small Group Eligibility Team will make the final decision to accept or decline the group for coverage, specify terms of coverage, or grant requests for changes, subject to Cigna Healthcare Small Group policies and applicable law. Agents and brokers aren't authorized to bind or guarantee coverage, premium rates, or effective dates. Businesses should maintain their existing coverage during the application process. This document does not include all the policies and guidelines that may apply, and we may change these policies in the future without notice, as permitted by law. You can find the most up-to-date underwriting guidelines at [Cigna.com/small-group-plans](https://www.cigna.com/small-group-plans).

# 2025 commissions

The following commission schedule shall apply to Cigna Healthcare Small Group Health Plans market policies in effect beginning January 1, 2025, and shall remain in effect until termination or replaced by Cigna Healthcare in writing and within the company's sole discretion. The commission schedule for each respective market in effect at the time the commission is paid shall govern for the respective market.

Cigna Healthcare reserves the right to seek charge-backs, clawbacks or recoupment of unearned commissions in accordance with applicable state laws and regulations.

To the extent that a producer earns a commission as set forth in the applicable appointed producer agreement, the commission amount shall be as follows:

## Proposed 2025 commission schedule

### Arizona

Number of enrolled employees	New/Renew PEPM
1–5	\$6
6–10	\$22
11+	\$32

### Georgia

Number of enrolled employees	New/Renew PEPM
1–5	\$5
6–15	\$25
16+	\$33

### Tennessee

Number of enrolled employees	New/Renew PEPM
1–3	\$8
4+	\$35



## Where to get forms, rates and plan info

Additional information on new Cigna Healthcare Small Group product, including marketing materials, plan documents and enrollment forms, can be found at [Cigna.com/small-group-plans](https://Cigna.com/small-group-plans).

### Have questions or need broker support?

Please contact us at [SmallGroupSales@Cignahealthcare.com](mailto:SmallGroupSales@Cignahealthcare.com).



1. Cigna Healthcare internal data as of August 2024. Subject to change.
2. \$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, MDLive® located on myCigna, as part of your health plan. Providers are solely responsible for any treatment provided to their patients.
3. 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.
4. 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 copayment, 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.
5. 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.
6. Cigna Healthcare Internal Utilization data August 2024. Subject to change.
7. Cigna Healthcare provides access to virtual care through participating in-network providers. Not all providers have virtual capabilities. Cigna Healthcare also provides access to virtual care through national telehealth providers as part of your plan. This service is separate from your health plan's network and may not be available in all areas or under all plans. Referrals are not required. Video may not be available in all areas or with all providers. All health care providers are solely responsible for the treatment provided to their patients; providers are not agents of Cigna Healthcare. Refer to plan documents for complete description of virtual care services and costs.

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