

Welcome & Introductions

Local market support



Your Carolina Broker Sales Managers



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Agenda

- What's new for 2023
 - Cigna Star Producer Program
- HRA Incentive
- National and Local Coverage Map
- 2023 Network
- Value Add Benefits
- 2023 Benefits
- Agent Tools & Resources
- Compliance & Enrollment Reminders
- Closing



New for 2023

Plans designed to attract new customers and retain existing customers:

- 5 brand new HMO plans
- 10 new counties
- All Plans except for D SNPs will have the insulin savings program
- \$20,000 dental benefit. (this is not a typo)
- New Flex Card
- 2 new major provider networks
- Cigna Star Producer Program





Cigna Star Producer Program





Star Producer

This designation represents our high-performing Medicare agents.

Rewards include:

- · Star Producer designation
- Medicare certification reimbursement*



4-Star Producer

This designation represents the top 5% of our Medicare agents.

Rewards include:

- . \$50 CustomPoint credit
- · Special gift
- · Star Producer designation
- Medicare certification reimbursement*



5-Star Producer

This designation represents the top 1% of our Medicare agents.

Rewards include:

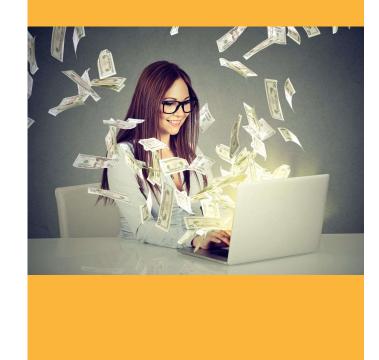
- Elite access to customer service for escalation issues
- . \$100 CustomPoint credit
- · Special gift box
- · Star Producer designation
- Medicare certification reimbursement*

More about our HRA program

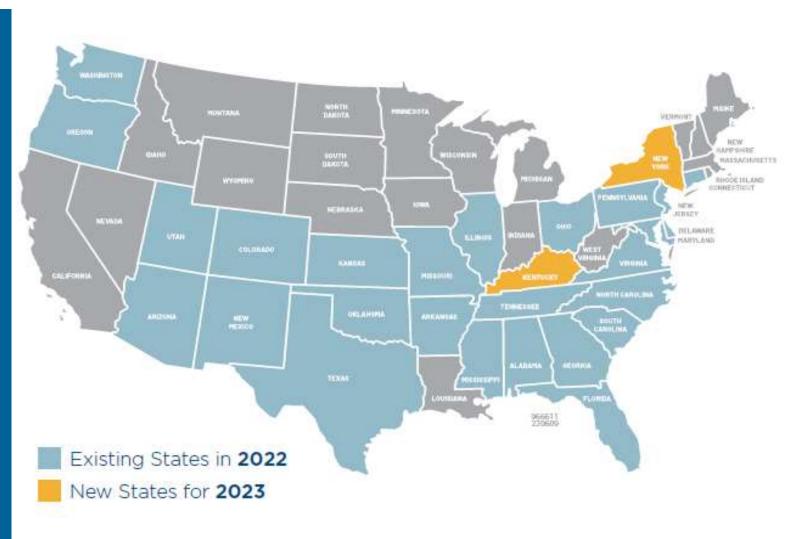
The Health Risk Assessment program is available year round to qualified agents when enrolling new Cigna customers

- Must be the AOR for the customer to participate at this time
- Opportunity to earn an additional \$75 for qualified submissions
- The full program details are available on the broker portal
- **NEW** dashboard to view submissions



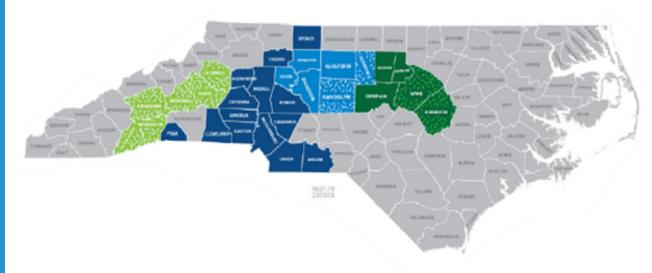








NORTH CAROLINA



2023 HIGHLIGHTS

- NEW TotalCare Plus plan
- NEW Buy Down plan
- Expansion in Raleigh and Asheville
- NEW HMO plan

NC - Asheville Area

2023 Expansion Counties

NC - Charlotte Area

Existing Counties

NC - Greensboro-Winston-Salem Area

Existing Counties

2023 Expansion Counties

NC - Raleigh-Durham Area

Existing Counties

2023 Expansion Counties



North Carolina 2023 Network

Cigna's Network

- WakeMed-New
- Mission Health-New
- Atrium Health
- Novant Health
- Piedmont
- Carolina Imaging
 Services
- Wake Forest Baptist
 Health
- Moses Cone
- Duke Health
- UNC Health

