

WAREHOUSE LOCAL 730 HEALTH AND WELFARE FUND

January 2020 – December 2020

Savings Results

Pharmacy Updates

Member Engagement

June 10, 2021

Graham Hayes, Sr. Client Manager

Caroline Davis-Alpis, Client Engagement Manager

Jada Wuthrich, Pharmacy Account Executive

Greta Kreidler, VP Existing Business, Sales Manager

Together, all the way.®



PPO and Out of Network Savings Program January 2020 – December 2020

In Network

	Charges	Network Allowed	Network Savings	%
Inpatient	\$629,240.01	\$520,439.10	\$108,800.91	17.3%
Outpatient	\$1,608,326.71	\$571,997.07	\$1,036,329.64	64.4%
Physician	\$2,472,766.42	\$1,087,810.79	\$1,384,955.63	56.0%
Total	\$4,710,333.14	\$2,180,246.96	\$2,530,086.18	53.7%

Out of Network

Savings Program

	Charges	Network Allowed	Network Savings	%
Inpatient	\$3,000.00	\$1,800.00	\$1,200.00	40.0%
Outpatient	\$74,823.08	\$23,138.01	\$51,685.07	69.1%
Physician	\$277,491.98	\$89,699.50	\$187,792.48	67.7%
Total	\$355,315.06	\$114,637.51	\$240,677.55	67.7%



Total Year To Date Savings January 2020 – December 2020

	YTD Savings
PPO Network Savings	\$2,530,086
Out of Network Savings	\$240,678
Utilization Management Savings	\$150,616
Case Management Savings	\$41,660
Outpatient Care Management Savings	\$33,187
Total Year To Date Savings	\$2,996,227



PPO and Out of Network Savings Program

January 2021 – March 2021

In Network

	Charges	Network Allowed	Network Savings	%
Inpatient	\$25,726.14	\$25,147.33	\$578.81	2.2%
Outpatient	\$401,633.33	\$179,146.91	\$222,486.42	55.4%
Physician	\$619,947.61	\$280,943.83	\$339,003.78	54.7%
Total	\$1,047,307.08	\$485,238.07	\$562,069.01	53.7%

Out of Network

Savings Program

	Charges	Network Allowed	Network Savings	%
Outpatient	\$7,260.25	\$3,414.32	\$3,845.93	53.0%
Physician	\$66,468.11	\$32,166.23	\$34,301.88	51.6%
Total	\$73,728.36	\$35,580.55	\$38,147.81	51.7%



Total Year To Date Savings January 2021 – March 2021

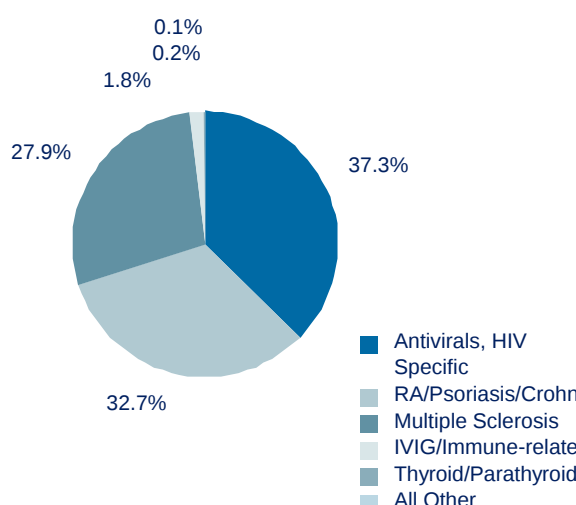
	YTD Savings
PPO Network Savings	\$562,069.01
Out of Network Savings	\$38,147.81
Utilization Management Savings	\$0
Case Management Savings	\$0
Outpatient Care Management Savings	\$8,229
Total Year To Date Savings	\$608,445.82



