

Smart. Unique.
Rewarding.



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CIGNA's unique funding options will help you meet your client's unique needs.

For clients who want to:

"Keep it simple, please"

Fully insured funding keeps it simple by allowing your clients to establish set monthly costs with predictable protection. This solution features a predictable monthly premium that takes the guesswork out of monthly health benefit costs.

"The more information, the better."

Self-funding offers detailed reporting and flexibility for clients who want greater control of their plan design, with insight into how their health care dollars are spent, and the freedom to change benefits to adjust for utilization trends, human resource needs and health care inflation. Plus, it allows employers to participate in savings, yet limits their exposure through the purchase of excess loss insurance coverage.

"Why can't I have both?"

Level funding is a unique type of self-funding solution that balances control and information with a degree of predictability. Payments are preset, and employers can benefit from a positive claims experience when claims are less than the annual claims funding. Clients also have access to detailed reports on how their health care dollars are being spent.

CIGNA's funding solutions provide **choice** in plan design, cost management programs, **access** to a broad network of health care professionals, and **service** that exceeds expectation.

CIGNA also offers pre-packaged plans to help make your role even easier. To learn more about how CIGNA can help you grow your

business, visit www.CIGNA.com/CIGNAselect.

Download our [data sheet](#) for more information.

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