- CaroMont Health
- Catawba Valley Medical
 Center
- Frye Regional Medical
 Center
- Rowan Diagnostics
- Value Based PCP's
 - ✓ Archwell Health
 - ✓ CenterWell Primary Care
 - √ Iora Primary Care
 - ✓ Oak Street Health
 - ✓ Dedicated





Value Add Benefits

Value Add Benefits

Vision
We will
continue to
use
Eyemed

Hearing (HCS)
4 years up to 128 cells per hearing aid/ear

Dental Allowance Insulin Savings Program Capped at \$35 per Month

Fitness
Silver & Fit
Classes
Wearable Fitness
Trackers

Healthy

Today

Card

Use
Use
Healthy Today
Card
at
Participating
retailers



62,000+ participating national retailers

By leveraging our industry-leading proprietary OTC network, you can turn your benefit program into a comprehensive tool that gives your members **easy access to items at retail locations** in their neighborhood.



















































































On average, there is an OTC Network retail location, within a mile of every U.S. household.



2023 Customer Incentives

✓ Yearly Health Checkup: \$30

✓ Mammogram: \$25

✓ Diabetic management; \$30

✓ Engage with My Cigna; \$30 max

✓ Get active with Silver&Fit®: \$50 max

✓ Immunization; \$20

✓ Bone density screening; \$25

✓ Colorectal screening; up to \$30

✓ Community engagement: \$10

** Annual max for incentives earned -- \$100 for HMO plans, and \$200 for PPO plans**





Telehealth Services & Vendors



In 2023, customers will have access to MDLive for behavioral health in addition to low acuity medical services.

MDLive

- Medical non emergent low acuity medical services such as allergies, bronchitis, gout, pains, UTI, etc.
- · Available 24/7
- Behavioral Health services such as anxiety, depression, PTSD, etc. Available by appointment
- Can be accessed through a link on my MyCigna.com

RecoveryOne

- Online physical therapy program
- Available for select plans in the TN market.
- Can be accessed through a link on my MyCigna.com

Great Speech

- •Effective 1/1/2022
- •Telehealth vendor for Speech Therapy
- •\$0 copay for tele ST services provided by Great Speech
- *Available in all MA markets except the following states: MS, UT *
- Great Speech's contracting information will be updated. Great Speech link will be available in aniline provider search tool in the plans of these states when licensed therapists are ready to

provide services



Insulin Savings Program Expansion





The Cigna Insulin Savings Program is a voluntary program that CMS is testing with health plans to offer lower prescription drug costs on insulin medications. In this program, CMS allows participating health plans to offer customers insulin prescription copays capped at \$35 per month.

- All customers in the Cigna Insulin Savings Program participating plans are eligible (provided they are not eligible for LIS)
- The Cigna Insulin Savings Program includes all preferred brand tier insulin products in both syringe and pen form on Tier 3 of the Cigna Insulin Savings Program participating plans* formulary.
- Available on non-SNP plans



Cigna®

Cigna Healthy Today Card

Benefit to Cigna Medicare Advantage customers:

- One card solution for multiple & fragmented benefits & incentives
- Affordable OTC solutions built into the plan
- Ability to obtain OTC items immediately & as needed through our retail network
- Ability to self-serve easily







Fitness

We partner with American Specialty Health (ASH) to provide easy access to fitness programs for our customers under the Silver&Fit® Exercise and Healthy Aging program. Under the program, customers have access to:

- Fitness center memberships & health coaching
- Home fitness kits
- Fitness programs & online classes
- Wearable tracker options at no cost to help customers stay on top of their health

OTC

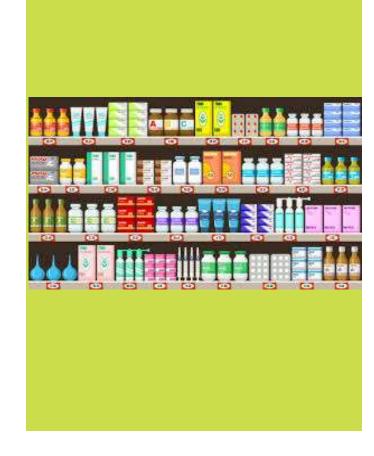
We partner with Convey Health Solutions to provide easy access and availability of over-the-counter medications and products through our quarterly OTC benefit. Convey has been a recognized industry expert for over a decade.

