





Navigation Roadmap

Welcome to our 2026 Medicare Advantage (MA) & Prescription Drug Plan (PDP) Preview.

Our 2026 MA & PDP plans, products, and benefits are designed to add value to your client's lives. In 2026, you can expect to see our MA plans in 29 states and the District of Columbia and our PDP in all 50 states plus the District of Columbia.



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

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Carl Team

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Cross-sell

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Organizational Update

March 19, 2025

On March 19, 2025, Health Care Service Corporation (HCSC) completed its acquisition of the Cigna Healthcare Medicare Advantage, Supplemental Benefits, Medicare Part D, and CareAllies businesses.

Your day-to-day interactions with us have not changed, and we committed to keeping our valued broker partners updated and have continued to do so.



Cigna Healthcare Medicare **Organizational Update**

We are pleased to share with you that today, March 19, 2025, Health Care Service Corporation (HCSC) has completed its acquisition of the Cigna Healthcare Medicare Advantage, Supplemental Benefits, Medicare Part D, and CareAllies businesses.

As we enter this exciting new chapter, rest assured, your day-to-day

- You will still use the same systems to access your book of business, complete apps, access training, and secure marketing
- You will continue to sell the same Cigna Healthcare MAPD, Medicare Supplement, Supplemental Benefits, and PDP plans
- You will continue to call the Cigna Agent Resource Line (CARL)
- and Agent Resource Center (ARC) when you need assistance. Your Broker Sales Managers, Strategists, Sales Directors, RVPs and Sales Leadership team members are just a phone call away and always available to help you in any way.

For your Cigna Healthcare customers, there are no changes at this time: same plans – including member ID, benefits, and network structure, tools, and customer service team.



The same, but different

What you can expect going into AEP 2026.



Different brand, shared purpose delivered with consistency



The same people, process, and technology you know and trust



Ongoing support from your Broker Management team of CARL representatives



Continued access to tools, training and programs enhanced based on your input



Core medical and supplemental — benefits that work better together



Broker Managers

Our local and virtual Broker Management team has one goal: ensuring that you have an excellent experience every time you interact with our company. Our Broker Management team 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.

Subject matter experts for industry knowledge, competitive intelligence, and product positioning.

Technological support with our existing and enhanced systems and resources.



Local Broker Contacts June 2025

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







Supporting our broker partners.



Broker Support

CARL is your on-demand phone support:

91%

of calls answered within

30

seconds

94.4%

of issues resolved same day

U.S.-based

representatives available via phone, email, or chat

Cigna Healthcare Call Center data, 2023



What exactly can CARL do?

Our support team can assist you in both Spanish and English.

CARL is your Medicare Advantage and Part D help center staffed by **local, U.S.-based** employees who provide valuable support. The dedicated professionals at CARL can support you with the following:

- Application status
- Medicare and Medicaid eligibility
- Producers' University
- Password resets for Salesforce, Producers' University, and CignaForBrokers
- Commissions, licensing, and appointment questions

- Ordering or customizing marketing materials via ConnectOne
- Provider formulary look-ups
- Phone number and email address updates
- Providing local market or other internal contacts
- Product and benefit information

Available Customer Support Items:

- Requests for ID cards
- Requests for Welcome Kits
- Update Primary Care Provider
- Update mailing address



CARL Hours of Operation

OEP

(01/02/2025 - 03/31/2025)

Monday – Saturday

8:00 am - 8:00 pm EST

Lock-In

(04/01/2025 - 09/30/2025)

Monday – Friday

8:00 am - 7:00 pm EST

AEP

(10/01/2025 - 11/30/2025)

Monday – Saturday

8:00 am - 9:00 pm EST

Sunday

12:00 pm - 5:00 pm EST

AEP

(12/01/2025 - 12/07/2025)

Monday – Saturday

8:00 am - 10:00 pm EST

Sunday

12:00 pm - 7:00 pm EST

Post AEP

(12/08/2025 - 12/31/2025)

Monday – Friday

8:00 am - 7:00 pm EST

Be on the look-out for a name change and new email address.