PHARMACY



PHARMACY - TOTAL HEALTH INSIGHT OVERVIEW

DRIVERS OF PHARMACY TREND	UPCOMING GENERIC & BIOSIMILARS			TOP DRUGS BY SPEND																
• The Generic prescription utilization rate increased 1.7% from 90.7% to 92.4% compared to a norm of 91.5% . Based on the difference between Brand and Generic costs per prescription the savings are \$106,018 • 21 members (18.9%) are on specialty medications driving \$512,288 (58.1%) of the plan spend during the current period.	Drug Name	Condition	Actual / Projected Launch Date	Drug Name	Condition															
	Gilenya(SRx)	Multiple Sclerosis	1Q 2023	Gilenya (SRx)	Multiple Sclerosis	\$111,651														
	Humira Pen(SRx)	RA/Psoriasis/Crohn's	1Q 2023	Biktarvy (SRx)	HIV	\$73,058														
	Humira(SRx)	RA/Psoriasis/Crohn's	1Q 2023	Humira(Cf) Pen (SRx)	Arthritis	\$65,275														
	Dexilant	Antiulcer	3Q 2021	Humira Pen (SRx)	Arthritis	\$47,753														
	Kombiglyze Xr	Hypoglycemics	3Q 2023	Atripla (SRx)	HIV	\$43,341														
	Symbicort	Asthma Related	3Q 2023	Trulicity	Diabetes	\$39,183														
	Bystolic	Beta Blockers	4Q 2021	Odefsey (SRx)	HIV	\$37,994														
	Soolantra	Topical Other	4Q 2021	Humira (SRx)	Arthritis	\$23,877														
	Azopt	Eye	1Q 2021	Ozempic	Diabetes	\$22,126														
Combigan	Eye	2Q 2022	Tresiba Flextouch U-200	Diabetes	\$21,263															
TOP 10 DRUG CLASSES	ACHIEVED SAVINGS			TOTAL SPECIALTY PLAN SPEND																
Therapeutic Class Antivirals, HIV Specific Anti-Inflam Disease Modifiers Multiple/Lateral Sclerosis Hypoglycemics Insulins Asthma Related ACE/ARB Antiulcer Narcotic Analgesics Lipid Lowering	 Utilization Management \$117,222  Generic Dispensing Rate \$106,018 			<table><tr><th>Category</th><th>Percentage</th></tr><tr><td>Antivirals, HIV Specific</td><td>37.3%</td></tr><tr><td>RA/Psoriasis/Crohn's</td><td>32.7%</td></tr><tr><td>Multiple Sclerosis</td><td>27.9%</td></tr><tr><td>IVIG/Immune-related</td><td>1.8%</td></tr><tr><td>Thyroid/Parathyroid</td><td>0.2%</td></tr><tr><td>All Other</td><td>0.1%</td></tr></table>			Category	Percentage	Antivirals, HIV Specific	37.3%	RA/Psoriasis/Crohn's	32.7%	Multiple Sclerosis	27.9%	IVIG/Immune-related	1.8%	Thyroid/Parathyroid	0.2%	All Other	0.1%
Category	Percentage																			
Antivirals, HIV Specific	37.3%																			
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IVIG/Immune-related	1.8%																			
Thyroid/Parathyroid	0.2%																			
All Other	0.1%																			

Generic prescriptions represents 91% of drug volume and 31% of ingredient cost



July 2021 Cigna Clinical and Formulary Updates

Expanded choice and tighter controls across costly medical specialty drugs

- Drugs remains the number one health care cost for clients, largely driven by Specialty drugs – half of which are covered under the medical benefit¹
- These mostly injectable medications treat high cost, complex conditions, and it is imperative we continue to come up with new and innovative solutions to control the associated costs for customers and clients
 - Proactive redirection to most clinically-appropriate, cost-effective site of care
 - Strategies to prefer biosimilars over reference products when appropriate
 - Managing growing number of biosimilars within a drug class
- Thriving biosimilar market helps manage costly specialty drugs through healthy competition
- Pharmacy benefit has miscellaneous changes with minimal disruption

Expanded choice and tighter controls across costly medical specialty drugs

Specialty drug changes

(Majority under medical benefit)

15,000 customers affected

Savings:

\$1.72 roughly equal ingredient cost and rebate

- \$0.64 PMPM pharmacy benefit
- \$1.08 PMPM medical benefit

Continuous Glucose Monitors (now on pharmacy benefit only)

