

**2014**  
**BENEFITS**  
**PREVIEW**



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## ABOUT CIGNA-HEALTHSPRING

At Cigna-HealthSpring our business is providing quality healthcare benefits to people on Medicare. Our mission is to continually create extraordinary value for our customers. With unmatched commitment to service and quality, we strive to become the preferred healthcare choice in each of the communities we serve.

Acquired in 2012 by Cigna, the fourth largest health insurer in the United States, we are now part of a global health services company. It's clear that Cigna, with its 4 ½-star health plan rating and four-time Call Center Recognition by J.D. Power & Associates, shares our commitment to excellence in customer service. With Cigna behind us, Cigna-HealthSpring will be assured of delivering continued growth, industry leadership, and increased value to our members.

Cigna-HealthSpring itself is proud to be the sixth largest Medicare Advantage Prescription Drug (MAPD) plan in the country. To date, Cigna-HealthSpring owns and operates Medicare Advantage (MA) plans in Alabama, Arizona, Arkansas, Delaware, Florida, Georgia, Illinois, Indiana, Maryland, Mississippi, North Carolina, Oklahoma, Pennsylvania, South Carolina, Tennessee, Texas and Washington D.C.

We are pleased to offer this first look at our benefit plans currently pending CMS approval. Cigna-HealthSpring offers highly competitive benefits with \$0\* monthly plan premium products and optional supplemental coverage.

All brokers are required to be certified, licensed, and appointed before engaging in any sales presentations for 2014 Cigna-HealthSpring plans.

\*Member is still responsible for Part B premium in addition to the monthly plan premium.



## OUR VALUE PROPOSITION

Cigna-HealthSpring is a leading health service company committed to helping our nation's Medicare and Medicaid beneficiaries live healthier, more active lives through personalized, affordable, and easy-to-use health care solutions.

What makes Cigna-HealthSpring unique is how we support the doctor-patient relationship through innovative clinical and customer engagement, holistic care coordination, and detailed analytics. We are revolutionizing the health care experience with this collaborative approach and achieving the triple aim of better health results, improved affordability, and enhanced customer satisfaction.

Based on our deep understanding of the needs and challenges facing both doctors and patients, we have developed a collaborative approach to health care that works closely with doctors to monitor and analyze patient data. We stay ahead of sickness and proactively meet each person's health care needs. We recognize and reward doctors for quality—not quantity—of care, and focus more resources on innovative technology, patient touch points, and face-to-face interaction.

The goals of our plans and of our programs ensure that beneficiaries have access to a team of high quality doctors and health care professionals working together to deliver preventive health care that keeps patients healthy, happy and active.



## CIGNA-HEALTHSPRING SELLING POINTS

- Because Cigna-HealthSpring focuses on designing and operating Medicare Advantage Plans, we truly understand the complexities of the Medicare Program.
- We are a leading presence in attractive, underpenetrated markets, which provide significant opportunities for continued membership growth within those areas.
- We have competitive plans with rich benefits that can be sold year-round.
- Cigna-HealthSpring offers a broad portfolio of products for your eligible clients in selected markets.
- Producer writing numbers are available within one week of successful completion of Cigna-HealthSpring's certification requirements.
- A dedicated Cigna-HealthSpring Agent Assistance Line (HAAL) is provided as a resource to each contracted agent in all markets.
- Our extensive training programs give you the tools you need to be successful.
- Cigna-HealthSpring will furnish customizable marketing tools to help you build your business.
- Every month, you'll receive a newsletter which equips you with updated industry information and valuable communication from Cigna-HealthSpring.
- We employ Local Market Managers in each market to service our contracted agents.
- Cigna-HealthSpring continues to build Provider commitment by creating collaborative and mutually beneficial partnerships. Each market's Network Operations Department is dedicated to recruiting new physicians and providing service to our existing physicians.



State	2014 Plans	Premium	PCP Co-Pay	Specialist Co-Pay	Inpatient Co-Pay	OOP Max
ALABAMA <span style="float: right;">for days 1-6*</span>						
Alabama	Cigna-HealthSpring Preferred (HMO)	\$0	\$15	\$45	\$275/day*	\$6,700
Alabama	Cigna-HealthSpring TotalCare (HMO SNP)	\$20.10	\$0	\$0	\$275/day*	\$6,700
Alabama	Cigna-HealthSpring Advantage (HMO)	\$0	\$15	\$45	\$275/day*	\$6,700
SOUTHERN MISSISSIPPI						
Miss	Cigna-HealthSpring Preferred SMS (HMO)	43	\$15	\$45	\$275/day*	\$6,700
Miss	Cigna-HealthSpring TotalCare SMS (HMO SNP)	\$26.10	\$0	\$0	\$275/day*	\$6,700
Miss	Cigna-HealthSpring Advantage SMS (HMO)	\$0	\$15	\$45	\$275/day*	\$6,700
FLORIDA PANHANDLE						
Florida	Cigna-HealthSpring Advantage (HMO)	\$0	\$5	\$30	\$275/day*	\$5,500
Florida	Cigna-HealthSpring TotalCare (HMO SNP)	\$18.30	\$0	\$0	\$275/day*	\$6,700
Florida	Cigna-HealthSpring Premier (HMO-POS)	\$0	\$10	\$30	\$275/day*	\$5,500
GEORGIA						
Georgia	Cigna-HealthSpring Preferred (HMO)	\$0	\$15	\$45	\$275/day*	\$6,700