CARL Help Center

- CARL: 866-442-7516
- <u>carl@cignahealthcare.com</u>
- TeleScope (SOA): 866-398-6055
- Customer plan change: 855-649-5105
- Click to Chat through Salesforce



Taking care of our members.



Customer Service

Committed to our members

93.4%

of calls answered within

30

seconds

94.4%

member satisfaction survey score

Billingual

support plus
weekend
hours during
AEP and OEP

Cigna Healthcare data based on 2024 annual results



2026 market, plan and benefit information subject to CMS approval. More plans may be available. Please check with your Broker Manager. Confidential, unpublished property of Cigna Healthcare. Do not duplicate or distribute. Use and distribution limited solely to authorized personnel. All Cigna Healthcare products and services are provided exclusively by or through operating subsidiaries of The Cigna Group. © 2025 Cigna Healthcare.

Tools, Tech, & Updates for 2026



CustomPoint is now ConnectOne.

Use this new storefront for all your marketing material needs.

- Now called ConnectOne Storefront
- New look and feel
- Same access to sales kits and custom materials
- Easier and faster than ever to use
- Launched 6/9/25





Modernizing Agent/Broker Contracting and Commissions

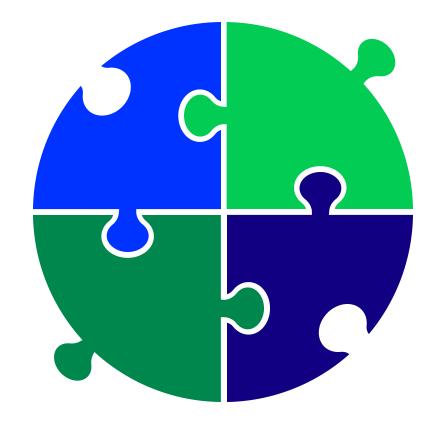
You asked, we listened.

Simplicity

One tool for all product lines Includes electronic signatures One login for all systems

Self-Service

Update your demographic
Add administrative users, recruiters
Add/Change Direct Deposit
Download Excel or PDF commission
statements (MA & PDP)



Visibility

Progress to recruiting pipeline
Full hierarchy view
Improved agent status reporting
Commissions portal: MA & PDP

Speed to Selling

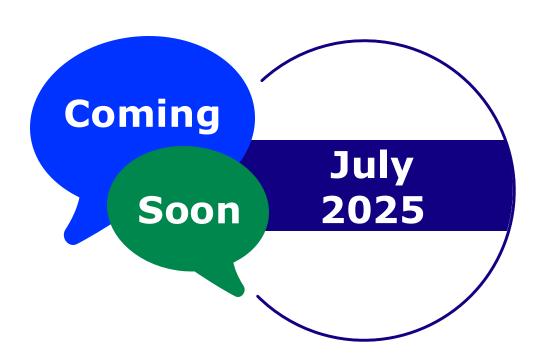
All license data imported real-time Certification training available immediately

Real-time validations for onboarding background checks



Provider Directory

Refreshed and coming in July.



- Same access
- Updated look
- Similar features and functions
- NEW search capability using conditions to find providers



Member Tool

Changes coming to myCigna.

- myCigna will be replaced with a new tool
- User friendly and similar functionality
- New tool to launch in August

Key Benefits



Provides a more seamless, personalized journey for users (services and recs tailored to members specific health needs)



Enhanced homepage experience provides an optimized and more user-friendly interface that emphasizes ease of use and personalized navigation



