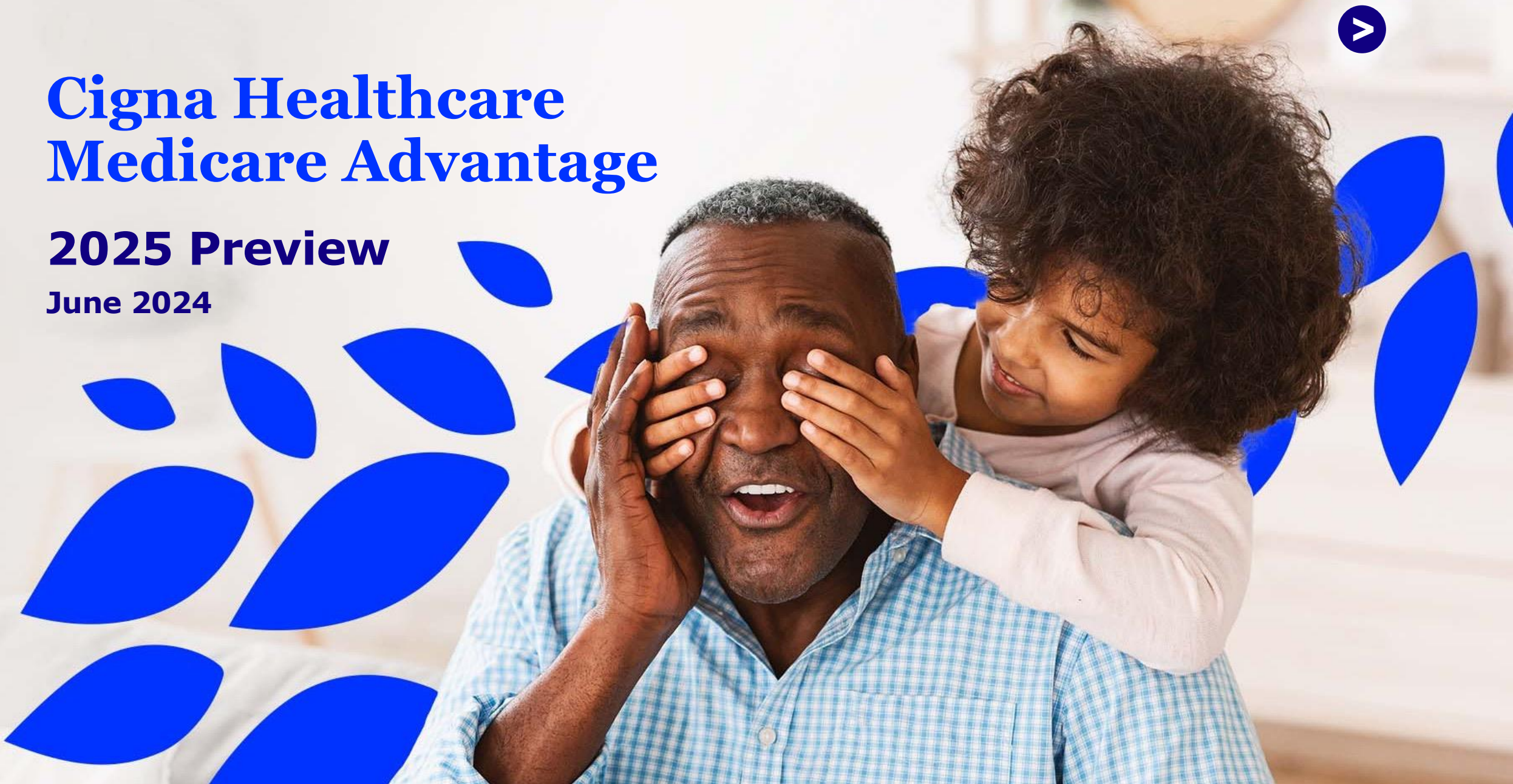
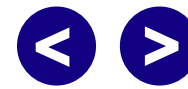


Cigna Healthcare Medicare Advantage

2025 Preview

June 2024





What's Inside

Welcome to Cigna Healthcare's 2025 Medicare Advantage (MA) Preview.

Our 2025 MA plans, products, and benefits are designed to add value to your customers' lives. In 2025, you can expect to see Cigna Healthcare's MA plans in 29 states and the District of Columbia.



Click on a topic to the right to jump to a section.

About Cigna Healthcare

Why Cigna Healthcare Medicare Advantage

Supplemental Health Benefits

Featured Products & Customer Profiles

2025 Markets

Better Together

2025 States & Featured Plans

About Cigna Healthcare

Our mission

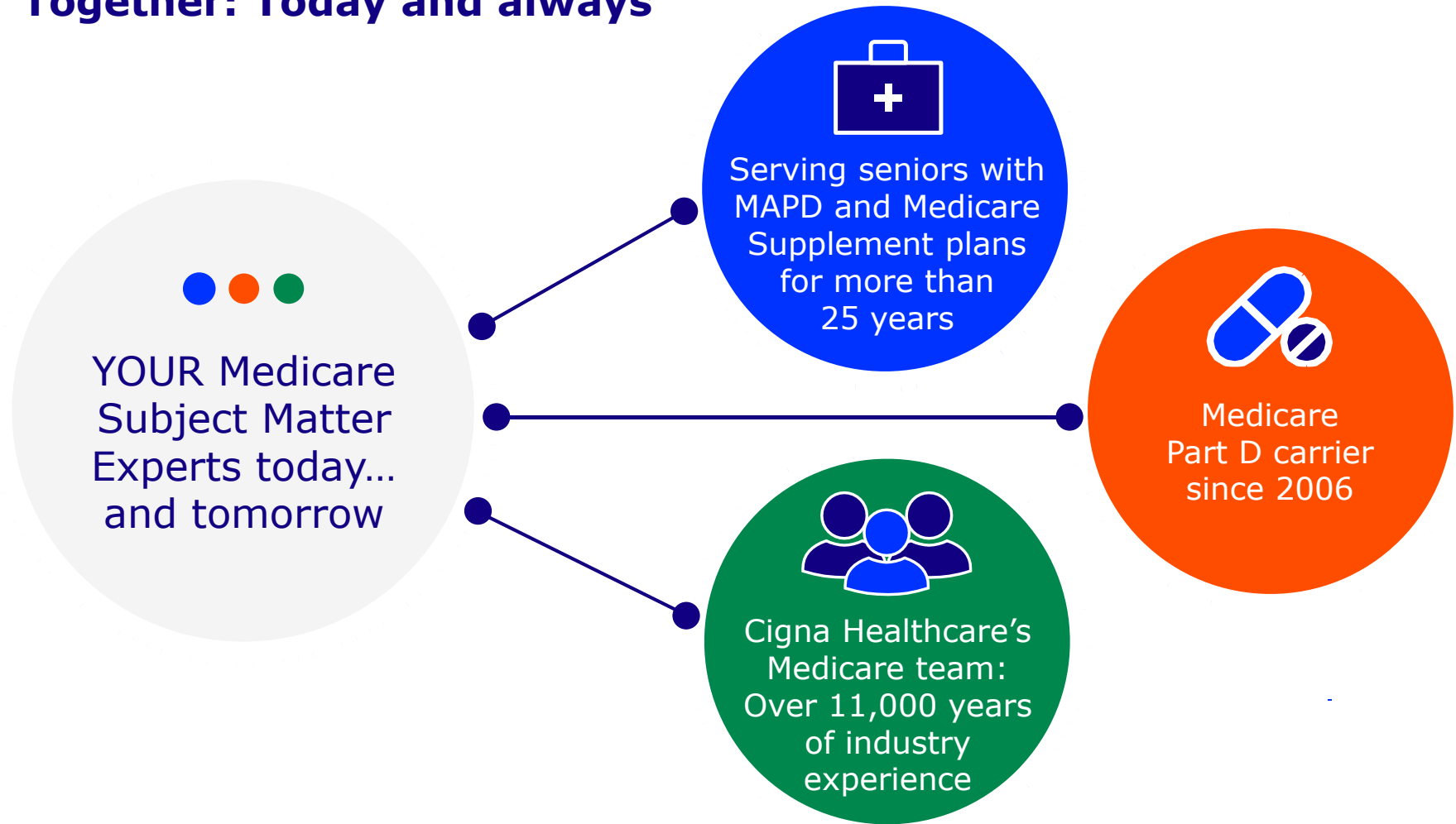


Powered by our people and brands, we advance our mission to improve the health and vitality of those we serve.



Cigna Healthcare & YOU

Better Together: Today and always



Why Cigna Healthcare's Medicare Advantage plans?

Why Cigna Healthcare's Medicare Advantage Plans?



Broker
Manager
for local
support



Find support
from our
CARL Team
or via
self-service



Tools, training
& programs
based on
your input



Affordable,
Predictable,
Simple for
you and your
customers

HMO Plans: The Foundation of MAPD



HMOs are at the heart of Medicare and are a part of Cigna Healthcare's DNA.



They are simple – all of a customer's health needs are rolled into one plan.



Network providers and Cigna Healthcare are **Better Together**. They focus on the holistic health of the customer: collaborating to ensure appropriate and necessary care.



They are more affordable and predictable which helps control costs.



Broker Managers

Our local Broker Managers have one goal: ensuring that you have an excellent experience every time you interact with Cigna Healthcare. Our Broker Managers can help you in so many ways – they are your Growth Officer. Reach out to them for assistance with any of the following:

- Local market knowledge and support related to product and plan details, provider partnerships, and marketing and community events.
- Developing lead generation strategies for growth, such as cultivating new business and retaining current clients.
- Grassroots marketing – Helping agents build community presence to drive year round business.
- Technological support with Cigna Healthcare's systems and resources.
- Subject matter experts for industry knowledge, competitive intelligence, and product positioning.



Local Broker Contacts June 2024

Download a full list of Cigna Broker Managers listed by Market to find help in your area.



Download

CARL Team providing you with support.

Cigna Agent Resource Line (CARL)



Your on-demand broker phone line to get the right information right when you need it.

- CARL: 866-442-7516
- carl@cignahealthcare.com
- TeleScope (SOA): 866-398-6055
- Click to chat (Salesforce)

CARL can assist with:

- First-level commissions and licensing help
- Support for eEnrollment, CustomPoint, RFI issues, Cigna Producers' University, and more
- Medicare/Medicaid eligibility look-up
- Password reset
- Provider & Formulary lookup
- Agent Certification Status
- Product and Benefit information
- Application Status

Hours of Operation

OEP

(01/02/2024 – 03/31/2024)

Monday – Saturday

8:00 am – 8:00 pm EST

Lock-In

(04/01/2024 – 09/30/2024)

Monday – Friday

8:00 am – 7:00 pm EST

AEP

(10/01/2024 – 11/30/2024)

Monday – Saturday

8:00 am – 9:00 pm EST

Sunday

12:00 pm – 5:00 pm EST

AEP

(12/01/2024 – 12/07/2024)

Monday – Saturday

8:00 am – 10:00 pm EST

Sunday

12:00 pm – 7:00 pm EST

Post AEP

(12/08/2024 – 12/31/2024)

Monday – Friday

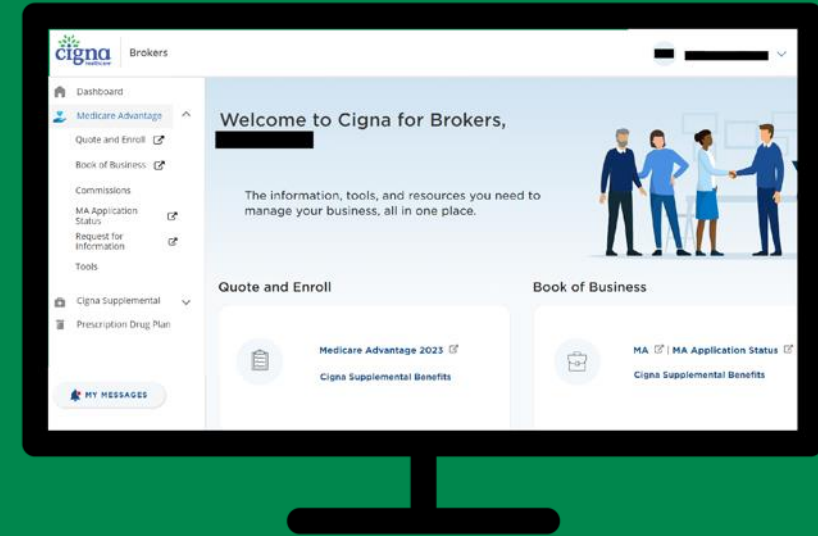
8:00 am – 7:00 pm EST

Tools, resources, and programs making it easier for you to sell.

