



CIGNA HealthCare
900 Cottage Grove Rd.
Hartford, CT 06152

Group health plans are offered by the following CIGNA companies:
Connecticut General Life Insurance Company, CIGNA Health and Life
Insurance Company.

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For more info.....http://www.steveshorr.com/AB_1672_Small_Group_Guaranteed_Issue/ben_e_lect.htm

Want to know
exactly where your company's
health care dollars
are going?

Then you should know about CIGNA's innovative self-funding solutions.

For smaller companies, every dollar counts. So you're always looking for better ways to manage your health plan dollars – and CIGNA is always looking for better ways to help. That's why two innovative self-funding solutions have been created for companies with 250 or fewer employees.* Both make it easy to clearly understand and track your health care expenses. You'll even save money if claim costs go down.

With its innovative self-funding solutions and personalized wellness programs, CIGNA will deliver the rewards of better health.

With both options, you also get:

With Level FundingSM, you'll know what you owe. You get the financial predictability of fixed monthly payments. And if claims are lower than predicted, a year-end credit can be used to pay for future health plan costs.

With Graded FundingSM, you'll pay as you go. Costs are based on actual claims, so if claims are lower than expected, you keep all unused claim dollars. If claims exceed stop-loss deductibles, CIGNA pays the excess.

- Company-specific claims reports that show exactly how your health plan is being used and your money is being spent.
- A choice from CIGNA's broad portfolio of traditional and consumer-driven health plans so you can tailor a plan to meet the coverage needs of your employees.
- The same plan and the same coverage, even when employees work in different states.
- Multiple protective stop-loss limits and immediate reimbursement with no "gaps" in protection.

What's more, CIGNA health plans include a variety of health and wellness programs, all designed to help your employees improve their employee health – and protect your company's financial health.

For more information, call:

*CIGNA health care plans are available in some markets to employers with as few as 25 employees.

Clients in New York, North Carolina, Oregon, New Hampshire and Utah must have 51 employees to participate in self-funding. Please contact your CIGNA account manager for details.