

®
GET
BETTER



Our consumer driven solution

Leadership  Innovation  Integration

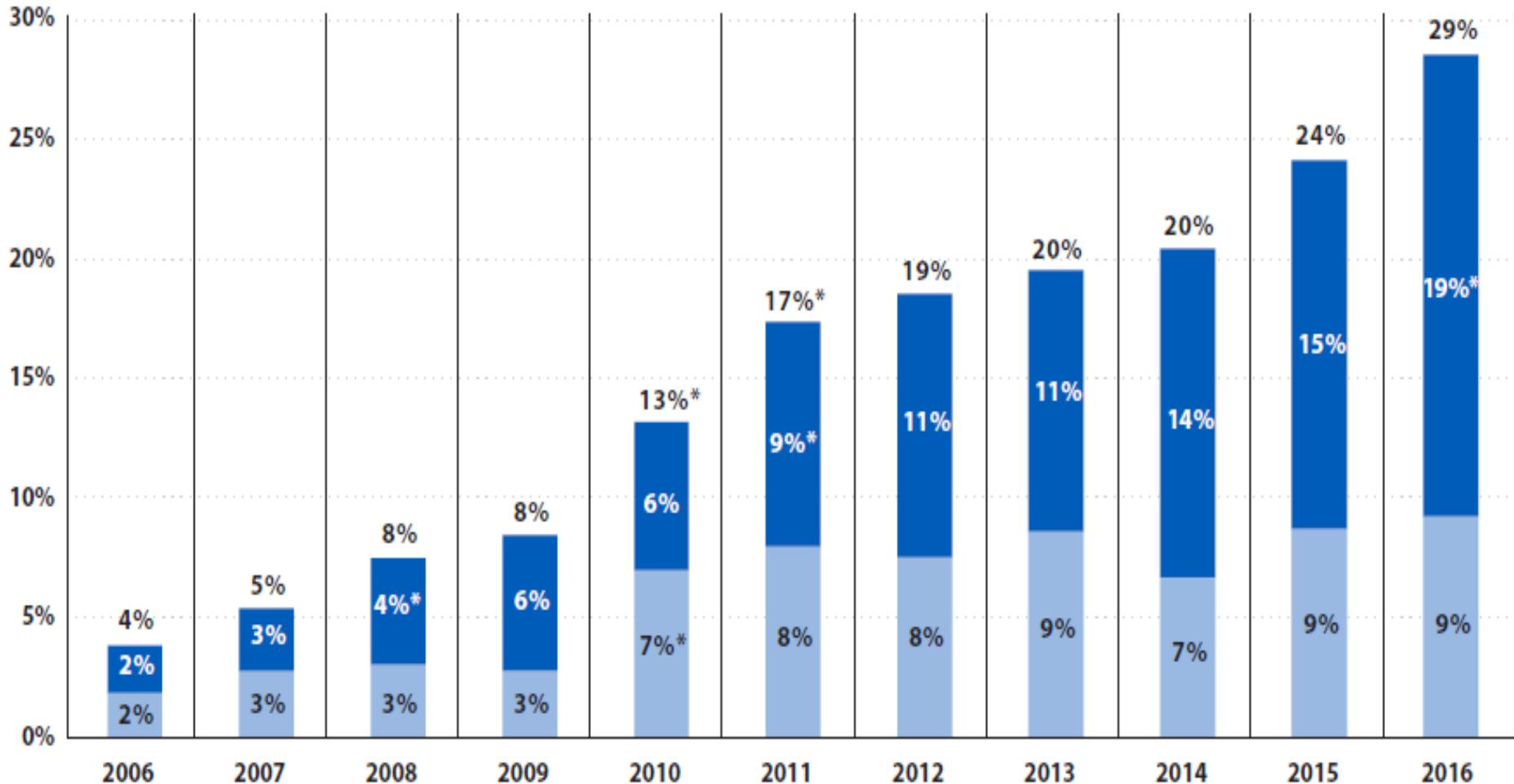
Offered by: Cigna Health and Life Insurance Company or Connecticut General Life Insurance Company

Together, all the way.®



CDHP – Market Growth Rate – Enrollment Growth

Percentage of Covered Workers Enrolled in an HDHP/HRA or HSA-Qualified HDHP, 2006-2016



*Estimate is statistically different from estimate for the previous year shown ($p < .05$).

■ HSA-Qualified HDHP ■ HDHP/HRA



SOURCE: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2006-2016.

CIGNA'S CDHP MARKETPLACE IS GROWING AND EVOLVING

Cigna CDHP growth of customers

Clients have been looking to put a comprehensive solution into place to drive engagement, improve health and lower cost

2008:
900K

2016
3.2M

20%
CAGR

32%

of membership
is in an account-
based plan

1 in 3

employers =
full replacement
CDHP

321K

customers
with an FSA as
well



BETTER ENGAGEMENT

Giving customers the means and motivation to “own it”

Better savings

12% lower medical cost trend in first year¹

\$7,900 savings per employee over 5 years¹

Better engagement in health spending habits

27% more myCigna registered users than non-CDHP customers

82% more logins per registered user¹

33% more cost views

26% more provider searches per registered user¹

47% higher completion rate on their health assessments¹

12% higher monthly utilization of myCigna by integrated HSA customers compared to HSA customers in a non-integrated plan²

11% higher task completion

7% higher satisfaction rate for Account Balances & Transaction page



1. Eighth Annual Cigna Choice Fund Experience Study, April 2014. The Cigna Choice Fund Experience Study is a national multiyear comparative analysis of utilization, claim and cost trend data for two groups of Cigna customers: Those in Traditional Cigna PPO/HMO plans (the control group) and those in a non-integrated HSA plan. Individual client results will vary and savings are not guaranteed.
2. Cigna Consumerism Product and Analytics. Maximizing the value of Consumer-driven Health Plans: A closer look at HRA and HSA. A white paper detailing a multiyear comparative analysis of utilization, claim and cost trend data for over 50 employers with Choice Fund integrated HRAs, Choice Fund integrated HSAs or non-integrated HSAs as they transitioned from traditional plans to full-replacement CDHPs in 2011, 2015.

Cigna - Insights

Incredible potential remains in account based plans

Positives

- Consumer Engagement
- Medical Cost Reduction
- Long Term Savings
- Health/Wealth Convergence
- Premium Savings Opportunity
- Consumer Driven Cost Control

Barriers

Opportunities

Affordability

- Seeking care early in deductible
- Low balance accounts
- Provider debt increase
- Secondary Prevention/Onsite care

- Advance access to future contributions (like FSAs)
- “Preventive care” expansion

Complexity

- Decision making/consequences
- Administration/investments
- Lack of integration with medical plan

- Improved customer communications
- 401(k)-like education/communication
- Integrated medical plan solutions
- Better user experience

Short term

vs.

Long term needs

- Savings benefits/value
- Inadequate guidance/decision tools
- Unawareness of retirement costs

- Pre/Post enrollment decision support
- Financial wellness literacy/scoring
- Retirement Health Care cost calculator

Helping each customer maximize their savings