Beginning in 2023, Customers will have the option to purchase OTC items at participating retailers using the Healthy Today Card

OTC Items include:

- Aspirin, vitamins, & allergy medicines
- Health related & oral care products
- Incontinence products
- Fall prevention products such as grip bars







North Carolina 2023 Benefits

Preferred (HMO) H9725-009-001-New

SOUTHEAST: North Carolina

Counties: Alamance, Catawba, Chatham, Davidson, Durham, Forsyth, Guilford, Mecklenburg, Orange,

Randolph, Rowan, Union, Wake

Benefit / Description You Pay					
	·				
Premium	\$0				
Part B Buy-Down	N/A				
Maximum Out-of-Pocket	****\$3900				
PCP/Specialist	\$0/\$20				
Tele-Health	\$0				
In-Patient Hospital Acute	\$310 per day for days 1-6				
Copay	\$510 per day for days 1-6				
Skilled Nursing Facility (SNF)	\$10 per day for days 1-20: \$196				
Copay	per day for days 21-60				
Emergency Room Copay	\$110				
Urgent Care Copay	\$20				
Lab Services Copay	\$0				
Diagnostic Radiological Services	\$0 - \$195				
X-Ray Services Copay	\$0 - \$20				
Out-Patient Services Copay	\$0 - \$310				
Ambulatory Surgical Center	¢0, ¢225				
(ASC) Copay	\$0 - \$225				
Ambulance Ground Copay	\$245				

Benefit / Description	You Pay		
Transportation	\$0 for 24 one way trips per year		
Over the Counter Items (OTC)	*\$65 per quarter		
Meal Benefit	\$0 Following Surgery or IP Hosp		
Fitness Copay	\$0		
Dental Services - Allowance	**\$1500 to any licensed dentist		
Vision Services	\$250 per year		
Handra Comban	***\$2,000 both ears combined		
Hearing Services (Hearing Care Solutions)	every three years		

Part D Prescription Drug Coverage							
Part D Deductible:\$0Tier 1Tier 2Tier 3Tier 4Tier 5							
Retail: 30 Day Supply \$0 \$5 \$42 \$100 33%							
Mail Order: 90 Day Supply \$0 \$0 \$126 \$300 N/A							

^{*}Increase of 116%



^{**}Increase of \$500

^{***}Increase of 43%

^{****}Decrease of \$1000

Preferred (HMO) H9725-009-002-New

SOUTHEAST: North Carolina

Counties: Alexander, Anson, Buncombe, Burke, Cabarrus, Caldwell, Cleveland, Davie, Gaston, Henderson, Iredell, Johnston, Lincoln, McDowell, Polk, Stokes, Transylvania, Yadkin

Benefit / Description	You Pay
Premium	\$0
Part B Buy-Down	N/A
Maximum Out-of-Pocket	*\$4,300
PCP/Specialist	\$0/\$20
Tele-Health	\$0
In-Patient Hospital Acute Copay	\$310 per day for days 1-6
Skilled Nursing Facility (SNF)	\$10 per day 1-20: \$196 per day
Copay	21-60: \$0 per day 61-100
Emergency Room Copay	\$110
Urgent Care Copay	\$20
Lab Services Copay	\$0
Diagnostic Radiological Services	\$0 - \$195
X-Ray Services Copay	\$0 - \$20
Out-Patient Services Copay	\$0 - \$310
Ambulatory Surgical Center (ASC) Copay	\$0 - \$225
Ambulance Ground Copay	\$250

Benefit / Description	You Pay		
Transportation	\$0 for 10 one way trips per year		
Over the Counter Items (OTC)	\$30 per quarter		
Meal Benefit	\$0 Following Surgery or IP Hosp		
Fitness Copay	\$0		
Dental Services - Allowance	\$1000 to any licensed dentist		
Vision Services	\$250		
Haaring Comisses	\$1400 both ears combined every		
Hearing Services (Hearing Care Solutions)	three years		

Part D Prescription Drug Coverage							
Part D Deductible:\$0Tier 1Tier 2Tier 3Tier 4Tier 5							
Retail; 30 Day Supply \$0 \$5 \$42 \$100 33%							
Mail Order; 90 Day Supply \$0 \$0 \$126 \$300 N/A							

^{*}Decrease of \$300



PreferredPlus (HMO) H9725-006-000

SOUTHEAST: North Carolina

Counties: Alamance, Alexander, Anson, Buncombe, Burke, Cabarrus, Caldwell, Catawba, Chatham, Cleveland, Davidson, Davie, Durham, Forsyth, Gaston, Guilford, Henderson, Iredell, Johnston, Lincoln, Mcdowell, Mecklenburg, Orange, Polk, Randolph, Rowan, Stokes, Transylvania, Union, Wake,

Yadkin

Benefit / Description	You Pay	
Premium	*\$27	
Part B Buy-Down	N/A	
Maximum Out-of-Pocket	\$3,900	
Primary Care Physician Copay	\$0	
Tele-Health	\$0	
Specialist Copay (No Referral)	\$10	
In-Patient Hospital Acute	\$295 per day for days 1-5;	
Copay	\$0 per day for days 6-90	
Skilled Nursing Facility (SNF)	\$10 per day for days 1-20;	
	\$196 per day for days 21-60;	
Copay	\$0 per day for days 61-100	
Emergency Room Copay	**\$110	
Urgent Care Copay	\$10	
Lab Services Copay	\$0	
Diagnostic Radiological Services	\$0 - \$195	
X-Ray Services Copay	\$0 - \$10	
Out-Patient Services Copay	\$0 - \$295	
Ambulatory Surgical Center	\$0 - \$175	
(ASC) Copay	Ψ 	
Ambulance Ground Copays	\$250	