Cigna's Preventive Drug List changes



RECOMMENDED PROGRAM

- Patient Assurance Program

RECOMMENDATIONS

Observation	Recommendation	Why?	Date	Est. Savings
Clinical Pharmaceutical Enhancements 				
- Diabetes is a disease that results in significant morbidity and mortality, - WAREHOUSE EMPLOYEES LOCAL 730 H&W FUND Hypoglycemic and Insulin therapeutic drug class trend increase of 31.2%	This electable benefit option sets a predictable copay for certain eligible prescription drugs (i.e. insulin), helping to ease the burden of customers' high out-of-pocket costs, particularly those with coinsurance and/or a high deductible. Through arrangements with pharmaceutical manufacturers, the customer copay is capped so that customers of enrolled plans pay no more than \$25 per one-month supply. Lowering this potential cost barrier for essential medications can drive better adherence, help improve health outcomes, and reduce overall medical costs.	- Protects customers from high out-of-pocket costs, improving overall affordability for customers each time they fill their insulin prescription. - Caps customer out-of-pocket costs at \$25 per one month prescription. - Directly benefits customer at the point of service while keeping most clients cost neutral. - Modifies an addressable cause of non-adherence: The ability to pay for medications may have significant impact on clinical outcomes particularly in diabetic patients. - Estimated number of 1-month supply impact = 178 - No fee to implement	TBD	\$2,900



PATIENT ASSURANCE PROGRAM

Moving one step closer to helping every customer focus on what matters most:
their wellbeing

1 IN 4 people
with diabetes have
cut back their
dosage **DUE**
TO
COST.¹

Lower **COSTS**

Eligible customers pay no more than \$25 per 30-day supply of preferred and participating diabetes medications.² A 40% reduction from average out-of-pocket cost of \$41.50 in 2018.³

Better **Predictability**

Improve predictability and affordability for customers each time they fill an eligible Rx to drive adherence.

Smarter **Healthcare**

Change the medication affordability story and make a meaningful difference for your employees.

Collaboration with **drug makers** to provide a discount that goes directly to the customer at the point of sale.

There's **no fee** to enroll.

Included diabetes drug categories:⁴

- Preferred insulins
- Preferred non-insulin diabetes medications (DPP-4 inhibitors, GLP-1 agonists and SGLT2 inhibitors)

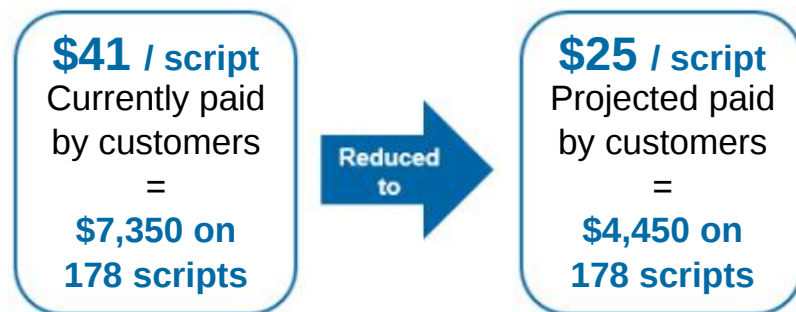
1. Journal of the American Medical Association: Internal Medicine, January 2019, Vol. 179 2. Health benefit plans vary, but in general to be eligible for coverage a drug must be approved by the Food and Drug Administration (FDA), prescribed by a health care professional, purchased from a licensed pharmacy and medically necessary. If a plan provides coverage for certain prescription drugs with no cost-share, the customer may be required to use an in-network pharmacy to fill the prescription. Out-of-network coverage may be excluded or limited by plan terms. Clients must agree to provide "first dollar coverage" (prior to satisfaction of any applicable plan deductible). 3.Express Scripts internal analysis of claims, 2019. Participating drugs as of July 2020, subject to change. 4. Drugs eligible for the PAP discount vary based on Cigna Prescription Drug List.