CignaforBrokers.com

Your self-service, instant access to all our digital resources, including:

- Producers' University
- Strategic Provider Directory
- Medicaid/LIS Lookup
- Salesforce to manage book of business, leads, and appointments
- Online enrollment tools



Programs and systems making it easier for you to sell.

Making electronic enrollments easy.

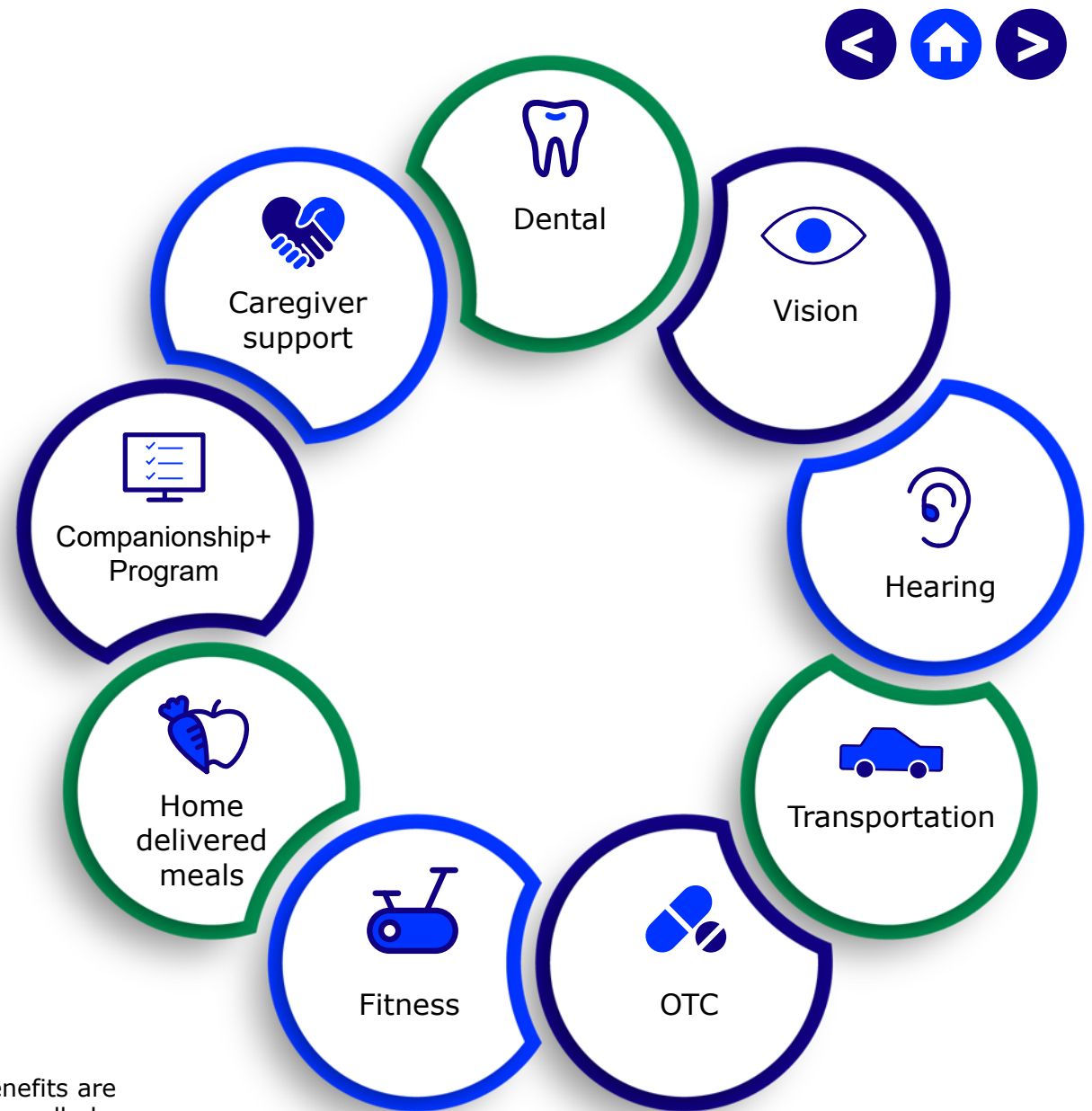
- ConnectureDRX (English & Spanish)
- Personalized URL (PURL) integrates with CignaforBrokers.com
- eEnrollment (English & Spanish)



Supplemental Health Benefits

At Cigna Healthcare, part of our commitment to our customers' whole health means giving them more **ways to get healthier - and stay healthier** through supplemental benefits.

Supplemental Health Benefits offered in 2025



Not all benefits are
available on all plans.

Cigna Healthy Today card

The Cigna Healthy Today card is our one-card solution to utilize multiple plan benefits.

New for 2025:

Living Needs Allowance that allows customers on select DSNP plans more optionality and flexibility on how they spend their money.

Benefits include (depending on the plan):

- The card can be used at over 65,000 in-network retailers, as applicable
- Over-the-Counter Allowance
- Pet Care Allowance
- Living Needs Allowance
 - Healthy grocery, utility services, gas & transportation, and cleaning supplies allowance
- Rewards and incentives are also loaded on the card



Dental

- In 2025, we will be offering dental benefits on **100%** of our plans. Dental benefits include: preventive, comprehensive, or an allowance, depending on the market
- Dental allowance offers preventive and comprehensive services, including a discount on in-network services delivered by Cigna Dental Allowance providers
- Traditional preventive and comprehensive **dental HMO** plans – offering 4 benefit designs including a plan with \$0 costs
- Dental Allowance customers can see any dentist, however they will save money by using a Cigna Healthcare network dentist



Vision

We offer a nationwide network for convenient vision service access that includes large retail providers as well as independent doctors.

- **100%** of our plans offer supplemental eye exam in 2025
- Flexible frame and lenses or contacts
- Medicare covered – after cataract surgery glasses (lenses and frames or contacts), from in-network providers



Hearing

Hearing benefits are available on **100%** of our plans in 2025. We partner with Hearing Care Solutions (HCS) to provide easy access to routine hearing exams/evaluations, fittings, and distribution of hearing aid devices for our customers.

A copay structure will be in place for all markets in 2025.

Hearing care solutions

- Provides a nationwide network with over 2,000 locations for convenient access to hearing services
- Fixed pricing for hearing aids based on the level of technology
- Access to a wide selection of major manufacturers and devices
- 4 year supply of batteries are included (up to 64 cells per ear, per year)



Transportation

We partner with Modivcare, an industry recognized transportation manager to provide easy access to high quality, non-emergency medical transportation for our customers.

- Customers will be able to use an app, a website, or the telephone to schedule their rides
- A concierge-type service will be available to those with special needs



OTC

We partner with Convey Health Solutions to provide easy access and availability of a wide variety of over-the-counter (OTC) products

- Convenient shopping options include: online, retail through your Cigna Healthy Today card, or by phone
- Extensive national retail network including most large retailers makes it easy for your customers to access benefits



Fitness

- Fitness center membership & health coaching
- Fitness programs & online classes
- Home Fitness Kit, including a wearable tracker to help customers stay on top of their health



Home Delivered meals

- We partner with GA Foods, a leader in the meal industry, to create and deliver high quality nutritious meals for our customers
- Each meal includes a frozen entrée, two vegetables, bread, fruit, juice, or dessert
- HMO customers can receive **14 healthy, medical diet appropriate, frozen meals** delivered to their home post-inpatient hospital or skilled nursing facility stay
- HMO customers diagnosed with ESRD and enrolled in ESRD care management program can receive up to 56 meals



Companionship+ Program

Our partners at Homethrive administer our Companionship+ Program. This program combats social isolation and loneliness by connecting with members digitally and/or telephonically.

Companionship+ Program

Conduct check-ins
with member

Coordinate group
activities

Research local
organizations

The program can assist the customer with researching and scheduling non-clinical support services like

Transportation

Housekeeping

Meal or
grocery delivery

Not all benefits are available on all plans.



Caregiver Support

It's important that the caregiver have appropriate and timely resources available to help them navigate the health care system and to ease the strain of managing care for their loved one while ensuring they take care of themselves as well in the process.

- Our Caregiver benefit delivers a support system for both our members and their caregivers by providing resources and assistance for everyday issues that arise.
- Support is available through all phases of the caregiving journey.
- Caregivers will work 1-on-1 with a Caregiver Coach, either telephonically and/or digitally, for help to address their caregiving needs.



Featured Products & Customer Profiles

Featured Products & Customer Profiles

HMO	Cigna Healthcare Featured Plans	Customer Profile
	Cigna Alliance Medicare (HMO)	Ideally suited for those wanting a plan supported by a dedicated group of providers with no referrals required. Most have dental allowances. Available in select markets.
	Cigna Preferred Full Savings Medicare (HMO)	Well suited for beneficiaries who prefer a medically focused in-network MAPD plan with rich Part B giveback to help offset other monthly expenses.
	Cigna Preferred Savings Medicare (HMO)	Well suited for beneficiaries who prefer a medically focused in-network MAPD plan with Part B giveback to help offset other monthly expenses.
	Cigna Preferred Medicare (HMO)	Well suited for beneficiaries who prefer a \$0 premium medically focused in-network MAPD plan. No referrals in most markets.
	Cigna Courage Medicare (HMO)	Great choice for Veterans with creditable drug coverage through the VA or TFL who are looking for an MA-only plan, as well as those seeking a plan with a Part B giveback available in the plan in most markets.
	Cigna Preferred Plus Medicare (HMO)	Well suited for beneficiaries who prefer a medically focused in-network MAPD plan with a reasonable premium in exchange for lower customer cost shares and richer benefits than our Preferred plan.
	Cigna Premier Medicare (HMO-POS)	For those beneficiaries who desire a medically focused MAPD plan with some OON flexibility and a strong network of in network providers and comprehensive dental services.
	Cigna Preferred Select Medicare (HMO)	Well suited for those looking for a \$0 premium MAPD HMO plan with no referrals required, and comprehensive dental coverage through our DHMO network. Available in some NC markets.

Featured Products & Customer Profiles

D-SNP	Cigna Healthcare Featured Plans	Customer Profile
	Cigna TotalCare (HMO D-SNP)	Well-suited for beneficiaries who are eligible for Medicare and Medicaid who desire an all-in one medical and prescription drug plan with supplemental benefits including dental, vision, hearing, OTC, transportation, and flex cards (utilities, groceries, gas) in most markets.
	Cigna TotalCare Plus (HMO D-SNP)	Well-suited for beneficiaries who are fully eligible for Medicare and Medicaid who desire an all-in one medical and prescription drug plan with rich supplemental benefits including dental, vision, hearing, OTC, transportation, and flex cards (utilities, groceries, gas) in most markets.

PPO	Cigna Healthcare Featured Plans	Customer Profile
	Cigna True Choice Courage Medicare (PPO)	Plan focused on the needs for Veterans with creditable drug coverage through the VA or TFL who are looking for an MA-only plan with rich benefits and the flexibility to seek healthcare services out of network.
	Cigna True Choice Medicare (PPO)	Well suited for Medicare beneficiaries who want a medically focused MAPD which offers out-of- network coverage for maximum flexibility in seeking care and a flexible dental allowance. It is a great choice for those who travel.