Benefit / Description	You Pay		
Transportation	\$0 for 10 one way trips per year		
Over the Counter Items (OTC)	\$30 per quarter		
Meal Benefit	\$0 Following Surgery or IP Hosp		
Fitness Copay	\$0		
Dental Services - Allowance	\$2000 to any licensed dentist		
Vision Services	\$200		
Hearing Services (Hearing Care Solutions)	\$1,400 both ears combined every three years		

Part D Prescription Drug Coverage							
Part D Deductible:\$0Tier 1Tier 2Tier 3Tier 4Tier 5							
Retail; 30 Day Supply \$0 \$5 \$47 \$100 33%							
Mail Order; 90 Day Supply \$0 \$0 \$141 \$300 N/A							

^{*}Premium Down \$2: \$0 if 100% LIS



^{**}Increase \$20

Courage (HMO) H9725-005-000- (Formerly the Fundamental plan)

SOUTHEAST: North Carolina

Counties: Alamance, Alexander, Anson, Buncombe, Burke, Cabarrus, Caldwell, Catawba, Chatham, Cleveland, Davidson, Davie, Durham, Forsyth, Gaston, Guilford, Henderson, Iredell, Johnston, Lincoln, Mcdowell, Mecklenburg, Orange, Polk, Randolph, Rowan, Stokes, Transylvania, Union, Wake, Yadkin

Benefit / Description	You Pay			
Premium	\$0			
Part B Buy-Down	*\$60			
Maximum Out-of-Pocket	**\$3,600			
PCP/Specialist	\$0/\$20			
Tele-Health	\$0			
In-Patient Hospital Acute Copay	\$295 per day for days 1-5;			
	\$0 per day for days 7-90			
Skilled Nursing Facility (SNF)	\$20 per day for days 1-20;			
	\$196 per day for days 21-60;			
Copay	\$0 per day for days 61-100			
Emergency Room Copay	***\$125			
Urgent Care Copay	\$20			
Lab Services Copay	\$0			
Diagnostic Radiological Services	\$0 - \$195			
X-Ray Services Copay	\$0 - \$20			
Out-Patient Hospital Services	\$0 - \$275			
Copay	ŞU - Ş2/5			
Ambulatory Surgical Center	\$0 - \$225			
(ASC) Copay	ر22ب - 0ب			
Ambulance Ground Copays	\$245			

Benefit / Description	You Pay
Transportation	\$0 for 24 one way trips per year
Over the Counter Items (OTC)	\$30 per quarter
Meal Benefit	\$0 Following Surgery or IP Hosp
Fitness Copay	\$0
Dental Services - Allowance	\$1,000 to any licensed dentist
Vision Services	\$200
Hearing Services (Hearing Care Solutions)	\$1,400 both ears combined every three years

Part D Prescription Drug Coverage							
Part D Deductible:\$0Tier 1Tier 2Tier 3Tier 4Tier 5							
Retail; 30 Day Supply N/A N/A N/A N/A N/A							
Mail Order; 90 Day Supply N/A N/A N/A N/A N/A N/A							

^{*}Increase of over 70% from last year



^{**}Decrease of 26.5%

^{***}Increase from \$90

Cigna Preferred Savings Medicare (HMO) H9725-012-000-New

SOUTHEAST: North Carolina

Counties: Alamance, Buncombe, Burke, Caldwell, Catawba, Chatham, Davidson, Durham, Forsyth, Guilford, Henderson, McDowell, Mecklenburg, Orange, Randolph, Rowan, Transylvania, Union, Wake

Benefit / Description	You Pay
Beliefit / Bescription	Touray
Premium	\$0
Part B Buy-Down	\$100
Maximum Out-of-Pocket	\$7,200
Primary Care Physician Copay	\$0
Tele-Health	\$0
Specialist Copay (No Referral)	\$50
In-Patient Hospital Acute	\$440/Day for Days 1-4;
Copay	\$0/Day for Days 5-90
Skilled Nursing Facility (SNF)	\$0 per day, 1-20; \$196 per day
Copay	21-60; \$0 per day 61-100
Emergency Room Copay	\$95
Urgent Care Copay	\$50
Lab Services Copay	\$0
Diagnostic Radiological Services	\$0 - \$195
X-Ray Services Copay	\$0 - \$50
Out-Patient Services Copay	\$0 - \$450
Ambulatory Surgical Center (ASC) Copay	\$0 - \$250
Ambulance Ground Copays	\$290