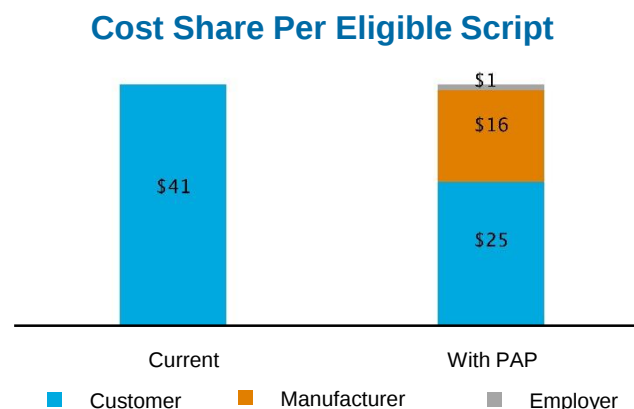
Patient Assurance Program - Opportunity

WAREHOUSE EMPLOYEES LOCAL 730 H&W FUND

The Patient Assurance Program improves customer affordability by capping customer cost share at \$25 per one-month supply for eligible medications. This discount is provided through arrangements with manufacturers to apply up to \$50 per one-month supply that goes directly to customer at point of sale.



Program value of \$2,900 available at point of sale for eligible drugs



21 customers would have cost share reduced to \$25 / script, saving \$2,900 or \$35.08 PMPY.

Top Customer Savings by Drug

Drug Name	Customers	Scripts	Current Cost Share	Projected Program Value
Basaglar Kwikpen U-100	5	31	\$1,360	\$585
Trulicity	5	37	\$1,480	\$555
Ozempic	3	22	\$943	\$393
Other	17	88	\$3,567	\$1,367
Total	21	178	\$7,350	\$2,900

Comments

- Data includes only eligible drugs with cost share greater than \$25 per month
- 21 customers
- \$2,880 of the \$2,900 is from manufacturer discounts at the point of sale
- \$20 of program value is above the maximum manufacturer contribution, and is projected to come from increases in client paid and/or shifts in cost share on other non-PAP claims, depending upon claims timing and plan design

MEMBER ENGAGEMENT

Key Findings and Observations 2020

Membership



- Top Major Diagnoses Categories
 - Renal and Urologic, Neoplasms, Musculoskel/Fracture/Sprain/Strain, General Medical Diagnosis and Neurological/Cerebrovascular

ER vs. UC



- 217 ER visits by 142 unique members – 50 of those were steerable by 47 members; compared to 56 visits by 41 unique members during the same time period in 2019
- Urgent Care visits increased from 207 in 2019 to 272 during 2020

Web Tools



- 2 members have completed a health assessment; compared to 1 in both 2019
- 95 members have registered on myCigna.com, compared to 78 the previous year. 166 members have utilized myCigna.com during this time period

24 HIL



- 2 member utilized 24 HIL during this time period; compared to 1 in 2019



Emergency Room / Urgent Care 2019 & 2020



2019	
ER Summary	
Total ER Visits	217
Total Charge	\$259,332
Allowed Amounts	\$174,360
ER Cost per claim	\$804
UC Summary	
Total UC Visits	207
Total Charge	\$59,400
Allowed Amounts	\$36,508
UC Cost per Claim	\$176
Steerable ER Summary	
Steerable ER Visits	56
Unique Members	41
Potential Redirect Saving	\$35,168

2020	
ER Summary	
Total ER Visits	156
Total Charge	\$184,803
Allowed Amounts	\$122,620
ER Cost per claim	\$786
UC Summary	
Total UC Visits	272
Total Charge	\$71,751
Allowed Amounts	\$43,961
UC Cost per Claim	\$162
Steerable ER Summary	
Steerable ER Visits	50
Unique Members	47
Potential Redirect Saving	\$31,200



Lab Utilization 2019 & 2020



Savings using Quest or LabCorp

2019	Total Charges	Total Allowed	Total Savings	Claim Count	Cost per claim	% Savings
Quest & Labcorp	\$255,769	\$52,875	\$202,893	2,742	\$19	79%
All other In-net	\$339,084	\$167,499	\$171,585	2,522	\$66	51%
Total In-network	\$594,852	\$220,374	\$374,478	5,264	\$42	63%

2020	Total Charges	Total Allowed	Total Savings	Claim Count	Cost per claim	% Savings
Quest & Labcorp	\$222,877	\$46,597	\$176,280	2,321	\$20	79%
All other In-net	\$250,067	\$135,964	\$114,104	1,907	\$71	46%
Total In-network	\$472,944	\$182,560	\$290,383	4,298	\$43	61%



