

We've got you covered.

With solutions that are better by design for employers
with fewer than 3,000 employees

Cigna Healthcare® integrated health plans—with medical, pharmacy and behavioral health benefits included—are designed to offer a reliably simple experience in everyday moments and clinical excellence in moments that matter most. Plans include the solutions and support your employees need to get better care, faster, all at no additional cost to you.

Cigna Healthcare
value of integration

\$193 PMPY
(per member per year)
total medical cost savings¹

\$9,207 PMPY
total medical cost savings
when engaged in a health
improvement opportunity¹

Plan options and support

- **Tailored plan designs** to fit your benefit strategy and budget
- **Network options**, including large national network or focused, local network
- **Multiple funding solutions** for insured and self-funded plans to help manage your risk and cash flow
- Discounts for **bundling multiple lines of coverage**
- No minimum client size or additional cost for **electronic eligibility feeds**
- **Dedicated implementation manager** who provides single point of contact for simple and easy plan transition and setup
- **Single account team, with experts in pharmacy, medical and behavioral health**, that provides support to get service issues and questions resolved quickly
- **CignaForEmployers.com**, which offers 24/7 access to the online portal, allowing for convenient plan administration, including a live chat feature
- Healthy work culture enabled by the **Health and Well-Being Team**, with client and customer onboarding support, benefit education support, and population well-being insights

Support for employees

- **Pre-enrollment hotline** for questions and support during enrollment period
- **Open enrollment meeting support** to help employees understand the benefits being offered
- **24/7 service model, Cigna One Guide®**, with real human connection and intuitive digital support, including digital ID cards, advanced tools to find care and more
- **My Personal Champion®**, which offers personalized guidance from a dedicated advocate for complex medical cases
- **Convenient head-to-toe virtual care with MDLIVE®**, which includes urgent care, primary care, dermatology and behavioral care, plus capabilities such as chronic care management²
- **Cigna Healthcare Well-Being Solution**, which provides a personalized digital health and well-being experience

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Integrated pharmacy programs

- High-cost drug spend managed with **lowest net cost formulary built across pharmacy and medical benefits, with a robust biosimilar strategy**
- **Streamlined prior authorization (PA), including Rx Claims Connect** to help avoid the need for PA by applying medical and pharmacy data early
- Accredo® Specialty Pharmacy, which offers **24/7 condition-specific expertise and care** for those with complex conditions
- **Cigna Pathwell Specialty®**, which provides personalized support and coordinated care to help to manage the costs of infused or injected specialty medications
- **Programs to reduce out-of-pocket costs**, including the Patient Assurance Program and Price Assure Program with GoodRx®
- **GLP-I** utilization management, support and counseling
- **Connected experience on myCigna®** to access medical, behavioral and pharmacy information, to compare prices across local pharmacies as well as Express Scripts®, to view full prescription history, and more

Emotional well-being support

- Access to a **national network of clinicians, counselors, psychiatrists and psychologists**, as well as virtual counseling and 24/7 crisis support
- **Behavioral Centers of Excellence⁴** for substance use, mental health, eating disorders and child/adolescent mental health
- Access to **virtual care and self-service tools⁵**, including Talkspace®, Happify®, iPrevail, Headspace Care®, Alma, Meru Health® and more
- **Emotional well-being capabilities**, including three face-to-face visits⁶ with a licensed mental health provider in the Cigna Healthcare employee assistance program (EAP) and unlimited telephone counseling
- Access to **legal and financial consultations**
- Comprehensive identity **theft protection with IdentityForce^{®7}**

Clinical excellence

- **Weight management support and diabetes prevention program** with Omada^{®3}
- **Cigna Pathwell Bone & Joint®**, which helps customers with spine, knee, hip or shoulder pain find optimal care and lower total medical costs
- Oncology support that focuses on prevention and early detection, including a partnership with **Know Your Lemons®**, which helps save lives through breast cancer early detection with a creative and engaging customer experience
- **Support for women across all stages of life**, with complex gynecological care options, fertility and maternity offerings, perimenopause and menopause care, cancer early detection and support, and whole-person preventive care
- **In-network virtual care options**, including a virtual women's health clinic through Visana® Health, that help improve access and offer additional choices to customers
- **Healthy pregnancy program** that focuses on providing educational materials and support for families
- **Predictive data** that proactively identifies and connects customers to the right resources for their diagnosis and personal situation



Our plans offer the simplicity that you and your employees need, including one point of contact for benefits, one ID card and one customer service experience.

Contact your broker or Cigna Healthcare representative to learn more.



1. Cigna Healthcare 2024 National Book of Business study of 2023 claims data of medical customers with Cigna Healthcare integrated medical, pharmacy and Cigna Total Behavioral Health benefits. Average annual per member per year (PMPY) – Individual client/customer results will vary and are not guaranteed. Cigna Healthcare used a match case-control methodology developed at Harvard University to produce supplementary statistics on different subsets of customers (those with certain comorbidities, who engaged in health improvement activities, etc.).
2. 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. Virtual dermatological visits through MDLIVE are completed via asynchronous messaging. AR, DE, DC, KS, MS, NM, RI and WV require a short video introduction with a dermatologist before receiving a diagnosis and treatment plan.
3. Program is offered through Omada Health, Inc., an independent company/entity. 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. Costs are subject to change. Digital programming sales tax may apply in some states (including WA and TX). For most health plans, claims are insured/administered as a 100% covered preventive care benefit. Participants must meet certain risk criteria to be eligible for this benefit. Age and clinical limitations may apply. Not all preventive care services are covered. See plan documents for cost and coverage details.
4. The Cigna Healthcare Center of Excellence designation is a partial assessment of quality and cost-efficiency and should not be the only basis for decision-making (as such measures have a risk of error). Individuals are encouraged to consider all relevant factors and talk with their physician about selecting a health care facility. Quality designations and ratings found in the Cigna Healthcare online provider directories are not a guarantee of the quality of care that will be provided to individual patients. Providers are solely responsible for any treatment provided and are not agents of Cigna Healthcare.
5. Cigna Healthcare 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. Behavioral program services are provided by independent companies/entities and not by Cigna Healthcare. Programs and services are subject to all applicable program terms and conditions. Program availability is subject to change.
6. Employee assistance program services are in addition to, not instead of, your health plan benefits. These services are separate from your health plan benefits and do not provide reimbursement for financial losses. Customers are required to pay the entire discounted charge for any discounted legal and/or financial services. Legal consultations related to employment matters are excluded. Additional restrictions may apply. Program availability may vary by plan type and location, and programs are not available where prohibited by law.
7. The program and services are provided by TransUnion and not by Cigna Healthcare or its operating subsidiaries. Program and services are subject to all applicable program terms and conditions. Program availability may vary by location and plan type and is subject to change. References to third-party organizations or companies, and/or their products, processes or services, do not constitute an endorsement or warranty thereof. Your use of such products, processes or services is at your sole risk. Not available for insured clients situated in NY and NJ.

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 details of coverage, review your plan documents or contact a Cigna Healthcare representative.

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