Benefit / Description	You Pay
Transportation	Not Covered
Over the Counter Items (OTC)	\$20 per quarter
Meal Benefit	\$0 Following Surgery or IP Hosp
Fitness Copay	\$0
Dental Services - Allowance	\$500 to any licensed dentist
Vision Services	\$100 per year
Hearing Services (Hearing Care Solutions)	\$1,400 both ears combined every
	three years *\$40 Exam Copay*

Part D Prescription Drug Coverage								
Part D Deductible: \$280 T 4/5 Tier 1 Tier 2 Tier 3 Tier 4 Tier 5								
Retail; 30 Day Supply \$0 \$5 \$38 \$100 28%								
Mail Order; 90 Day Supply \$0 \$0 \$114 \$300 N/A								



Cigna Preferred Select Medicare (HMO) H9725-014-000-New

SOUTHEAST: North Carolina

Counties: Alamance, Durham, Forsyth, Guilford, Mecklenburg, Orange, Union, Wake

Benefit / Description	You Pay
Deficitly Description	Touray
Premium	\$0
Part B Buy-Down	N/A
Maximum Out-of-Pocket	\$3,950
Primary Care Physician Copay	\$0
Tele-Health	\$0
Specialist Copay (No Referral)	\$20
In-Patient Hospital Acute	\$325 per day for days 1-6;
Copay	\$0 per day for days 7-90
Skilled Nursing Facility (SNF)	\$10 per day, 1-20; \$196 per day
Copay	21-60; \$0 per day 61-100
Emergency Room Copay	\$110
Urgent Care Copay	\$20
Lab Services Copay	\$0
Diagnostic Radiological Services	\$0 - \$195
X-Ray Services Copay	\$0 - \$20
Out-Patient Services Copay	\$0 - \$325
Ambulatory Surgical Center (ASC) Copay	\$0 - \$225
Ambulance Ground Copays	\$260

Benefit / Description	You Pay		
Transportation	Not Covered		
Over the Counter Items (OTC)	\$100 per quarter		
Meal Benefit	\$0 Following Surgery or IP Hosp		
Fitness Copay	\$0		
Dental Services	\$20,000 Preventative and Comp		
Vision Services	\$250		
Hearing Services (Hearing Care Solutions)	\$2000 per ear per device every 3 years		

Part D Prescription Drug Coverage								
Part D Deductible: \$195 4/5 Tier 1 Tier 2 Tier 3 Tier 4 Tier 5								
Retail; 30 Day Supply \$0 \$5 \$42 \$100 30%								
Mail Order; 90 Day Supply \$0 \$0 \$126 \$300 N/A								



TotalCare (HMO) DSNP H9725-003-000

SOUTHEAST: North Carolina

Counties: Alamance, Alexander, Anson, Buncombe, Burke, Cabarrus, Caldwell, Catawba, Chatham, Cleveland, Davidson, Davie, Durham, Forsyth, Gaston, Guilford, Henderson, Iredell, Johnston, Lincoln, Mcdowell, Mecklenburg, Orange, Polk, Randolph, Rowan, Stokes, Transylvania, Union, Wake, Yadkin

Benefit / Description	You Pay			
Premium	*\$36.00			
Part B Buy-Down	N/A			
Maximum Out-of-Pocket	\$7,550			
PCP/Specialist	\$0/\$0			
Tele-Health	\$0			
Urgent Care	\$50			
In-Patient Hospital Acute Copay	\$1400 Per Stay			
Skilled Nursing Facility (SNF)	\$0 per day for days 1-20;			
	\$196 per day for days 21-60;			
Copay	\$0 per day for days 61-100			
Emergency Room Copay	\$95			
Urgent Care Copay	\$50			
Lab Services Copay	\$0			
Diagnostic Radiological Services	\$0 or 20%			
X-Ray Services Copay	\$0 or 20%			
Out-Patient Services Copay	\$0 or 20%			
Ambulatory Surgical Center (ASC) Copay	\$0 or 20%			
Ambulance Ground Copays	\$260			

Benefit / Description	You Pay
Transportation	\$0 for 24 one way trips per year
Over the Counter Items (OTC)	\$210 per quarter
Meal Benefit	\$0 Following Surgery or IP Hosp
Fitness Copay	\$0
Dental Services - Allowance	\$2500 to any licensed dentist
Vision Services	\$200
Hearing Services (Hearing Care Solutions)	\$1,400 both ears combined every three years
Healthy Food Rewards Card Flex Card	**\$65 Per Month (No Rollover)

Part D Prescription Drug Coverage							
Part D Deductible:\$0Tier 1Tier 2Tier 3Tier 4Tier 5							
Betail: 20 Day Symply	VBID LIS						
Retail; 30 Day Supply	Reduction	Reduction	Reduction	Reduction	Reduction		
Mail Order; 90 Day Supply							

^{* (\$0} if 100% LIS)