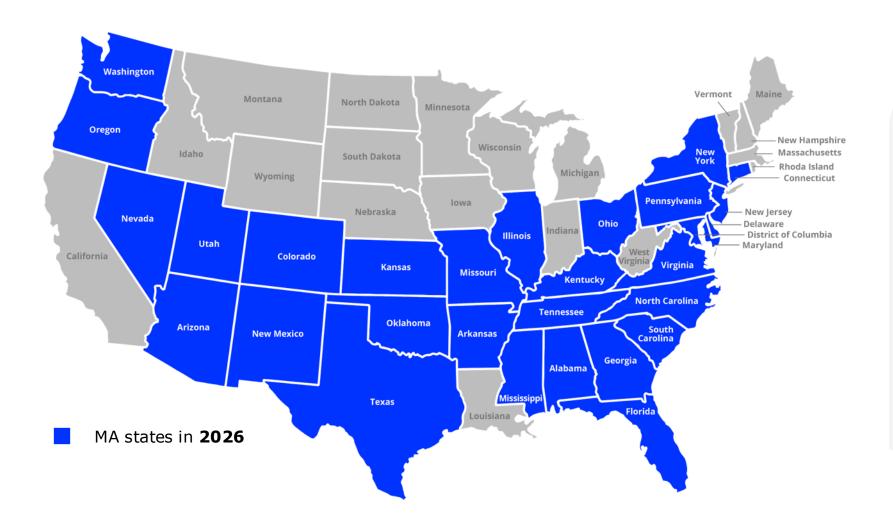
Provides improved communication capabilities



Product Portfolio



Our MAPD 2026 footprint



For 2026:

- 580 total counties
- 527 HMO counties
- 519 PPO counties
- 407 D-SNP counties
- 46 C-SNP counties



Better Together

MAPD plans pair well with many of Cigna Supplemental Benefits' ancillary plans.



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.



Lump Sum Cancer/Heart

Provides the customer with a lump sum payment upon diagnosis of cancer, an event of a heart attack, stroke or heart surgery to be used for anything they choose, not just medical expenses.

Not contracted with Cigna Supplemental Benefits?

Contact your upline for a contract today.



HMO Plans: The Foundation of MAPD



HMOs are at the heart of Medicare and are a part of our company's DNA.



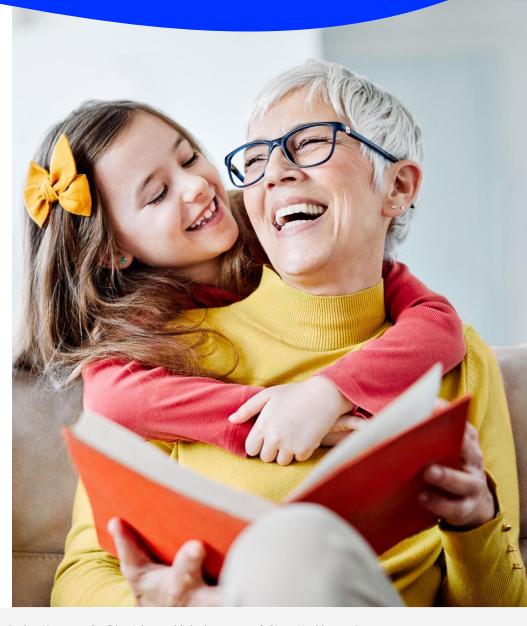
They are simple – all of a member's health needs are rolled into one plan.



Value-based providers focus on the holistic health of the customer – collaborating to ensure appropriate and necessary care.



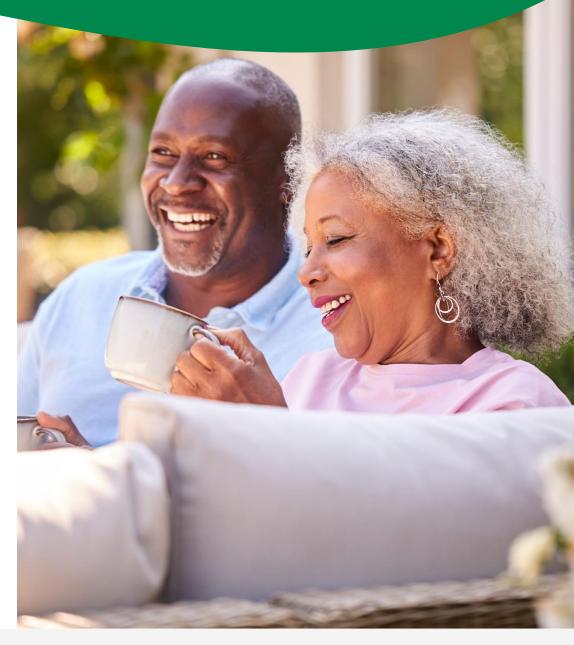
They are more affordable and predictable which helps control costs.