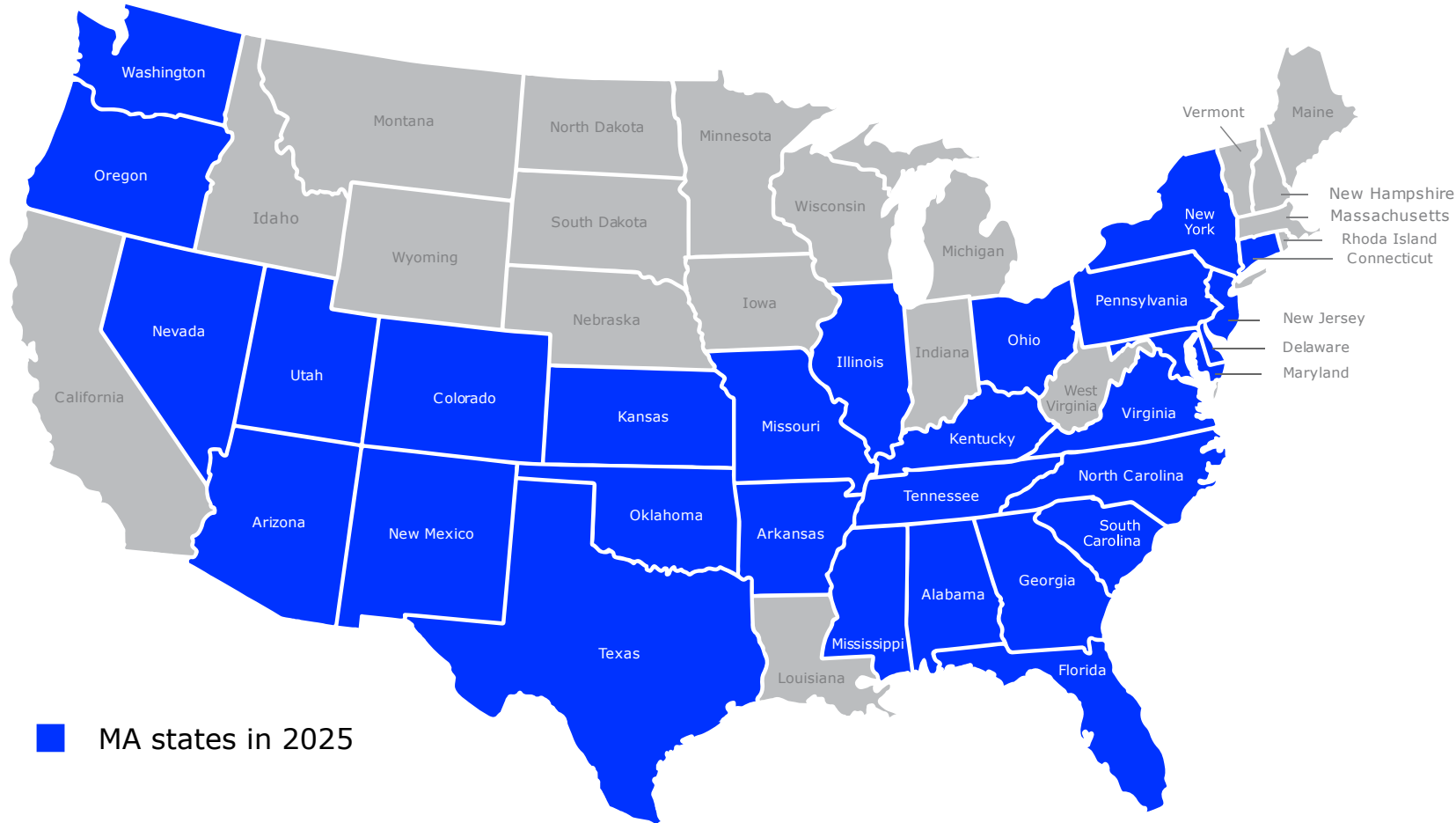
2025 Markets

2025 Plan Overview

- Updated incentives and rewards
- All plans offer dental, vision, and hearing
- HMO plans will offer post-discharge meals
- New innovations with Cigna Healthy Today card benefits
- Some plans will have deductibles
- Part B giveback plans expanded
- In network prior authorization required on specific benefits for all plans



Our MAPD 2025 footprint



For 2025:

- 600 total counties
- 556 HMO counties
- 534 PPO counties
- 412 D-SNP counties
- 15 C-SNP counties

2025 States & Featured Market Plans

Click to view a plan by state



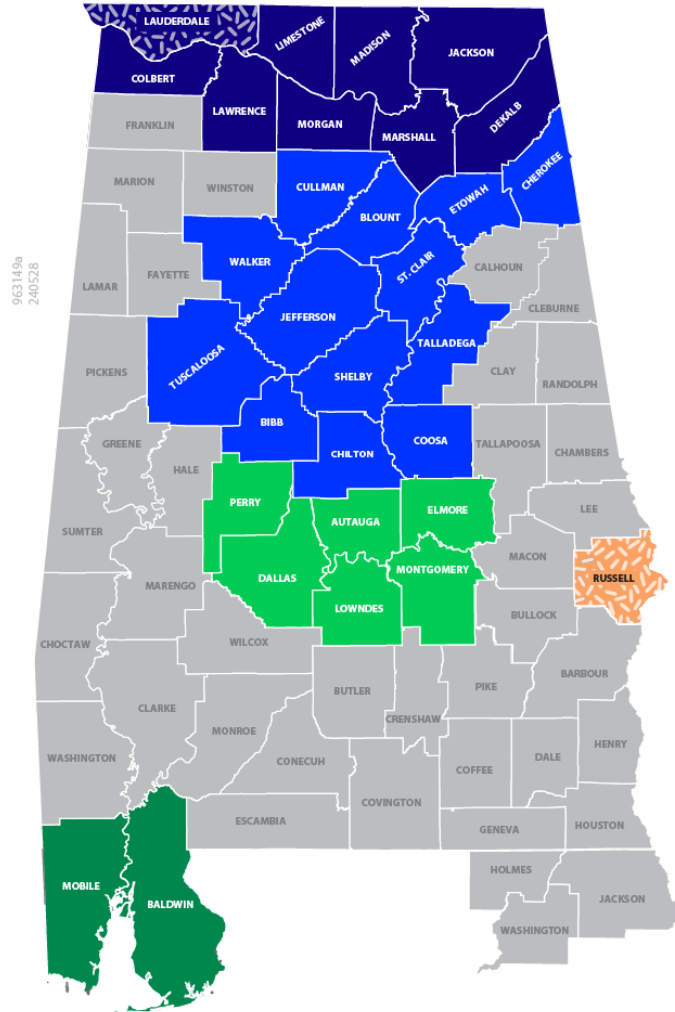
- Alabama
- Arizona
- Arkansas
- Colorado
- Connecticut
- Delaware
- District of Columbia
- Florida
- Georgia
- Illinois
- Kansas
- Kentucky
- Maryland
- Mississippi
- Missouri
- Nevada
- New Jersey
- New Mexico
- New York
- North Carolina
- Ohio
- Oklahoma
- Oregon
- Pennsylvania
- South Carolina
- Tennessee
- Texas
- Utah
- Virginia
- Washington



Alabama



Click to view the list of states



Featured plans:

- Cigna TotalCare (HMO D-SNP)
- Cigna TotalCare Plus (HMO-D-SNP)
- Cigna Courage Medicare (HMO)
- Cigna Preferred Full Savings Medicare (HMO)
- Cigna Preferred Medicare (HMO)
- Cigna Preferred Plus Medicare (HMO)

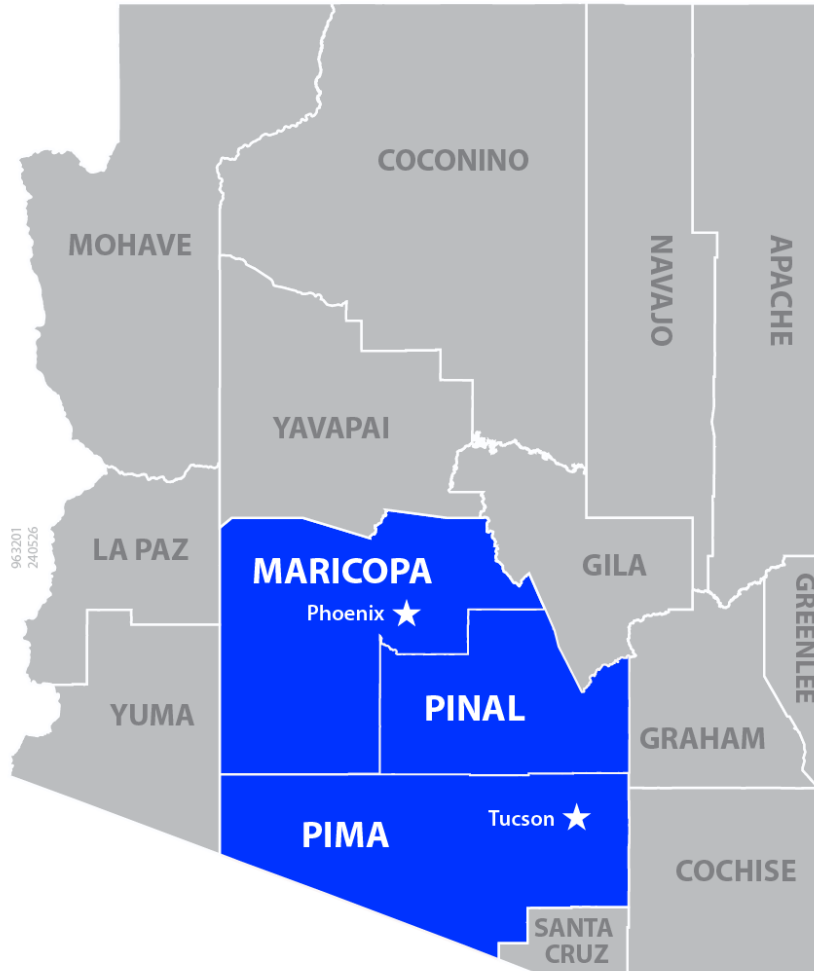
2025 Highlights:

- New HMO plan with rich Part B giveback
- Living needs allowance for D-SNP plans
- Strong supplemental benefits package
- UAB now in network

Arizona



Click to view the list of states



Featured plans:

- Cigna Alliance Medicare (HMO)
- Cigna Preferred Full Savings Medicare (HMO)
- Cigna Preferred Savings Medicare (HMO)
- Cigna Preferred (HMO)

2025 Highlights:

- New HMO plan with rich Part B giveback
- Top 3 HMOs have new DPPO Dental Allowance
- Strong supplemental benefit package