^{**} Increase from \$50

TotalCarePlus (HMO) DSNP H9725-013-000-New

SOUTHEAST: North Carolina

Counties: Alamance, Alexander, Anson, Buncombe, Burke, Cabarrus, Caldwell, Catawba, Chatham, Cleveland, Davidson, Davie, Durham, Forsyth, Gaston, Guilford, Henderson, Iredell, Johnston, Lincoln, Mcdowell, Mecklenburg, Orange, Polk, Randolph, Rowan, Stokes, Transylvania, Union, Wake, Yadkin

Benefit / Description	You Pay
Premium	\$31
Part B Buy-Down	N/A
Maximum Out-of-Pocket	\$7,550
PCP/Specialist	20%/20%
Tele-Health	\$0
Urgent Care	20% up to \$60
In-Patient Hospital Acute	\$0
Copay	ŞO
Skilled Nursing Facility (SNF)	\$0 per day for days 1-20: \$184
Copay	per day for days 21-100
Emergency Room Copay	\$95
Urgent Care Copay	\$50
Lab Services Copay	\$0
Diagnostic Radiological Services	\$0 or 20%
X-Ray Services Copay	20%
Out-Patient Services Copay	20%
Ambulatory Surgical Center (ASC)	\$0 or 20%
Ambulance Ground	20%

Benefit / Description	You Pay
Transportation	\$0 for 24 one way trips per year
Over the Counter Items (OTC)	\$265 per quarter
Meal Benefit	\$0 Following Surgery or IP Hosp
Fitness Copay	\$0
Dental Services - Allowance	*\$3000 to any licensed dentist
Vision Services	\$300
Hearing Services (Hearing Care Solutions)	**\$3,000 both ears combined every three years
Healthy Food Rewards Card Flex Card	***\$100 Per Month (No Rollover)

Part D Prescription Drug Coverage							
Part D Deductible:\$0Tier 1Tier 2Tier 3Tier 4Tier 5							
Botaile 20 Day Supply	VBID LIS						
Retail; 30 Day Supply Reduction Reduction Reduction Reduction Reduction Reduction							
Mail Order; 90 Day Supply							

^{*\$500} More then TotalCare



^{**114%} More then Total Care

^{*** 54%} More the Total Care

Cigna TrueChoice (PPO) H7849-019-000

SOUTHEAST: North Carolina

Counties: Alexander, Anson, Cabarrus, Catawba, Cleveland, Gaston, Iredell, Lincoln, Mecklenburg, Polk, Rowan, Stokes, Union, Yadkin

Benefit / Description	You Pay – In Network	You Pay - OON
Premium	\$0	\$0
Part B Buy-Down	\$0	\$0
Maximum Out-of-Pocket	*\$5,450	\$8,650
PCP/Specialist	\$0/\$25	\$40/\$55
Tele-Health	\$0	Not Covered
X-Ray Services Copay	\$0- \$20	30%
In-Patient Hospital Acute	\$305 per day for days 1-7;	30%
Copay	\$0 per day for days 8-90	
Skilled Nursing Facility (SNF) Copay	\$10 per day 1-20; \$196 per day 21-60; \$0 per day 61-100	30%
Emergency Room Copay	\$110	\$110
Urgent Care Copay	\$25	\$25
Lab Services Copay	\$0	30%
Diagnostic Radiological Services	\$0 - \$195	30%

Benefit / Description	You Pay – In Network	You Pay - OON
Out-Patient Services Copay	\$0 - \$315	30%
Ambulatory Surgical Center (ASC) Copay	\$0 - \$275	30%
Ambulance Ground	\$250	\$250

Trans & OTC	Not Covered	Not Covered
Hearing Services	**\$1,500 both ears combined every	N/A
(Hearing Care Solutions)	three years	
Meal Benefit	\$0 Following	Combined with In-
Ivical beliefit	Surgery or IP Hosp	Network
Fitness Copay	\$0	Combined with In-
Fittless Copay		Network
Dental Services –	\$1000 to any	Combined with In-
Allowance	licensed dentist	Network

Part D Prescription			
Drug Coverage			
Part D Deductible: \$0			
Tier	Retail, 30 day supply	Mail order, 90 day supply	
Tier 1	\$0	\$0	
Tier 2	\$10	\$0	
Tier 3	\$47	\$141	

\$100

\$33%

\$300

N/A

Tier 4

Tier 5



^{*}Decrease of \$300 **Increase of \$100

Cigna TrueChoice (PPO) H7849-046-000

SOUTHEAST: North Carolina

Counties: Buncombe, Burke, Caldwell, Chatham, Durham, Henderson, Johnston, McDowell, Orange, Transylvania, Wake

