

Offered by Cigna Health
and Life Insurance Company



our approach is
better by design

Health care is not living up to its potential.

Unaddressed, systemic issues

Using benefits feels overwhelming

Complexity managing high-stakes conditions

Mental health crisis compounds costs

Economic uncertainty

This creates an epidemic of waste.




**You
deserve
better.**

Our commitments to better.

We committed to improving the health care experience for those we serve.

- 1. Easier access to care**
Address the challenges customers face by making processes simple, easier, and faster.
- 2. Better support**
Provide customers with more support and resources to navigate the health care system.
- 3. Better value**
Provide better value for our customers and patients.
- 4. Accountability**
Stand behind our commitments to our customers and patients.
- 5. Transparency**
Openly share continuous improvements.



Better starts here.

We've enhanced our One Guide® customer service model to blend digital technology with real human support. Because no one should have to navigate their health journey alone.

We're creating:

- Faster, easier prior authorizations
- One-on-one dedicated advocate for complex conditions
- AI-powered virtual assistant with seamless transitions to a customer service advocate
- Personalized health recommendations
- Early access to plan details and digital ID cards before day one

Our design makes it easier to get better care, faster.



Simple and reliable service
in everyday moments

• Industry-leading **behavioral**¹

• **Clinical excellence**
in extraordinary moments



Reliably Simple Experience in Everyday Moments



24/7 service model meets customers where they are, with real human connection and intuitive digital support:

- Faster, easier prior authorizations
- Intelligent virtual assistant
- Smart claims submission and cost-tracking
- Access to digital ID cards prior to effective date



Programs and resources to help customers get and stay healthier



Enhanced provider directory








Convenient, head-to-toe virtual care choices

Clinical Excellence in Extraordinary Moments



Managing high-stakes health conditions with confidence

-  Condition-specific programs—musculoskeletal, women’s health, oncology, digestive, cardiac, diabetes
-  My Personal Champion® - personalized guidance from a dedicated advocate for complex medical cases
-  Collaborative providers with aligned incentives
-  GLP-1 utilization management, support and counseling
-  Personal health team dedicated to your people

Industry-leading Behavioral¹ Supports in ways no one else can.



Immediate sessions and 100% follow-up



Provider matching so every person feels seen and heard



Appointments often within two days



Pharmacy and medical integration for whole person health



Clinical coaching for autism, eating disorders, intensive behavioral, and substance use disorder

Our results add up.

Improved
outcomes



Increased
engagement



Impactful
relationships



Sustainably
lower cost

3.5%

cost trend¹ compared to
5.0% industry average²

Ranked by independent, third-party survey

Cigna Healthcare[®] is the **#1** carrier³ for:



Customer
service³



Care/condition
management³



Plan support
and tools³



Networks³



1. Medical cost trend results 2020 - 2023, represented as a 4-year average due to COVID related volatility. Results may vary. 2. 2025 Segal Health Plan Cost Trend Survey Report. Medical trend results for 2020 - 2023, represented as a 4-year average due to COVID related volatility. 3. UBS 2024 Managed Care: Annual Health Benefits Survey.



**Reliably Simple
Experience**



**Industry-leading
Behavioral**



**Clinical
Excellence**

**Our design
drives
sustainable
medical cost
trend results –
today and
in the future.**



**This is how
health care
lives up to its
full potential.**

that's better by design

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