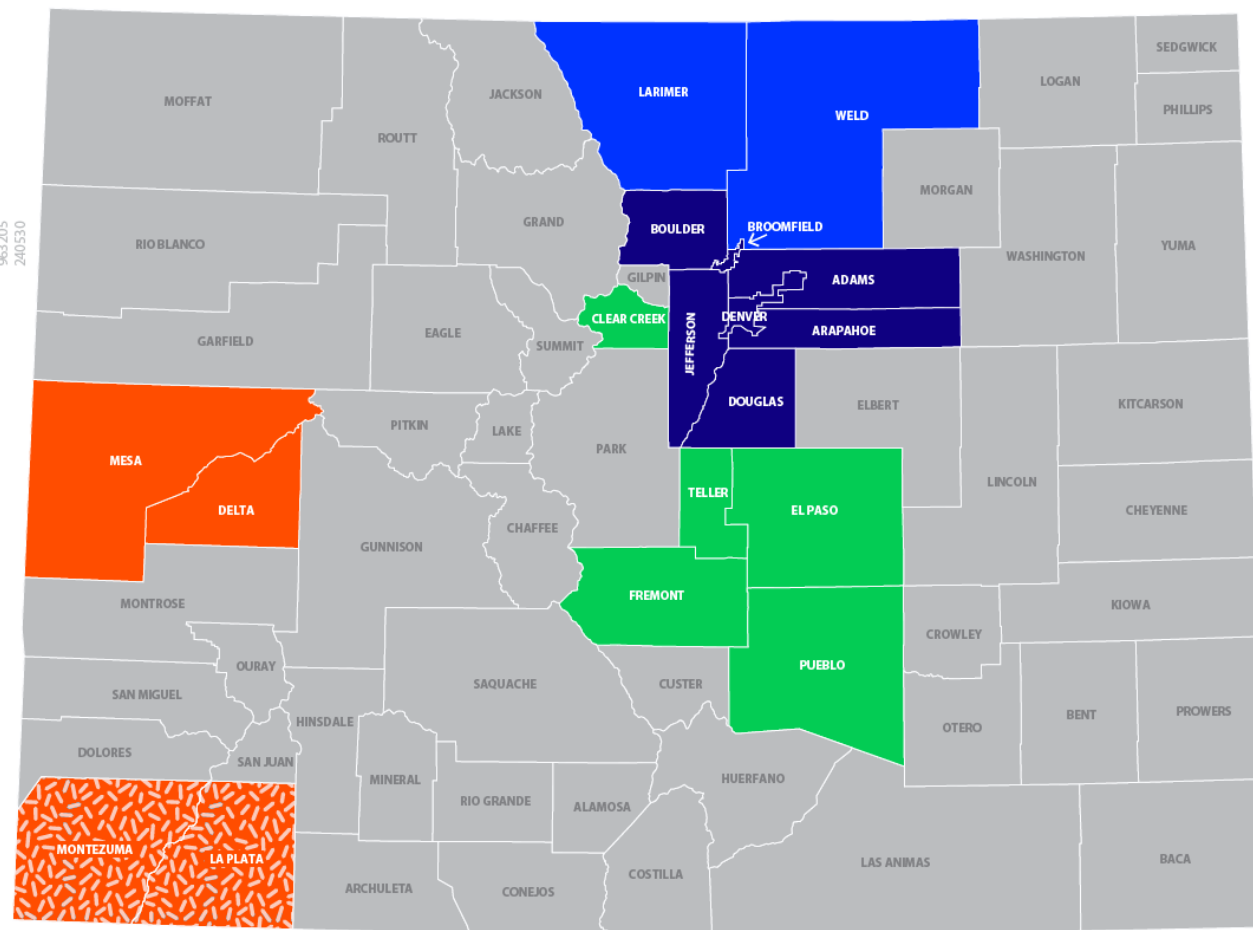
- Cigna Preferred Medicare (HMO)
- Cigna Courage Medicare (HMO)
- Cigna TotalCare (HMO D-SNP)
- Cigna TotalCare Plus (HMO D-SNP)

- Maintained dental allowance
- Strong supplemental benefit package
- Living Needs Allowance on D-SNP plans

Colorado



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Featured plans:

- Cigna Premier Medicare (HMO-POS)
- Cigna Preferred Medicare (HMO)

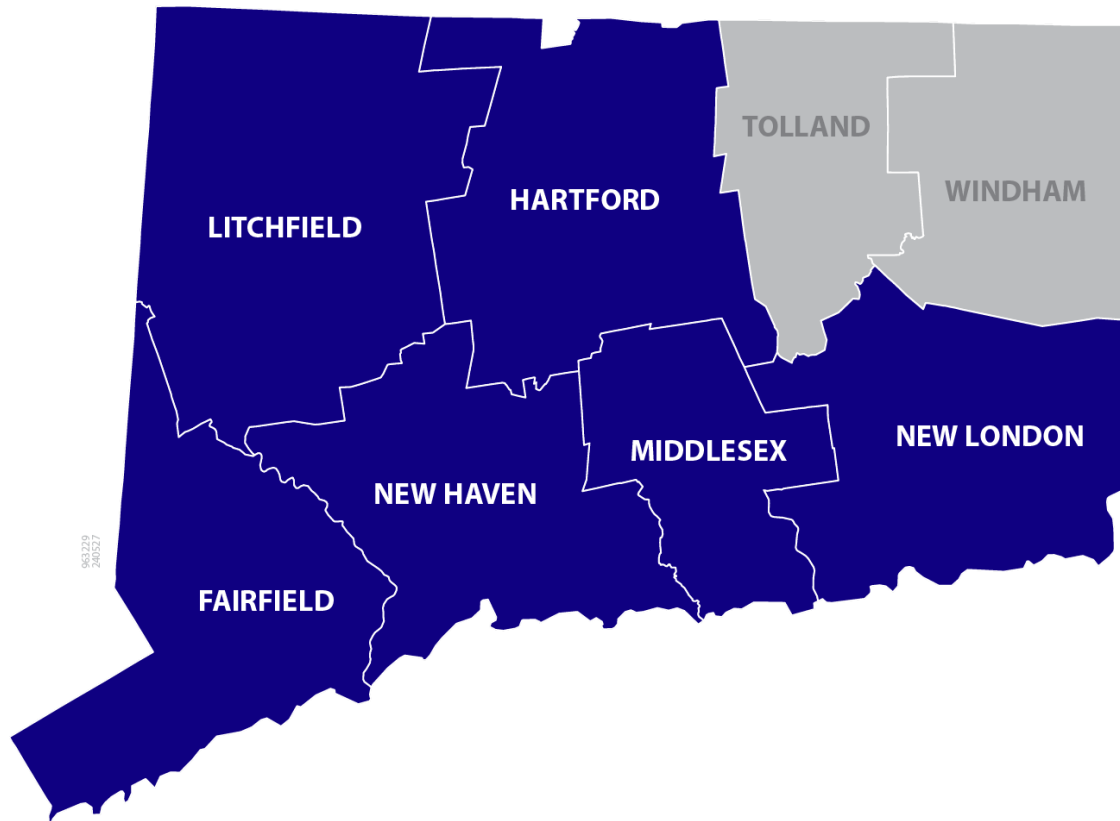
2025 Highlights:

- New HMO-POS plan being offered statewide
- New HMO-POS plan offers OON benefits for certain services
- Strong supplemental benefit package
- PPO exit from LaPlata and Montezuma counties

Connecticut



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Featured plans:

- Cigna TotalCare Plus (HMO D-SNP)
- Cigna True Choice Medicare (PPO)

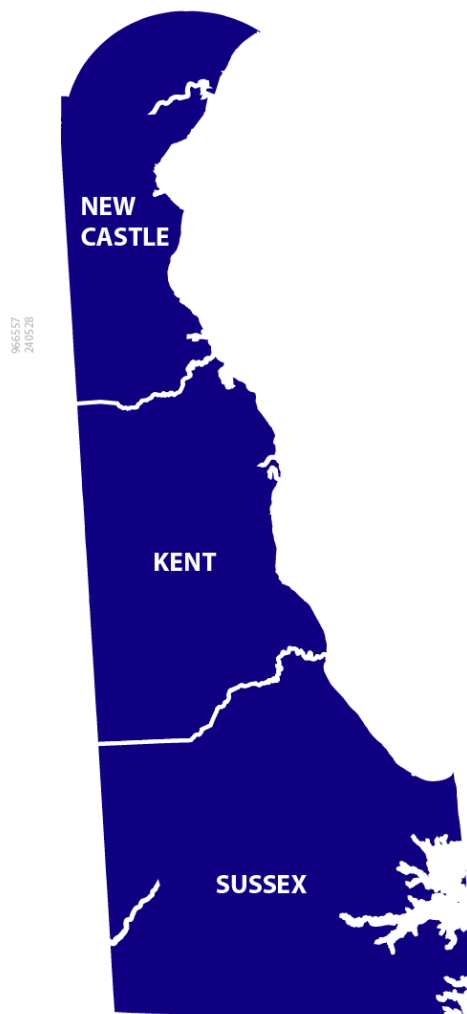
2025 Highlights:

- Consolidating D-SNP portfolio
- Trinity Health being added to the network
- Eliminating two non-SNP HMO plans
- Strong supplemental benefit package
- Living Needs Allowance on D-SNP plans

Delaware



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list of states



Featured plan:

- Cigna Preferred Medicare (HMO)

2025 Highlights:

- Trinity and St. Josephs being added to the network
- Strong supplemental benefit package

District of Columbia



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list of states



Featured plan:

- Cigna Preferred DC Medicare (HMO)

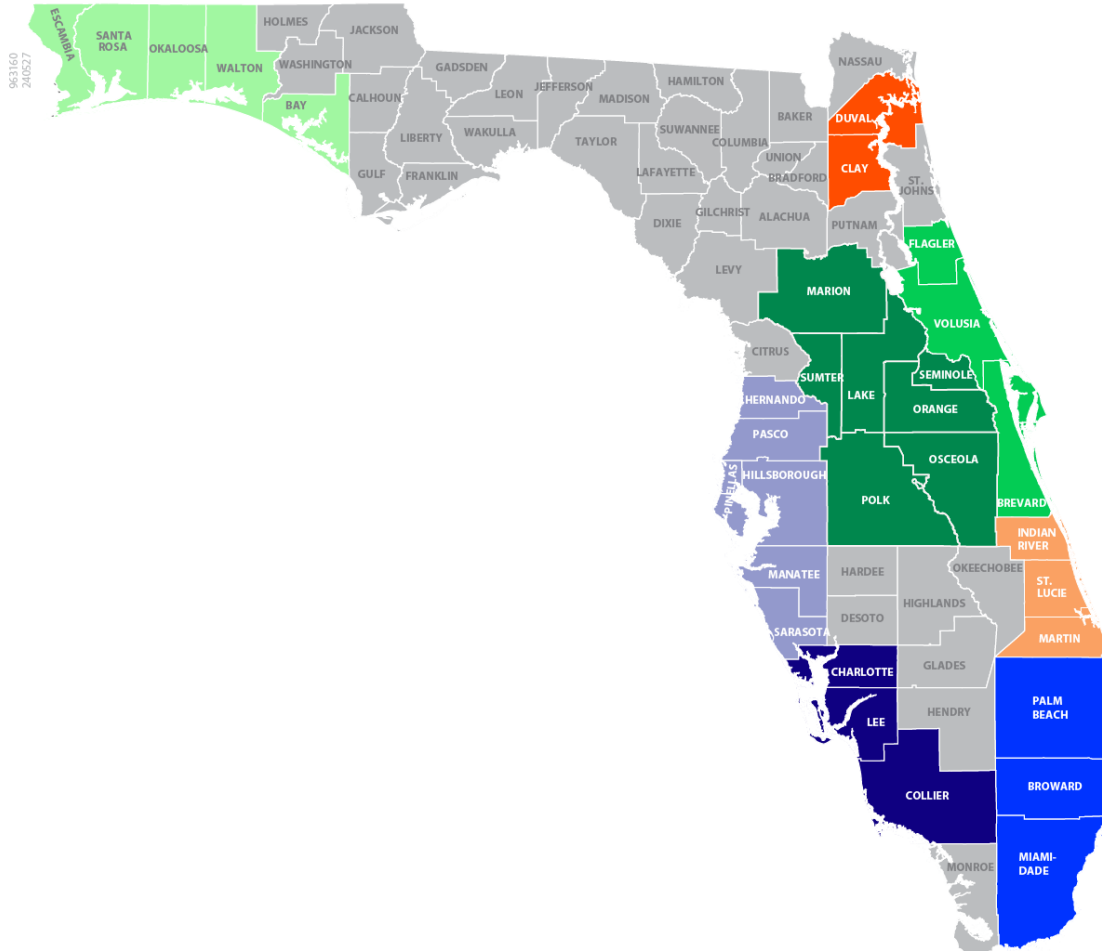
2025 Highlight:

- Strong supplemental benefit package

Florida



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Featured plans:

- Cigna TotalCare Plus (HMO-D-SNP)
- Cigna Courage Medicare (HMO)
- Cigna Preferred Medicare (HMO)
- Cigna Preferred Savings Medicare (HMO)