Benefit / Description	You Pay – In Network	You Pay - OON
Premium	\$0	\$0
Part B Buy-Down	\$0	\$0
Maximum Out-of-	\$6,001	\$11,000-Combined with
Pocket	\$0,001	In-Network
PCP/Specialist	\$0/\$25	\$30/\$55
Tele-Health	\$0	Not Covered
X-Ray Services	\$0- \$25	50%
In-Patient Hospital Acute Copay	\$325 per day for days 1- 6; \$0 per day for days 7-90	40%
Skilled Nursing Facility (SNF) Copay	\$0 per day for days 1-20: \$196 per day for days 21-60: \$0 per day for days 61- 100	50%
Emergency Room Copay	\$95	\$95
Urgent Care Copay	\$25	\$25
Lab Services Copay	\$0	50%
Diagnostic Radiological Services	\$0 - \$195	50%

Benefit / Description	You Pay – In Network	You Pay - OON
Out-Patient Services Copay	\$0 - \$335	40%
Ambulatory Surgical Center (ASC) Copay	\$0 - \$295	40%
Ambulance Ground Copay	\$250	\$250
Transportation	Not Covered	Not Covered
Over the Counter (OTC)	Not Covered	Not Covered
Hearing Services (Hearing Care Solutions)	*\$2,000 both ears combined every three years	N/A
Meal Benefit	\$0 Following Surgery or IP Hosp	Combined with In- Network
Fitness Copay	\$0	Combined with In- Network
Dental Services - Allowance	\$1250 to any licensed dentist	Combined with In- Network
Vision Services	\$100	Combined with In- Network

Dru	ıg (Cove	erage	
	_		40	

Part D De	auctible.	ŞU
Tier	Retail, 30 day supply	Mail order, 90 day supply
Tier 1	\$0	\$0
Tier 2	\$5	\$0
Tier 3	\$47	\$141
Tier 4	\$100	\$300
Tier 5	\$33%	N/A

*Increase of 600



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Cigna True Choice Savings (PPO) H7849-011-000

SOUTHEAST: North Carolina

Counties: Alamance, Davidson, Davie, Forsyth, Guilford, Randolph

Benefit / Description	You Pay – In Network	You Pay - OON
Premium	\$0	\$0
Part B Buy-Down	\$24	\$24
Maximum Out-of-Pocket	\$5,700	\$8,750
PCP/Specialist	\$0/\$25	\$50/\$60
Tele-Health	\$0	Not Covered
X-Ray Services Copay	\$0 - \$20	30%
In-Patient Hospital Acute Copay	\$295 per day for days 1- 7; \$0 per day for days 8-90	30%
Skilled Nursing Facility (SNF) Copay	\$10 per day 1-20; \$196 per day 21-60; \$0 per day 61-100	30%
Emergency Room Copay	\$110	\$110
Urgent Care Copay	\$25	\$25
Lab Services Copay	\$0	30%
Diagnostic Radiological Services	\$0 - \$195	30%

Benefit / Description	You Pay – In Network	You Pay - OON
Out-Patient Services Copay	\$0 - \$295	30%
Ambulatory Surgical Center (ASC) Copay	\$0 - \$250	30%
Ambulance Ground Copays	\$250 Ground	\$250 Ground

Trans & OTC	Not Covered	Not Covered
Meal Benefit	\$0 Following Surgery or IP Hosp	Combined with In- Network
Fitness Copay	\$0	Combined with In- Network
Dental Services – Allowance	\$1000 to any licensed dentist	Combined with In- Network
Vision Services	\$150	Combined with In- Network
Hearing Services (Hearing Care Solutions)	\$1,400 both ears combined every three years	Combined with In- Network

Part D Prescription
Drug Coverage
Part D Deductible: \$0

Part D Deductible. 30		
Tier	Retail, 30 day supply	Mail order, 90 day supply
Tier 1	\$0	\$0
Tier 2	\$10	\$0
Tier 3	\$47	\$141
Tier 4	\$100	\$300
Tier 5	\$33%	N/A



Agent Tools & Resources



CARL Cigna Agent Resource Line





CARL: Our telephonic support team ready to help you with all of your administrative necessities

- ✓ Producer's University
- ✓ Salesforce resets
- ✓ Commission, licensing & appointment questions
- ✓ Provider directory & formulary requests
- ✓ Phone number & email updates Cigna contacts
- ✓ CustomPoint assistance
- ✓ Application status
- ✓ Medicare, Medicaid, & LIS verification

Contact Cigna Agent Resource Line (CARL)



CARL Help Center

866-442-7516 carl@cigna.com

TeleScope (SOA) 866-398-6055

Customer Plan Change 855-649-5105

Hours of Operation

- ❖ AEP Mon − Sat 8:00 am to 10:00 pm Sun 10:30 am to 7:00 pm
- ❖ OEP Mon Sat 8:00 am to 8:00 pm
- ❖ Lock-In Mon Fri 8:00 am to 7:00 pm







Cigna for Brokers

www.cignaforbrokers.com

Welcome Back, Brandon!

