

Starbridge Limited-Benefit Plan

Plan Value Additions

www.cignavoluntary.com

Improved Network Access

Customers receive greater discounts on health services by using CIGNA's Preferred Provider network of more than 500,000 health care providers. Customers maximize their benefits and have easy access to providers in their area.

Greater Emphasis on Customer Education & Communication

CIGNA Voluntary is committed to improved communications with its customers through education and simplicity. Feedback gathered in focus groups and surveys has resulted in improving communication tools to help customers understand how limited-benefit medical plans work, the services available and how to maximize their plan benefits.

Member-Friendly Pharmacy Benefit

An easier to use pharmacy benefit is a part of many new plans. Instead of waiting for reimbursement by mail, customers now simply pay a low copay at the pharmacy when filling a prescription.

'Lump Sum' Hospital Benefit

New plans offer an expense-based 'lump sum' benefit for hospital stays, allowing customers access to their full benefit amount from day one. Other limited-benefit health plans may have low daily benefit caps (such as \$100 per day), with no access to the full benefit amount.



Wellness Coverage and Amenities

- Our customers have coverage for annual exams, vaccinations for their children and well-woman procedures.

These benefits focus on the prevention of illness while helping members establish a strong relationship with a family physician.

- Access to Healthy Rewards[®], CIGNA HealthCare's valuable wellness discount program, is an added plan benefit.

Members can save on retail items related to dental health, weight loss and smoking cessation.

- Access to an award-winning Employee Assistance ProgramSM and a 24-Hour nurse line to address individual health concerns.



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► For more information please call 1.800.258.9260