COVID 19

February 2020 – April 2021

Testing	Count of Tests	Total Charges	Total Allowed
Testing	781	\$91,765	\$61,339
Home Testing Kits	1	\$444	\$429
Antibodies Testing	19	\$1,761	\$1,157
Grand Total	801	\$93,970	\$62,924

Confirmed COVID 19 Cases	Member Count	Total Charges	Total Allowed
Confirmed Total	44	\$46,706	\$33,440

Vaccines	Count of Vaccine	Total Charges	Total Allowed
	4	\$220	\$159

Count of Individuals	Count of Gender	Total Charges	Total Allowed
Member			
Male	163	\$91,923	\$59,705
Female	16	\$16,683	\$10,356
Spouse			
Male	0	\$0	\$0
Female	49	\$28,328	\$22,879
Child			
Male	29	\$8,075	\$5,001
Female	29	\$8,536	\$4,660
Grand Total	286	\$153,544	\$102,601

APPENDIX

Helping improve customer drug cost and access

Enhanced Rx Savings Messenger

With more than 140 million prescriptions left abandoned at the pharmacy each year,¹ medication cost and access are often main contributors to poor adherence and health.² With Cigna's **Enhanced Rx Savings Messenger**, we are able to help **lower prescription costs** and **improve access** to the essential medications customers take every day. Here's how the **two program components** work:



Lower prescription costs

With truly integrated pharmacy benefits, we are able to review our customers' maintenance medications, identify savings opportunities and contact network providers to encourage prescribing lower-cost alternatives.



30% higher conversion rate³ to lower cost medication when prescriber is notified rather than just customer



Improved access with Express Scripts Pharmacy

For easier access to essential medications, we contact our customers and offer the option to use Express Scripts Pharmacy®. No frequent trips to the pharmacy – medications sent right to their home and automatic refills help to ensure they don't miss a dose. They may also save money by switching.



Client savings with home delivery: \$2.00-\$2.50 pmpm⁴



95% customer satisfaction with Express Scripts Pharmacy⁵



Opportunities to save by choosing a lower-cost alternative drug or to move to home delivery – all promoted on myCigna and sent to Cigna coaches to discuss live with customer.



Offered by Cigna Health and Life Insurance Company or its affiliates.

¹ National Association of Chain Drug Stores, The Cost of Medication Non-Adherence by Lisa Boylen, April 20, 2017. ² Cooney, Meds Pushing Back Against Prescription Abandonment by Miranda Gill, January 21, 2019. ³ National book of business Express Scripts Ltd./2019 Client results may vary. ⁴ Cigna Pharmacy national book of business analysis, 2019. ⁵ Member e-poll monthly (PMP) savings survey based on plan. ⁵ Member satisfaction with Express Scripts Pharmacy according to member survey results for 2018.

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High Cost Claimants - Pharmacy Benefit Drug Spend