.....

Find information, tools, and Cigna resources to manage and enhance your business.



Medicare Advantage Agent Resources and Quick Links

Salesforce ☑

Manage leads on potential customers and monitor sales results.

Cigna Medicare Producers' University ♂

Trainings, certifications, and resources for Medicare Advantage and Prescription Drug plans. Medicare/Medicaid Eligibility

Verify potential customer's eligibility information prior to enrollment

Online Provider Directory (OLPD)

Search for providers for your customers based on their specific needs.

Connecture DRx

Cigna's quote and enrollment tool.

e-Enrollment 🗷

Capture your customers' Medicare Advantage enrollment applications electronically.

CustomPoint 🗷

Access and order Medicare Advantage marketing materials, including sales

Presentation Video

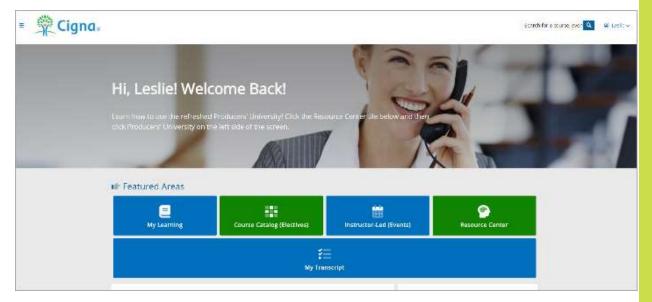
See the latest Cigna videos on a variety of health care topics.

Medicare Plan Finder 🗷

Find and compare Medicare health plans.



Cigna Producers University

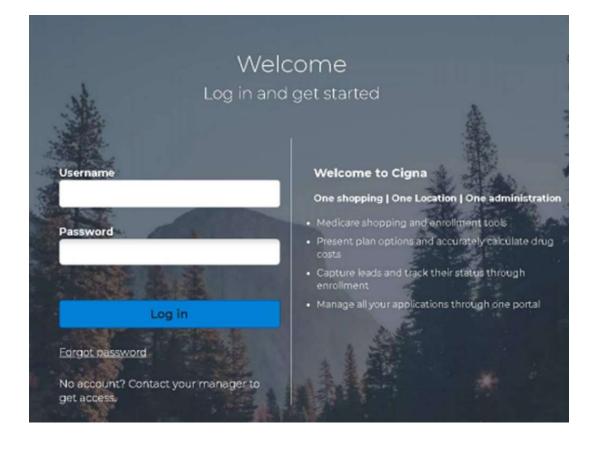


Your one-stop shop for:

- ✓ Certification
- ✓ Online Provider Directory
- ✓ Medicare/Medicaid Eligibility
- ✓ Salesforce Login
- ✓ Ordering Sales kits
- ✓ And more...

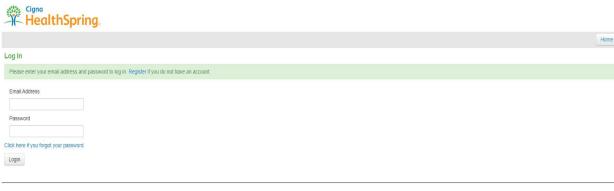


Connecture Drx





eEnrollment



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Scope of Appointment 3 ways

- Telephonic SOA: 1-866-398-6055 (preferred)
- eScope using eEnrollment
- Paper scope of appointment



CustomPoint

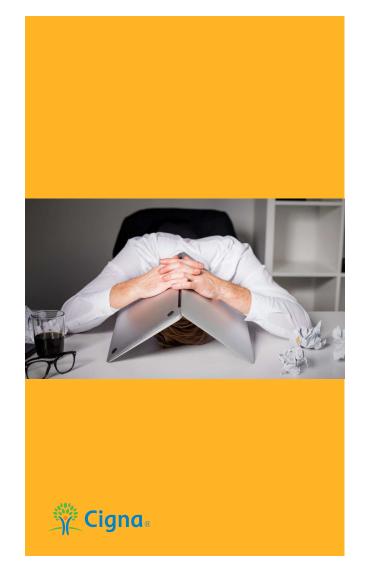


Excellent source for static and personalized Cigna/Broker Sales Material



Compliance & Enrollment Reminders

Avoiding common compliance & enrollment issues



Common Enrollment Errors







Best Practices

Ask the simple question "what are you looking for in an MA plan?"



Confirm drugs are on the formulary and explain the referral process

Reference CARL & Broker Tools for Assistance

Your Carolina Broker Sales Managers



John Lightcap 704.430.8226 John.Lightcap@cigna.com





Robert Lawson 704.984.1046 Robert.Lawson@cigna.com





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In Closing

- Thank you for your time today
- The Roots of our Tree of life continues to be our Brokers
- "It's a never ending battle of making your cars better and also trying to be better yourself." – Dale Earnhardt