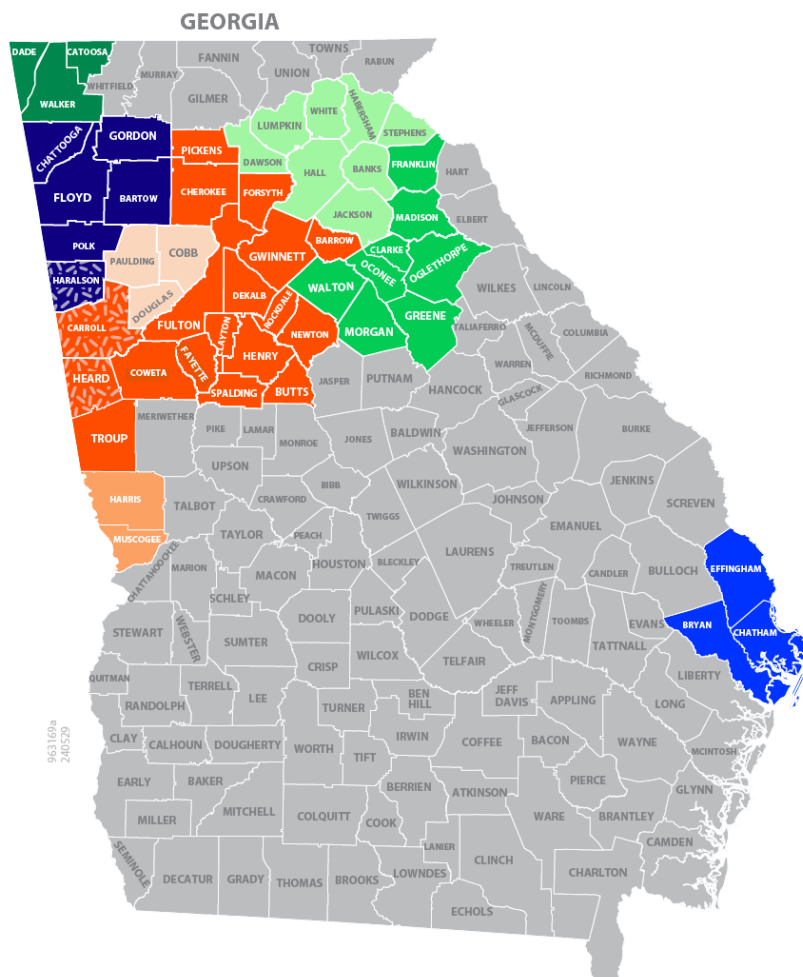
2025 Highlights:

- Lower co-pays on Courage MA-only HMO
- Competitive benefits on Preferred Savings and Preferred HMO
- Living Needs Allowance added to all D-SNPs to include food, utilities, gas, and cleaning supplies
- Strong supplemental benefit package
- PPO exit

Georgia



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list of states



Featured plans:

- Cigna TotalCare (HMO D-SNP)
- Cigna TotalCare Plus (HMO D-SNP)
- Cigna Preferred Medicare (HMO)

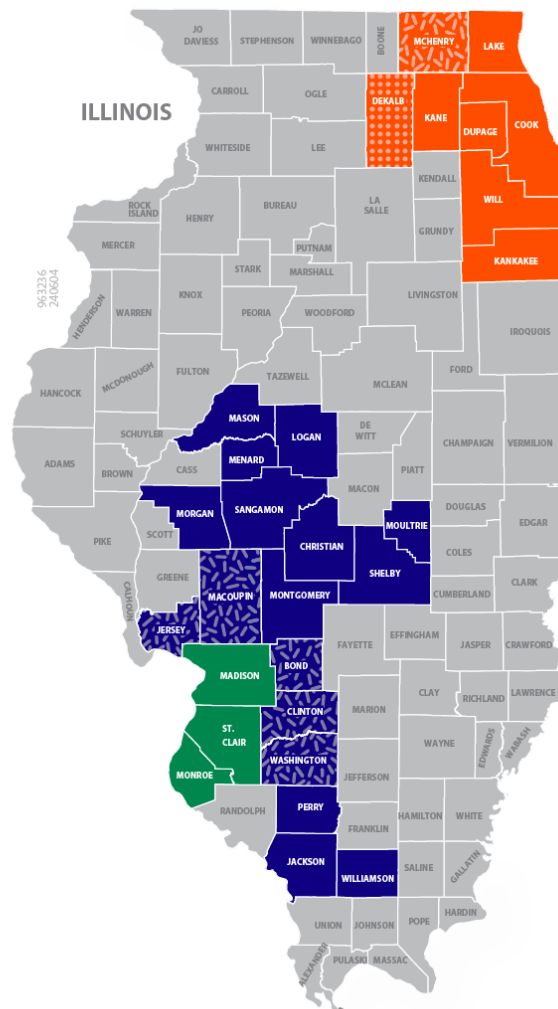
2025 Highlights:

- Living Needs Allowance increased on D-SNP plan
- Increased dental allowances on select plans
- Strong supplemental benefits package

Illinois



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list of states



Featured plans:

- Cigna Preferred Savings Medicare (HMO)
- Cigna Preferred Medicare (HMO)

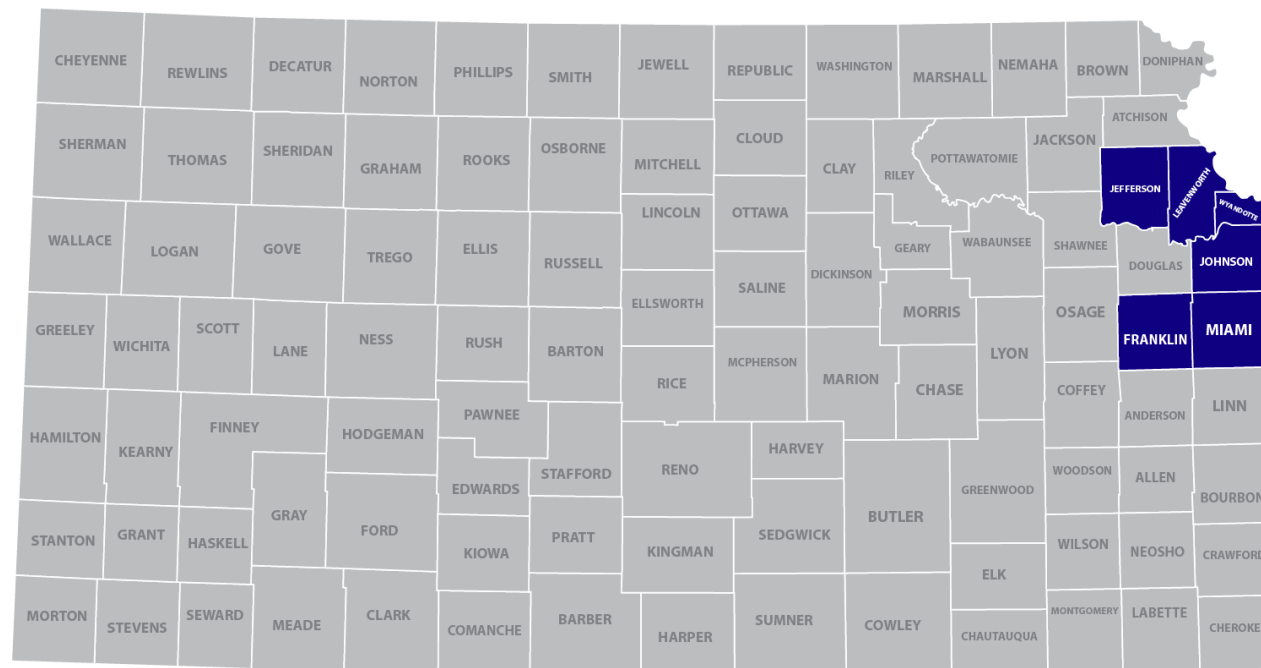
2025 Highlights:

- HMO-POS plan investments and offers OON benefits for certain services
- Medicare Cost Protection benefit remains
- Strong supplemental benefit package
- Exiting HMO in So. IL micro market

Kansas



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list of states



Featured plan:

- Cigna Preferred Medicare (HMO)

2025 Highlight:

- Strong supplemental benefit package

Kentucky



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list of states



Featured plans:

- Cigna Preferred Savings Medicare (HMO)
- Cigna Preferred Medicare (HMO)

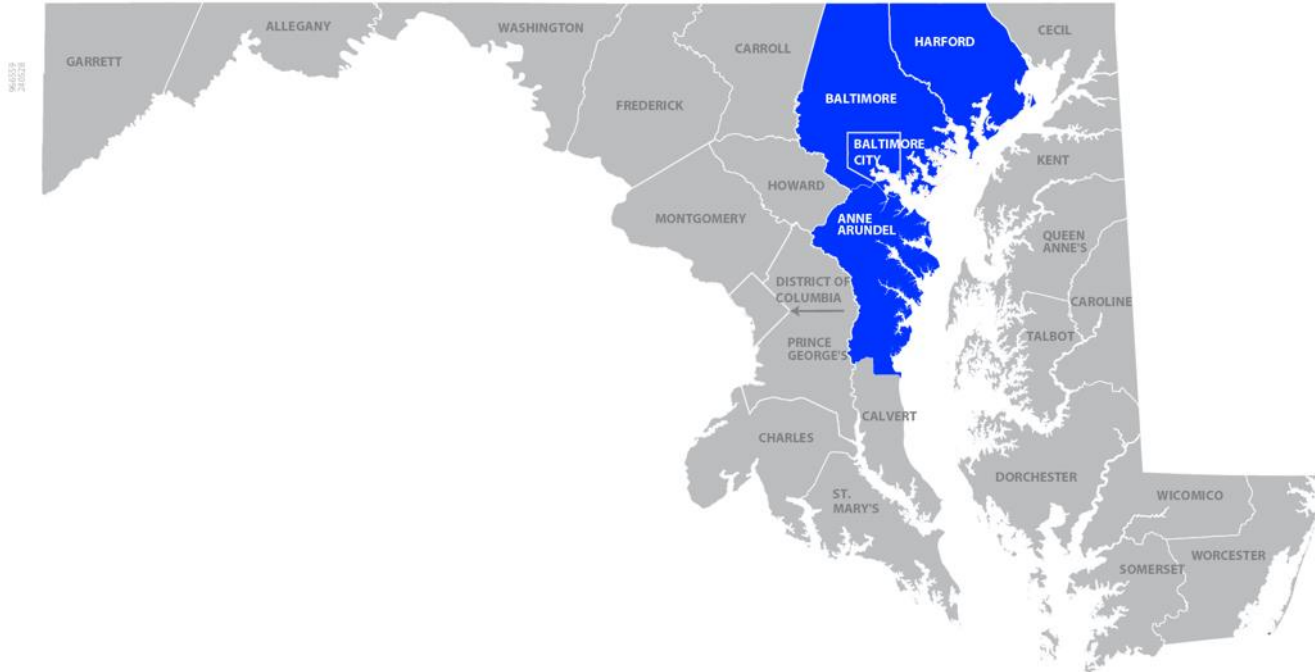
2025 Highlights:

- Added University of Cincinnati to the network
- Strong supplemental benefit package

Maryland



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Featured plans:

- Cigna Preferred Plus Medicare (HMO)
- Cigna Alliance Medicare (HMO)

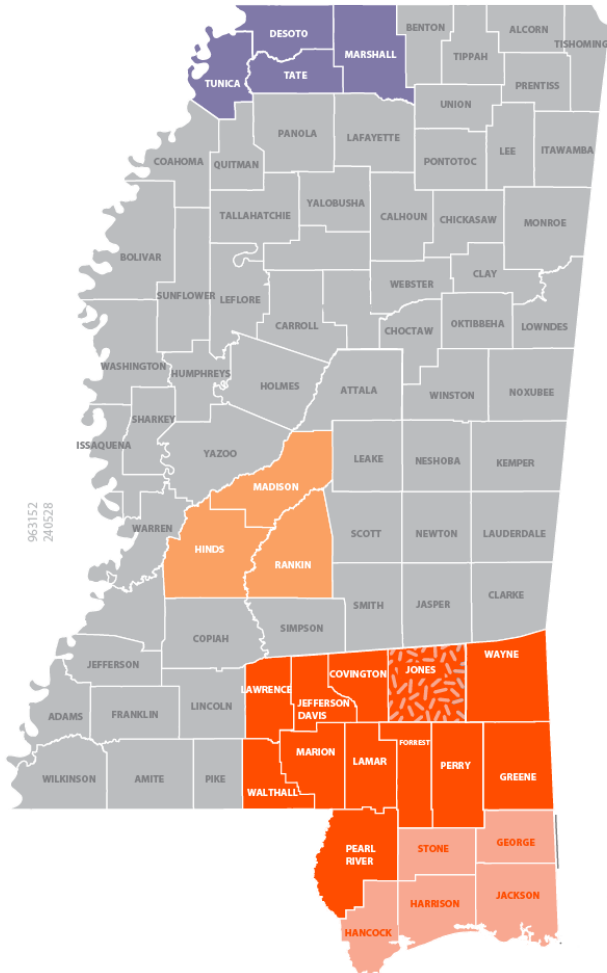
2025 Highlights:

