ONE BIG DECISION. ONE SIMPLE TOOL.

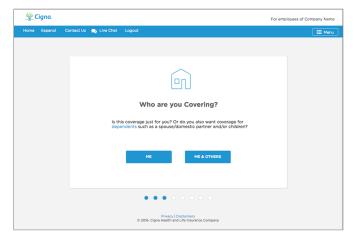
Helping employees choose a medical plan.

Introducing the Cigna Easy Choice Tool

The new Cigna Easy Choice Tool is an easy-to-install, easy-to-use decision tool designed to do one thing: Help your employees choose the Cigna medical plan that's right for them.

Choosing is as easy as 1, 2, 3.

1. Employees start by answering a few simple questions, such as where they live, who are they covering, their doctor's name and location and more.



2. Based on the employee's responses, the Cigna Easy Choice Tool ranks Cigna plans as "Best," "Next Best" and "Good" fit. The tool will also show whether their current doctors are in the plan's network.

Home Español Contact Us Logout		E Men
BACK	2017 Plan Options	
	Covering: Me Change>	
Displaying 6 of 6 plans		Select up to 3 to compare: COMPAR
Compare	Compare	Compare [
Best Fit	Next Best Fit	Good Fit
You wanted to pay more up-front for better coverage. This plan has the lowest deductible* and will start to cover services earlierMore>	This plan also provides basic coverage at a lower cost.You wanted to pay more up-front for better coverage. This plan has a lowerMore>	You said it was important that your current doctors are in the plan you choose. To confirm if your doctor is in-network*, check theMore>
CIGNA HMO HIGH 1000 Cigna HealthCare of California, Inc.	Medical Plan OAP Cigna Health and Life Insurance Company	Medical Plan OAP 2 Cigna Health and Life Insurance Company
Network HMO This is a HMO Network, which consists of local health care More>	Open Access Plus, OA Plus, Cigna Choice Fund* OA Plus This is a Rational Network, which is a large group of doctors, hospitals, facilities and labs that have More>	Open Access Plus, OA Plus, Cigna Choice Fund" OA Plus This is a Mational Network, which is a large group of doctors, hospitals, facilities and labs that have More>
You pay 🕨 Biweekly	You pay Biweekty	You pay Biweekly
\$63.46	\$46.15	\$46.15
after employer contribution	after employer contribution	after employer contribution

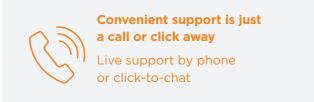
For illustrative purposes only.

Together, all the way."

3. Employees can use the comparison to help them choose the Cigna plan that's best for them. They will also get a "My Enrollment Checklist" that includes information they need to complete their enrollment. Employees can save, print or email their checklist for easy reference anytime.

Home Español Conta	ct Us Logout	س≣) ریمہ
My Enrollmer	nt Checklist	
Take it with you when you	enroll in your benefits!	
	A Print/Save	🖾 Email
*	Plan Name	Cigna HMO High 1000 Cigna HubitCare of California, Inc. Plan Documents Summary Of Benefits And Coverage
×	Network Name	NETWORK HMO
~	PCP ID#	PCP REQUIRED: When you enroll, you'll need to enter a PCP (i) and PCP ID# for everyone you're covering. Select a PCP for each family member from your list of in- network doctors and we'll find the PCP ID#: B cor. James A, ND PCP ID# CAPI2345 Need to look up another PCP?
Ħ	Health Savings Account	Calculate your annual HSA contribution now.
	Plan Cost	\$63.46 Biweekly
	Login with Reference Number: 12UOVJ	12 to come back and view this checklist.

For illustrative purposes only.





Implementation is quick and easy for you, too

- In as little as five days.* Complete a simple intake form with your Cigna Representative
- Once it's ready, we'll provide you with a link and access codes that you share with your employees, based on their respective eligibility group

Cigna Easy Choice Tool at a glance

- The Cigna Easy Choice Tool can complement a paper enrollment process or existing benefit administration tool
- > Accessible year-round for new hires

Benefit administration	
Enrollment processing	No
Complements an existing benefit administration system	Yes
Can stand alone to support paper enrollment process	Yes
Complements TPA and outsourcing provider solutions	Yes
Installation timing	Light install — as few as five days*
Decision-making support	
Support for Cigna medical plans?	Yes
Support for Cigna dental and vision plans?	No
Supports other carriers products (medical/dental/vision)?	No
Offers personalized plan guidance?	Yes
Physician research	
Integrates with Cigna's Physician Directory	Yes
Indicates by plan, if physician is in-/out-of-network	Yes
Provides PCP ID information	Yes

* Actual time may vary depending on case complexity.



Contact your Cigna sales representative to learn more



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.

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company (CHLIC), Cigna Behavioral Health, Inc., and HMO or service company subsidiaries of Cigna Health Corporation, including Cigna HealthCare of Arizona, Inc., Cigna HealthCare of California, Inc., Cigna HealthCare of Colorado, Inc., Cigna HealthCare of Connecticut, Inc., Cigna HealthCare of Florida, Inc., Cigna HealthCare of Georgia, Inc., Cigna HealthCare of Illinois, Inc., Cigna HealthCare of Indiana, Inc., Cigna HealthCare of St. Louis, Inc., Cigna HealthCare of North Carolina, Inc., Cigna HealthCare of New Jersey, Inc., Cigna HealthCare of South Carolina, Inc., Cigna HealthCare of Tennessee, Inc. (CHC-TN), and Cigna HealthCare of Texas, Inc. Policy forms: OK – HP–APP–1 et al (CHLIC); TN – HP–POL43/HC-CER1V1 et al (CHLIC), GSA-COVER, et al (CHC-TN). The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc. All pictures are used for illustrative purposes only.

904781 05/17 © 2017 Cigna. Some content provided under license.