



10 reasons to sell Cigna Healthcare MA plans

1 Power of the Brand

Cigna Healthcare, formed in 1792, is the nation's first stockholder-owned insurer. Fast forward to the 21st century and Cigna is ranked 15th on the Fortune 500 and holds vital assets like Cigna Supplemental Benefits (CSB), Express Scripts, and MD Live.

2 Additional Revenue Opportunities

Cigna's unique value-based enrollment program offers broker additional revenue opportunities for helping customer get the most out of their health plan by assisting with certain activities:

HRA Assistance: Cigna pays \$75 for HMO/PPO members and \$125 for DSNP & CSNP members when a completed HRA is received within 10 days of the application.

Digital, PCP, Email: Cigna pays agents up to \$50 per digital application. If the digital application includes a valid in-network PCP assignment the agent will receive \$30. If the digital application includes a valid member email, the agent will receive \$20.

3 Outstanding Broker Support

Cigna's Broker Managers get rave reviews. In fact, in a recent survey 82% of brokers responding said that they were satisfied or very satisfied with their Broker Manager. Cigna has local and virtual Broker Managers to make sure you have everything you need to be successful with Cigna. The team is available to answer questions, help with sales strategies, provide Cigna-specific training, deliver materials, share best practices and whatever else you can think of.

4 Dental Benefits

Cigna is leading the industry with strong dental benefits. Based on the market, Cigna either offers a Dental HMO with a \$20K annual maximum benefit or a Dental Allowance that allows customers to see ANY dentist within the market. Are dental benefits important to your clients? With Cigna Healthcare, 100% of our Medicare Advantage plans include a dental benefit.

5 Cigna Healthy Today CardSM

Cigna's version of a flex card, the Cigna Healthy TodaySM Card offers customers a one-card solution to access multiple supplemental benefits and wellness incentives

from an extensive retail network. The Cigna Healthy Today CardSM comes pre-loaded based on their plan's benefits and is delivered to all Medicare Advantage customers upon enrollment.

6 Portfolio of Products

Cigna Healthcare offers not only Medicare Advantage but Medicare Supplement and newly commissionable PDP products. In addition, Cigna Supplemental Benefits (CSB) offers products and coverage options that provide your clients with additional financial protection such as Dental, Vision and Hearing plans, Accidental Injury, Hospital Indemnity and Life insurance. Note – a separate contract is required to sell CSB products.

7 Wellness Incentives

To encourage our customers to receive annual wellness visits and screening, we offer incentives that are loaded on the customer's Cigna Healthy Today CardSM. HMO members can receive up to \$100 and PPO members can receive up to \$200 annually.

8 Customer Satisfaction

With Industry leading retention and enviable Net Promoter Score (NPS), agents spend less time maintaining their book of business and more time working referrals. In fact, 3 out of 4 Cigna Medicare Advantage customers say they would recommend their Cigna MA plan to a friend.

9 Network Improvement

Cigna has doubled the size of their Medicare Advantage network in the last 2 years, with more than 200K providers added in just the last year. Cigna is committed to contracting at least 80% of their commercial network, making their Medicare Advantage network more competitive than ever.

10 Geographic Expansion

Over the last five years Cigna has expanded from 20% to 46% of the addressable market and now has an MAPD product available in more than half of the country. Cigna is committed to expansion year over year. Every year agents can count on new counties within existing markets, new markets within existing states and even new states to our footprint.