- Aledade, Greater Baltimore Medical Center, and Clinical Associates added to the Alliance network
- Living Needs Allowance on HMO D-SNP plans
- Strong supplemental benefit package

Mississippi



Click to view the list of states



Featured plans:

- Cigna Preferred Medicare (HMO)
- Cigna True Choice Medicare (PPO)
- Cigna TotalCare (HMO D-SNP)
- Cigna TotalCare Plus (HMO D-SNP)
- Cigna Courage Medicare (HMO)

2025 Highlights:

- PPO expansion
- Living Needs Allowance on HMO D-SNP plans
- Strong supplemental benefit package

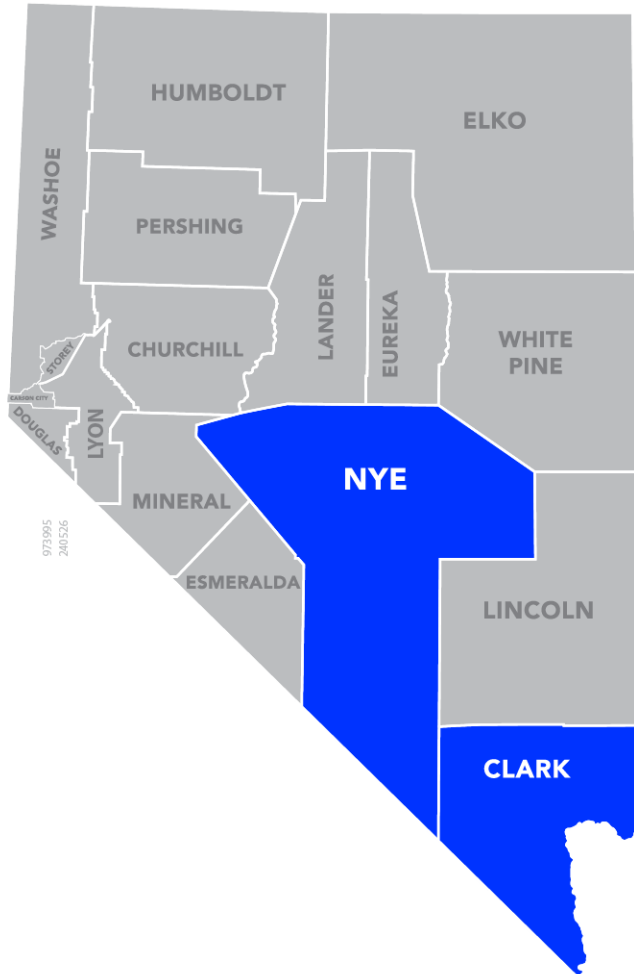


- Added SSM to the network
- Strong core HMO benefit package
- Strong supplemental benefit package

Nevada



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Featured plan:

- Cigna Preferred Savings Medicare (HMO)

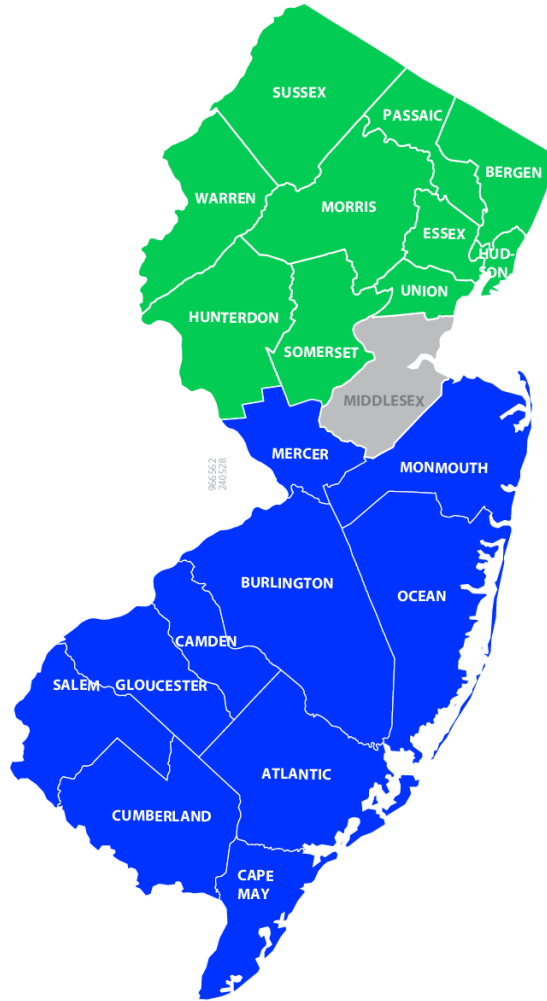
2025 Highlight:

- Strong supplemental benefit package

New Jersey



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Featured plans:

- Cigna Preferred Medicare (HMO)
- Cigna Courage Medicare (HMO)

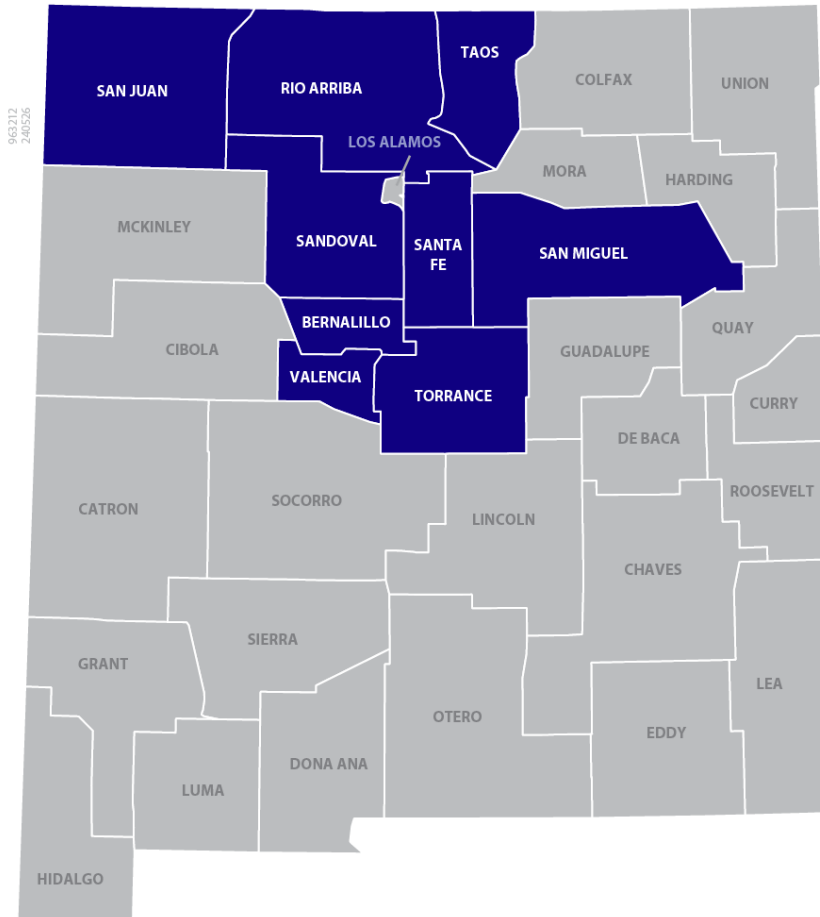
2025 Highlights:

- Consolidated Central NJ with Southern NJ
- Strengthened specialist network throughout NJ
- Network reciprocity with Philadelphia network partners
- Strong supplemental benefit package

New Mexico



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Featured plan:

- Cigna Preferred Medicare (HMO)

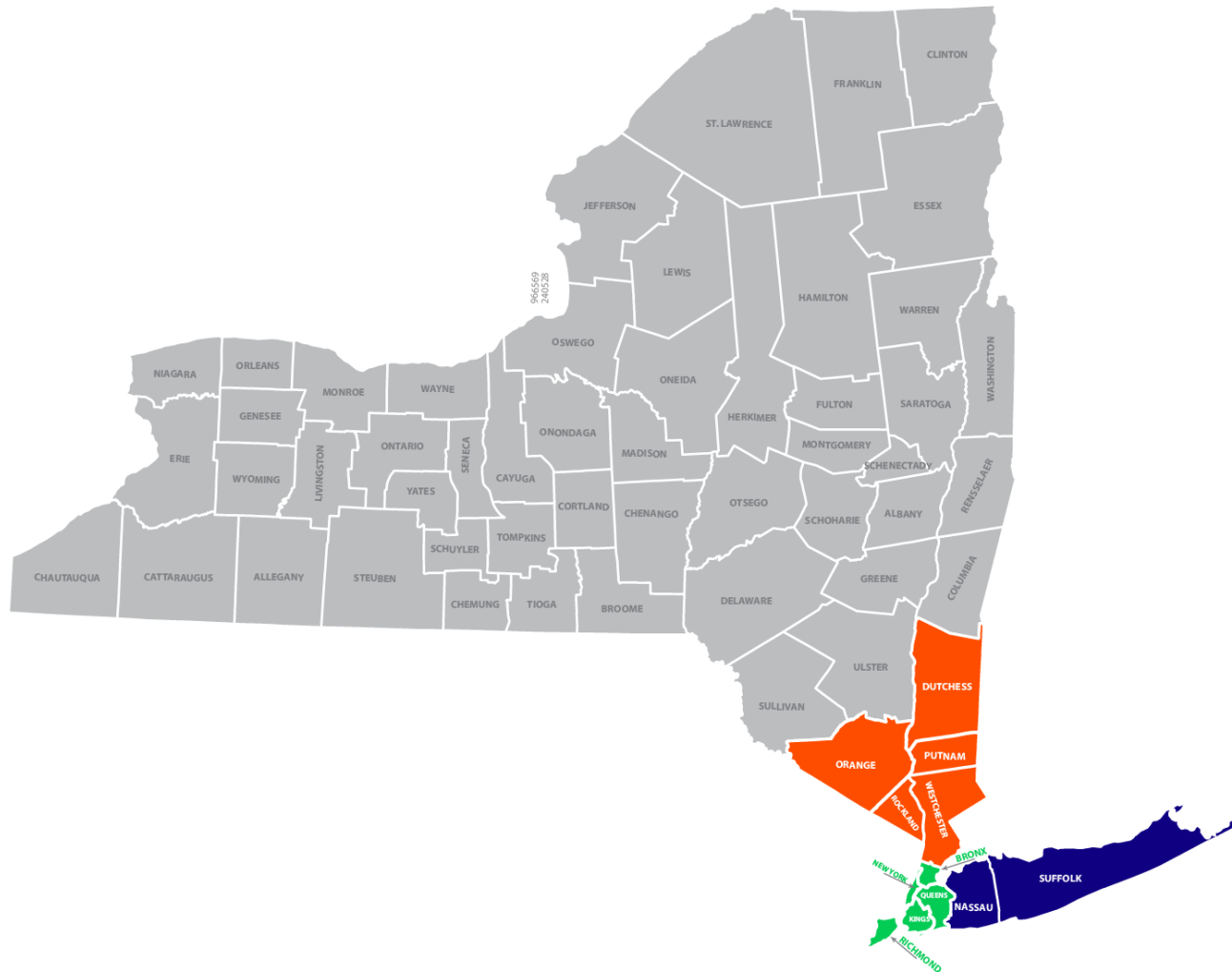
2025 Highlight:

- Strong supplemental benefit package

New York



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Featured plans:

- Cigna True Choice Medicare (PPO)
- Cigna True Choice Plus Medicare (PPO)
- Cigna True Choice Savings Medicare (PPO)

2025 Highlights:

- Expanded network, strengthening accessibility
- Increased local market support for brokers and providers
- Strong supplemental benefit package



- Cigna Courage Medicare (HMO)
- Cigna Preferred Medicare (HMO)
- Cigna Preferred Plus Medicare (HMO)
- Cigna Preferred Savings Medicare (HMO)
- Cigna Preferred Select Medicare (HMO)

2025 Highlights:

- Living Needs Allowance offered on HMO D-SNP plans
- Strong supplemental benefit package