WAREHOUSE EMPLOYEES LOCAL 730 H&W FUND

High cost claimants

<u>Rank</u>								
Base	Current	Gender	Age	Relationship	Condition	Pharmacy	Top Drugs	
1	1	F	50-59	Spouse	Multiple Sclerosis	\$111,807	Gilenya (SRx)	
2	2	M	50-59	Employee	RA/Psoriasis/Crohn's	\$57,799	Humira (SRx)	
3	3	M	50-59	Employee	RA/Psoriasis/Crohn's	\$54,581	Humira(Cf) (SRx),Humira(SRx)	
6	4	F	60-64	Spouse	RA/Psoriasis/Crohn's	\$51,398	Humira(Cf) (SRx),Xeljanz (SRx)	
7	5	M	40-49	Employee	Antivirals, HIV Specific	\$43,551	Atripla (SRx)	
4	6	M	50-59	Employee	Antivirals, HIV Specific	\$41,808	Biktarvy (SRx)	
5	7	M	50-59	Employee	Antivirals, HIV Specific	\$38,898	Odefsey (SRx)	
12	8	M	60-64	Employee	Hypoglycemics	\$24,723	trulicity, farxiga	
13	9	M	40-49	Employee	Insulins	\$23,546	humalog, levemir	
9	10	M	40-49	Employee	Multiple Sclerosis	\$21,227	Dalfampridine, Ampyra (SRx)	
14	11	F	65+	Spouse	Cardiovascular Related	\$19,138	entresto	
21	12	M	65+	Employee	Insulins	\$18,361	tresiba, humalog	
16	13	F	50-59	Employee	Insulins	\$18,250	tresiba	
24	14	F	40-49	Spouse	Antivirals, HIV Specific	\$17,501	Biktarvy (SRx)	
19	15	F	60-64	Spouse	Hypoglycemics	\$16,707	ozempic	
18	16	M	40-49	Spouse	Hypoglycemics	\$15,668	trulicity, synjardy	
15	17	M	60-64	Employee	Antivirals, HIV Specific	\$13,916	Biktarvy (SRx)	
17	18	M	30-39	Employee	Antivirals, HIV Specific	\$13,427	Truvada (SRx), Emtricitabine-Te	
33	19	M	50-59	Employee	Hypoglycemics	\$11,807	Jardiance, Janumet	
51	20	M	50-59	Employee	Hypoglycemics	\$11,298	ozempic	
22	21	M	65+	Employee	Asthma Related	\$10,045	spiriva	
32	22	F	50-59	Spouse	Asthma Related	\$10,021	breo, atrovent	
30	23	M	50-59	Employee	Hypoglycemics	\$9,440	kombiglyze, januvia	
107	24	M	40-49	Employee	Hypoglycemics	\$8,137	trulicity	
20	25	M	60-64	Employee	Hypoglycemics	\$7,952	glyxambi, synjardy	

* SRx - Specialty Pharmacy



Top Drugs by Spend

WAREHOUSE EMPLOYEES LOCAL 730 H&W FUND

Top drugs by spend

Rank		Drug Name	Condition	Plan Spend
Base	Current			Current
1	1	Gilenya (SRx)	Multiple Sclerosis	\$111,651
24	2	Biktarvy (SRx)	HIV	\$73,058
5	3	Humira(Cf) Pen (SRx)	Arthritis	\$65,275
2	4	Humira Pen (SRx)	Arthritis	\$47,753
3	5	Atripla (SRx)	HIV	\$43,341
7	6	Trulicity	Diabetes	\$39,183
14	7	Odefsey (SRx)	HIV	\$37,994
4	8	Humira (SRx)	Arthritis	\$23,877
81	9	Ozempic	Diabetes	\$22,126
16	10	Tresiba Flextouch U-200	Diabetes	\$21,263
-	11	Xeljanz (SRx)	Arthritis	\$15,147
8	12	dalfampridine er (SRx)	Multiple Sclerosis	\$15,075
13	13	Januvia	Diabetes	\$14,782
38	14	Breo Ellipta	Asthma	\$14,055
27	15	Farxiga	Diabetes	\$12,595
23	16	Humalog Mix 75-25 Kwikpen	Diabetes	\$12,057
20	17	Dexilant	Ulcer / Heartburn	\$11,911
15	18	Truvada (SRx)	HIV	\$11,878
37	19	Humalog Kwikpen U-100	Diabetes	\$9,767
28	20	Basaglar Kwikpen U-100	Diabetes	\$9,762



High Cost Prescriptions

WAREHOUSE EMPLOYEES LOCAL 730 H&W FUND

High cost prescriptions ranking

Rank		Drug Name	Condition	Cost per Script
Base	Current			Current
1	1	Gilenya (SRx)	Multiple Sclerosis	\$9,304
2	2	Humira (SRx)	Arthritis	\$5,969
3	3	Humira Pen (SRx)	Arthritis	\$5,969
4	4	Humira(Cf) Pen (SRx)	Arthritis	\$5,934
-	5	Xeljanz (SRx)	Arthritis	\$5,049
6	6	Biktarvy (SRx)	HIV	\$3,479
10	7	Complera (SRx)	HIV	\$3,166
9	8	Odefsey (SRx)	HIV	\$3,166
-	9	Ampyra (SRx)	Multiple Sclerosis	\$3,098
8	10	Atripla (SRx)	HIV	\$3,096
13	11	Truvada (SRx)	HIV	\$1,980
-	12	emtricitabine-tenofovir disop (SRx)	HIV	\$1,456
-	13	sevelamer hcl	Electrolyte Imbalance	\$1,404
11	14	dalfampridine er (SRx)	Multiple Sclerosis	\$1,370
15	15	Prograf (SRx)	Transplant	\$1,149
-	16	Auryxia	Electrolyte Imbalance	\$1,084
17	17	Humalog Mix 75-25 Kwikpen	Diabetes	\$1,005
18	18	Victoza 3-Pak	Diabetes	\$960
28	19	Xtampza Er	Pain	\$889
-	20	Veltassa	Electrolyte Imbalance	\$882