2026 MA Plan Overview

- Enhanced member rewards and incentives program
- Strong core medical benefits on all plans
- Part B giveback plans expanded
- Expanded C-SNP offerings
- Robust supplemental benefit packages, including but not limited to:
 - vision and hearing on all plans
 - dental, fitness, post-discharge meals, OTC allowance on most plans
 - expanded caregiver benefit
 - and more!
- All plans offer \$0 copay for Tier 1 drugs





Member Incentive Program

Did you know?

- Help retain your clients by promoting The Cigna Medicare Advantage Incentives (CMAI) Program.
- Members are rewarded for completing preventive screenings and healthy activities.
- Encourage them to log into myCigna.com or mail the generic form to opt-in.
- All members actively enrolled in 2025 do not have to opt-in again for 2026; they are automatically enrolled making it easier for you and them.
- Customizable materials to help you promote the program.

Watch your email for updates on a future name and URL change.



ConnectOne

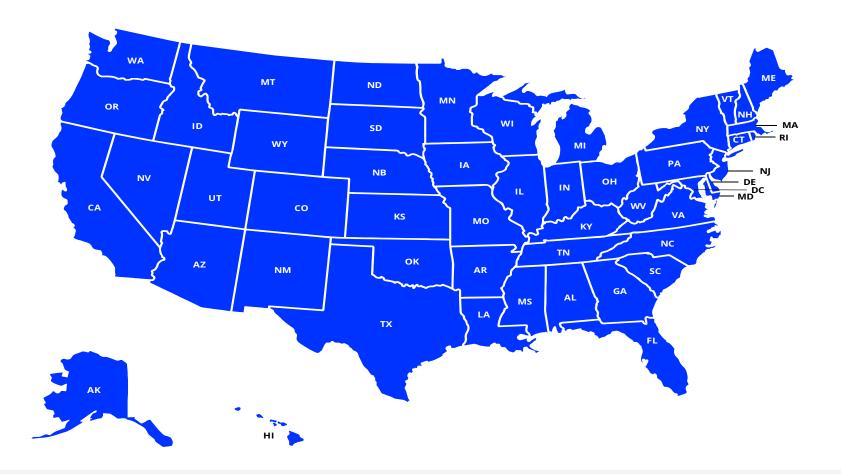
Visit ConnectOne to customize a flyer that will help you educate your clients about available incentives.





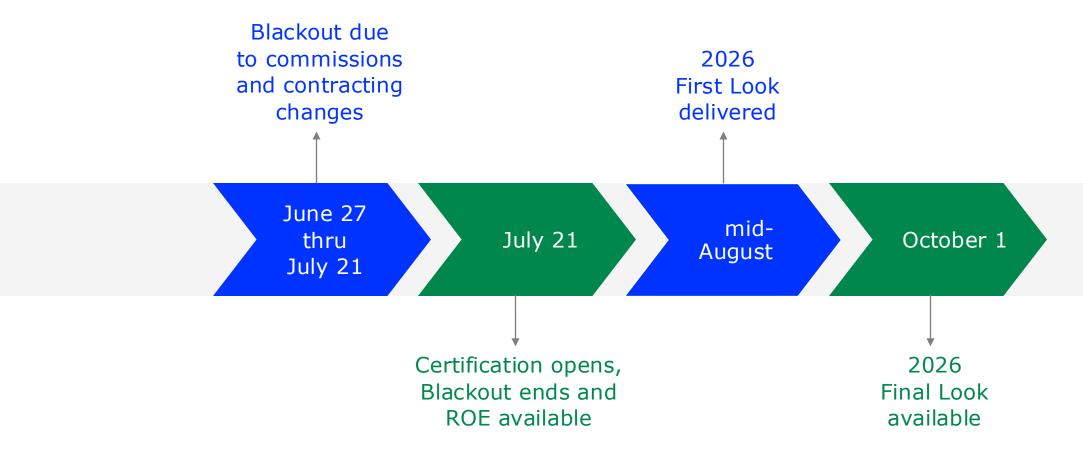
2026 PDP Footprint

Plans are available across the US, in Washington DC.





AEP Readiness & Brand Launch Timeline





Thank you for your support during these exciting changes.

We are **Better Together**