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list of states**

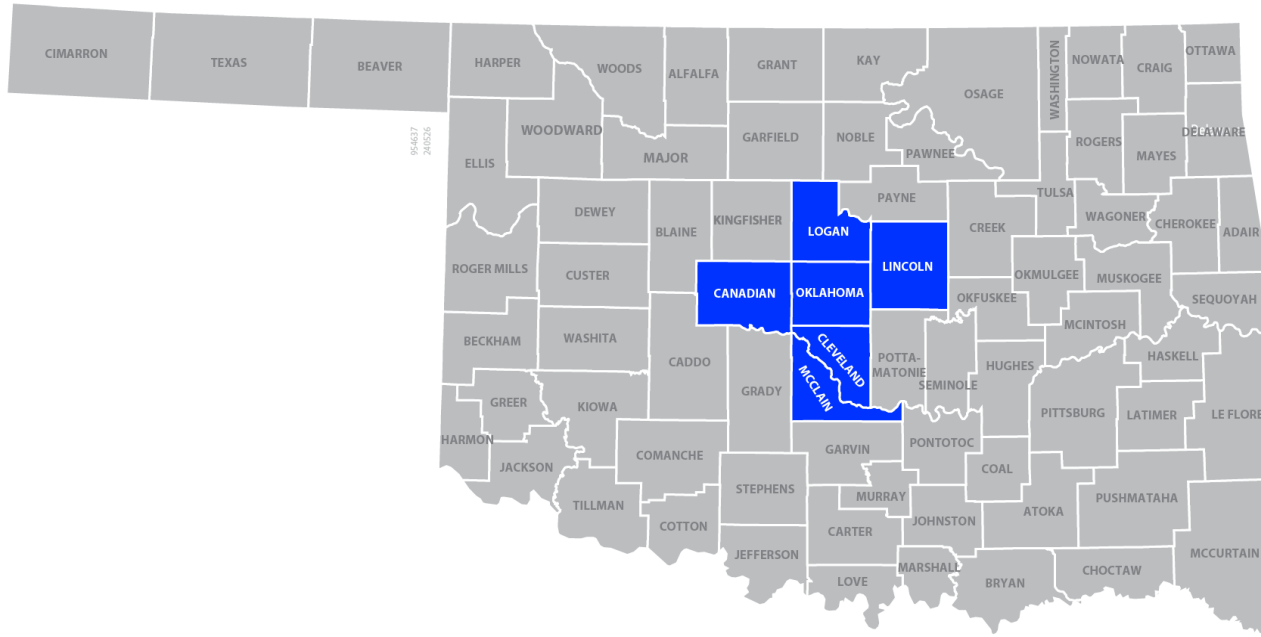
- Cigna Preferred Savings Medicare (HMO)
- Cigna Preferred Medicare (HMO)
- Cigna Preferred Plus Medicare (HMO)

- Added University of Cincinnati, SUMMA Health and Health Source to the network
- Strong supplemental benefit package

Oklahoma



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Featured plans:

- Cigna Preferred Savings Medicare (HMO)
- Cigna True Choice Courage Medicare (PPO)

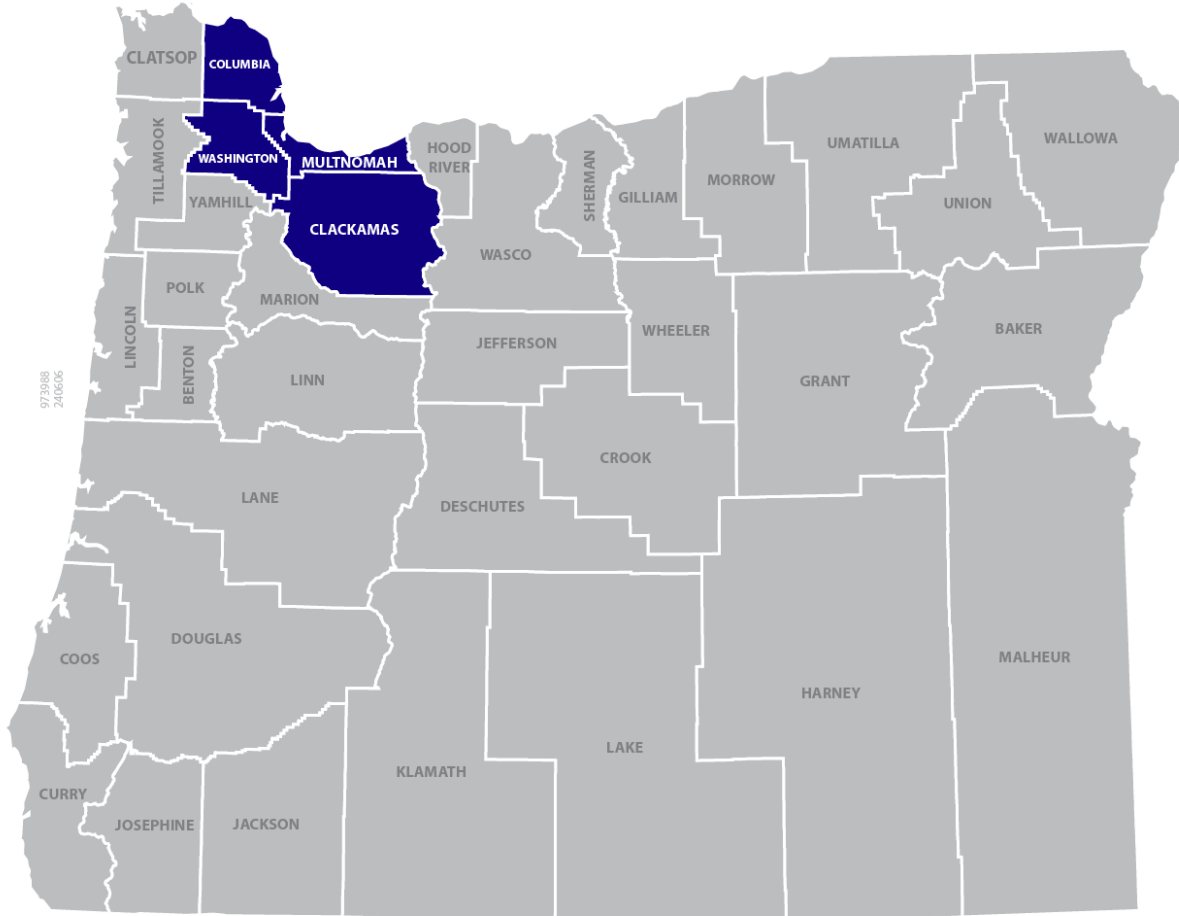
2025 Highlights:

- New MA only PPO plan being offered
- Dental allowance across plans
- Expanding network, expanding accessibility
- Strong supplemental benefit package

Oregon



Click to view the list of states



Featured plans:

- Cigna Preferred Medicare (HMO)
- Cigna True Choice Courage Medicare (PPO)

2025 Highlights:

- New MA only PPO plan being offered
- Strong supplemental benefit package



- Cigna Preferred Full Savings Medicare (HMO)
- Cigna Preferred Medicare (HMO)
- Cigna Courage Medicare (HMO)
- Cigna Preferred Plus Medicare (HMO)

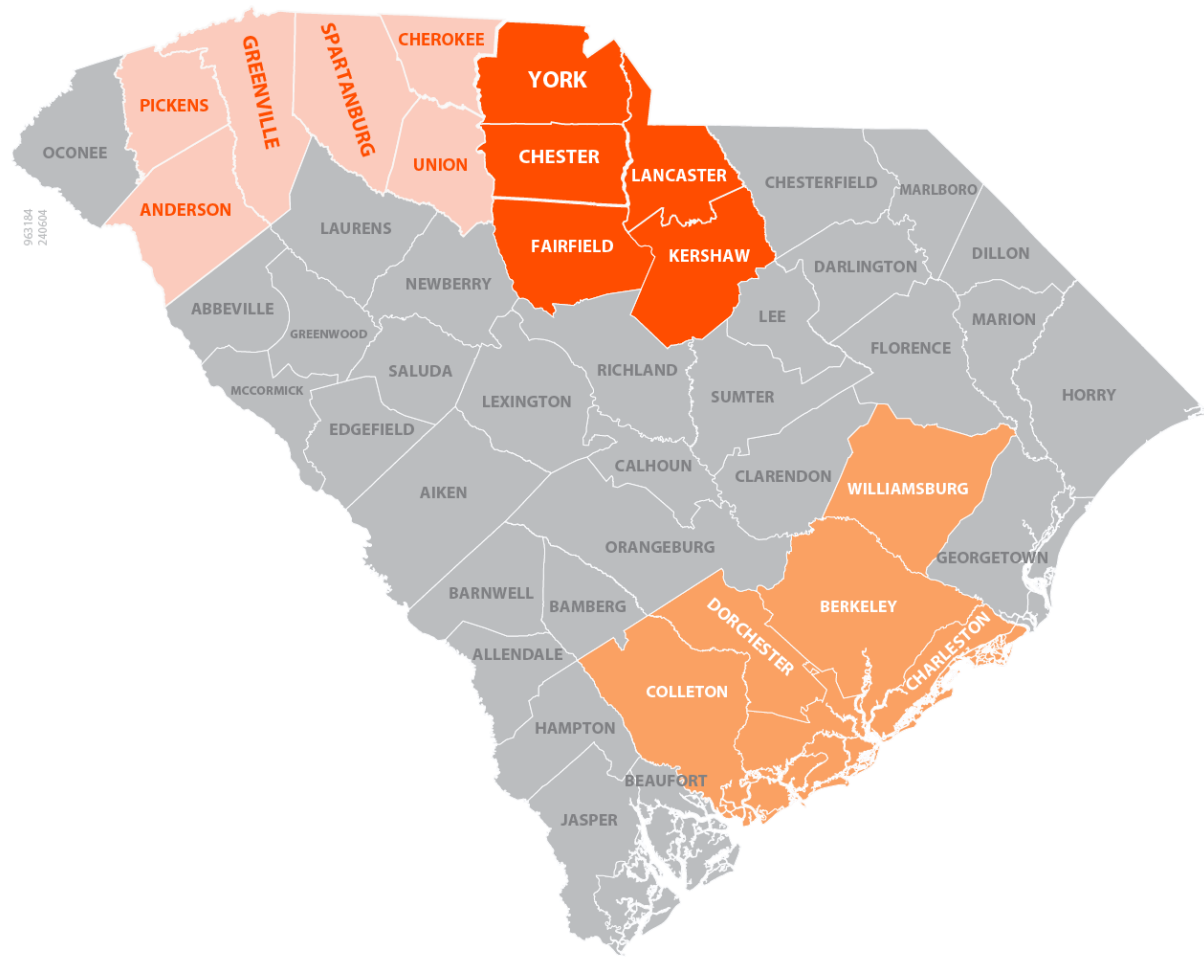
2025 Highlights:

- Trinity Health and Tower Health added to the network
- New HMO plan with rich Part B giveback
- DPPO Dental Allowance expansions
- Cigna Courage MA only plan expanding statewide
- Strong supplemental benefit package

South Carolina



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Featured plans:

- Cigna Courage Medicare (HMO)
- Cigna Preferred Medicare (HMO)
- Cigna Preferred Savings Medicare (HMO)

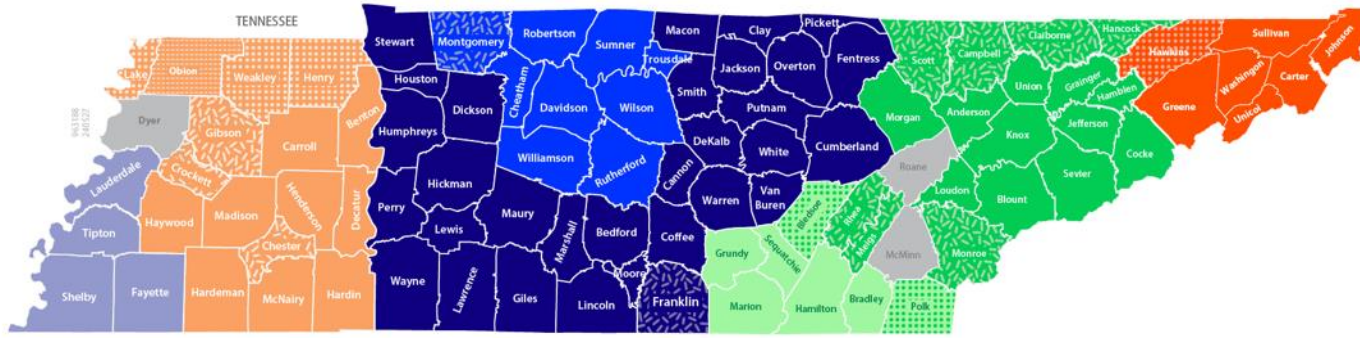
2025 Highlights:

- Part B giveback plan available
- Strong supplemental benefit package

Tennessee



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Featured plans:

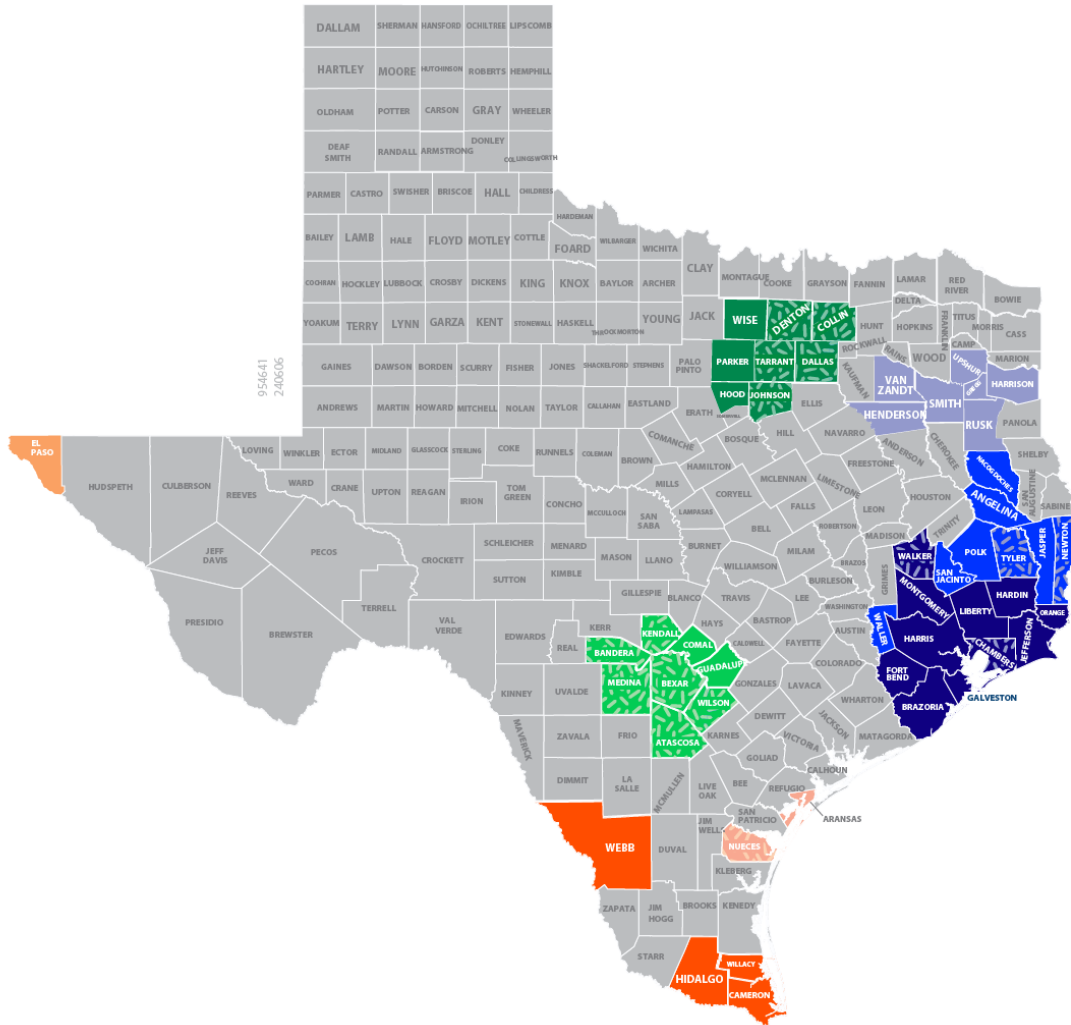
- Cigna Courage Medicare (HMO)
- Cigna Preferred Full Savings Medicare (HMO)
- Cigna Preferred Medicare (HMO)
- Cigna Preferred Savings Medicare (HMO)
- Cigna Premier Medicare (HMO-POS)
- Cigna TotalCare (HMO D-SNP)

2025 Highlights:

- HMO MA only expanding
- New HMO plan with rich Part B giveback
- Dental allowance
- Living Needs Allowance
- Strong supplemental benefit package



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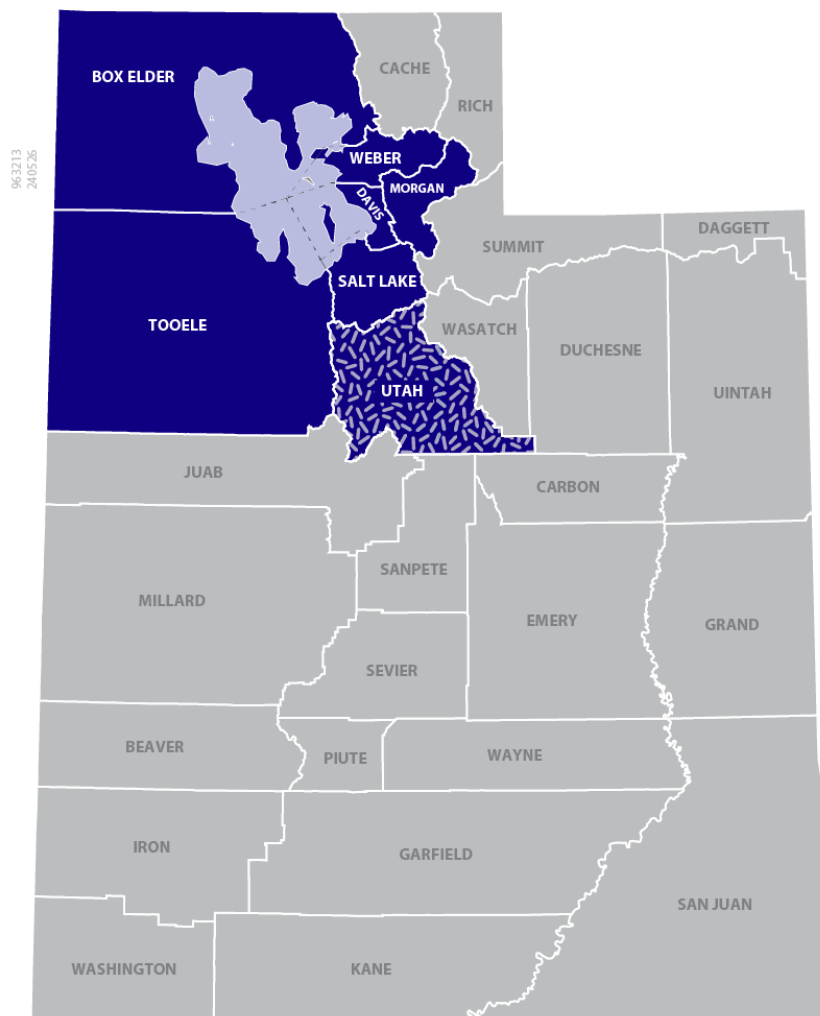
Featured plans:

- Cigna Preferred Full savings Medicare (HMO)
- Cigna Preferred Savings Medicare (HMO)
- Cigna Alliance (HMO)
- Cigna Preferred (HMO)
- Cigna TotalCare (HMO D-SNP)

2025 Highlights:

- New HMO plan with rich Part B giveback
- HMO MA only expanding
- Expanding network and accessibility
- Expanding the Alliance network in Houston
- Strong supplemental benefit package

Utah



Click to view the
list of states

Featured plans:

- Cigna Preferred Medicare (HMO)
- Cigna True Choice Courage Medicare (PPO)

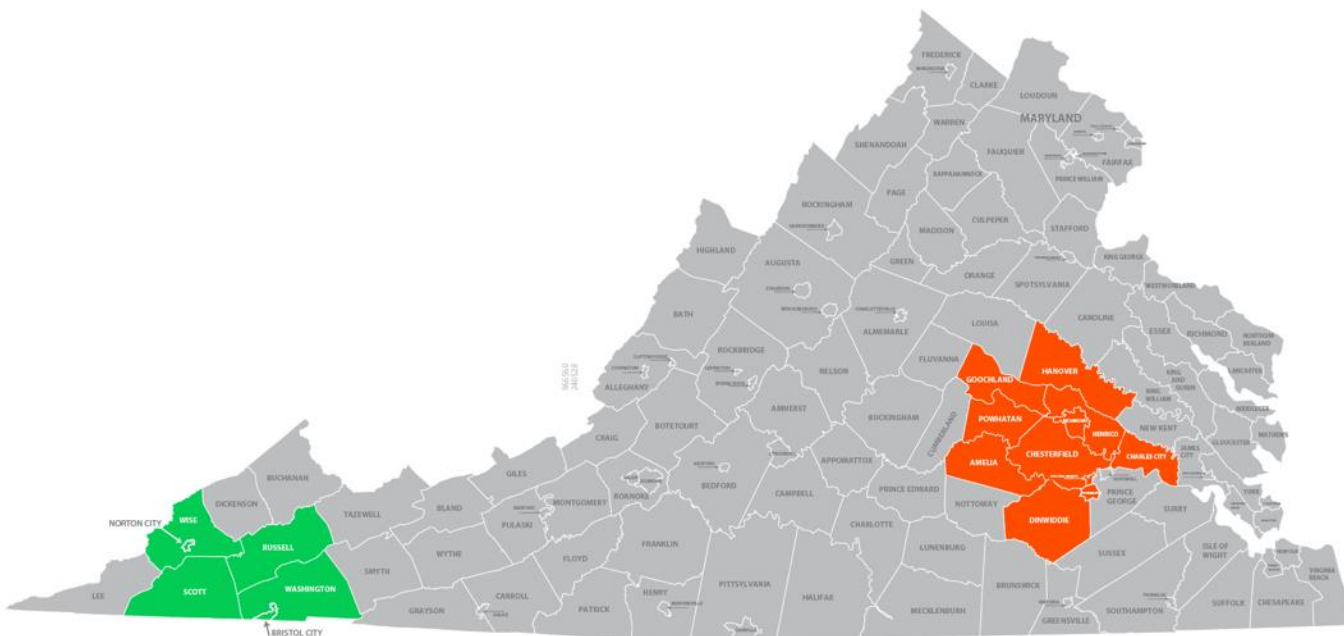
2025 Highlights:

- New MA only PPO plan being offered
- Eliminating HMO plan from Utah county
- Strong supplemental benefit package

Virginia



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list of states



Featured plans:

- Cigna Preferred Savings Medicare (HMO)
- Cigna Preferred Medicare (HMO)

2025 Highlights:

- Introducing a Part B giveback plan
- Strong supplemental benefit package

Washington



Click to view the list of states



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2025 Highlight:

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Better Together

Better Together

Cigna Healthcare's Full Product Portfolio

With Cigna Healthcare's full product portfolio, our MAPD plans pair well with many of Cigna Supplemental Benefits' plans. With Cigna Healthcare's MAPD plans, lower costs enable purchase of additional products and increased retention.

Not contracted with Cigna Supplemental Benefits?

Contact your upline for a contract.



MAPD and Hospital Indemnity

Provides the customer with specific benefit amounts for a range of hospital related services and costs such as: ambulance transportation; ER visits; hospital confinement; and skilled nursing facilities.



MAPD and Dental Vision, Hearing

For coverage that goes above and beyond "routine" for dental, vision, and hearing.



MAPD and Short Term Care

Provides coverage for those unexpected life incidents. Protecting from out-of-pocket expenses related to care in-home or in a facility.

Featured releases

Like what you see? Don't worry there's more to come.



Thank you

We are **Better Together**