Comments

- The top 20 high cost drugs accounted for 1.8% (135 scripts) of the overall prescription volume, and 55.0% (\$5,863.68) of total plan spend PMPY in the current period



Maintenance Medication Program - Performance Analysis

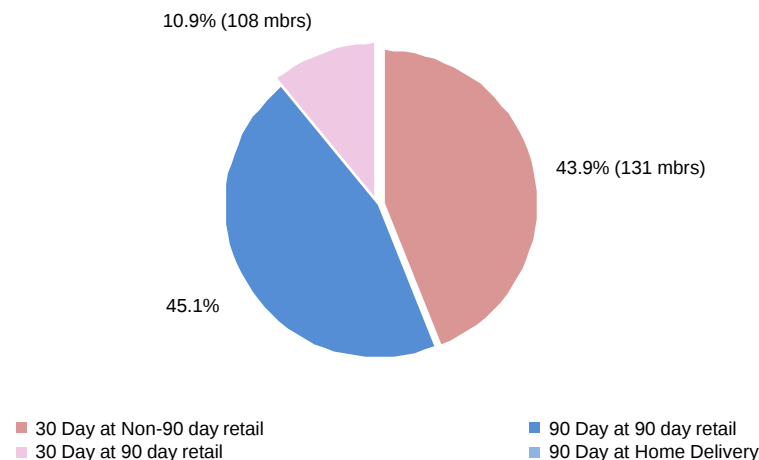
WAREHOUSE EMPLOYEES LOCAL 730 H&W FUND

Performance summary

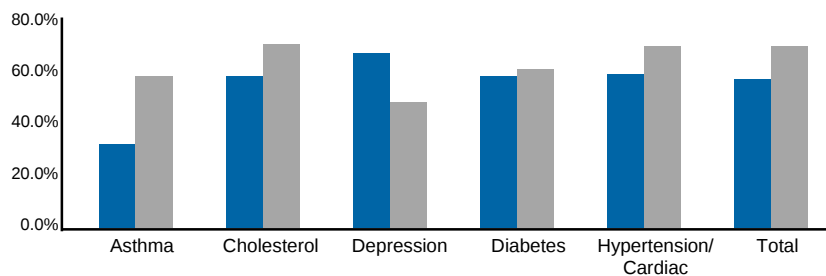
Cigna 90 Now Effective 01/01/2017: Voluntary

Maintenance Medications	<u>Base</u>	<u>Current</u>	<u>Opportunity</u>
30 Day Prescriptions			
Count	3,437	2,919	NA
Percentage	62.6%	54.9%	NA
90 Day Prescriptions			
Count	2,057	2,402	NA
Percentage	37.4%	45.1%	NA
Savings		\$1,766	\$4,733

Pharmacy utilization - maintenance prescriptions



Percent of members with greater than 80% maintenance medication adherence



30 Day Rx	33.3%	60.0%	68.8%	60.0%	61.3%	59.1%
90 Day Rx	60.0%	72.7%	50.0%	62.5%	71.7%	71.7%

Comments

- Savings are driven both by lower network contracted rates and conversions to 90 Day maintenance prescriptions
- 30 Day RX's decreased 15.1% and 90 Day RX's increased 16.8%
- Of the 131 customers filling 30 day prescriptions at Non-90 day retail pharmacies today, 99.2% are within 1.5 miles of a 90 day retail pharmacy
- Overall medication adherence for those customers using 90 day fills is 12.6% greater than those using 30 day fills

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

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