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## MEDICARE ELIGIBLES

AL - 654,154

MS - 188,424

FL - 118,478

## MA PENETRATION

AL - 27.4%

MS - 20.9%

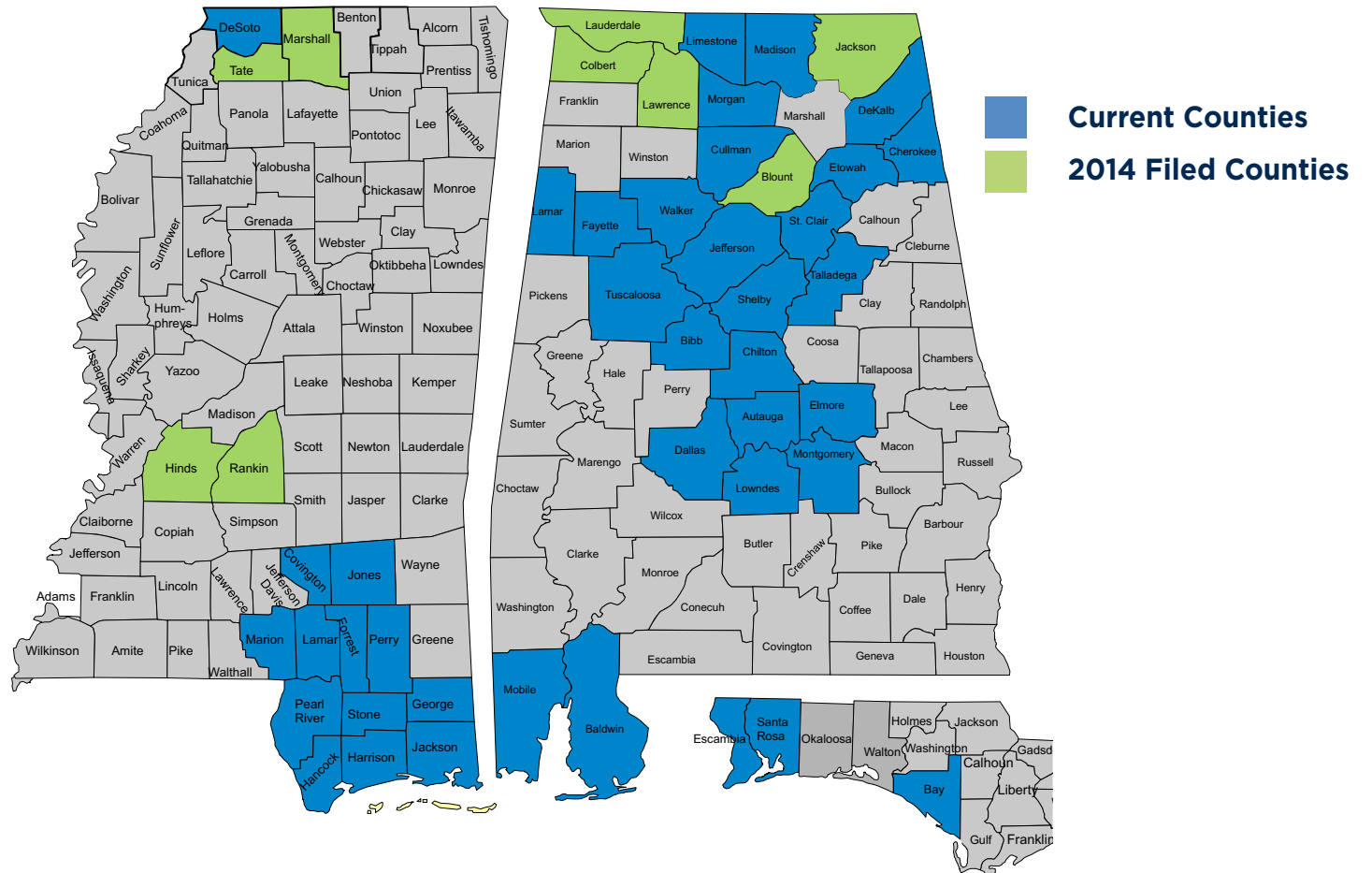
FL - 17.7%

## CIGNA-HEALTHSPRING MARKET SHARE

AL - 20.1%

MS - 11.1%

FL - 3.2%



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State	2014 Plans	Premium	PCP Co-Pay	Specialist Co-Pay	Inpatient Co-Pay	OOP Max
ARIZONA					for days 1-7*	
Arizona	Cigna Medicare Select Standard (HMO)	\$0	\$0	\$40	\$260/day*	\$6,700
Arizona	Cigna Medicare Select Diabetes Heart (HMO SNP)	\$0	\$0	\$20	\$260/day*	\$5,000



## MEDICARE ELIGIBLES

AZ - 606,137

## MA PENETRATION

AZ - 42.0%

## CIGNA-HEALTHSPRING MARKET SHARE

AZ - 9.7%



**Current Counties**

State	2014 Plans	Premium	PCP Co-Pay	Specialist Co-Pay	Inpatient Co-Pay	OOP Max
SOUTH FLORIDA						
Florida	Leon Medical Centers Health Plans - Leon Cares (HMO)	\$0	\$0	\$0	\$0	\$3,400



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## MEDICARE ELIGIBLES

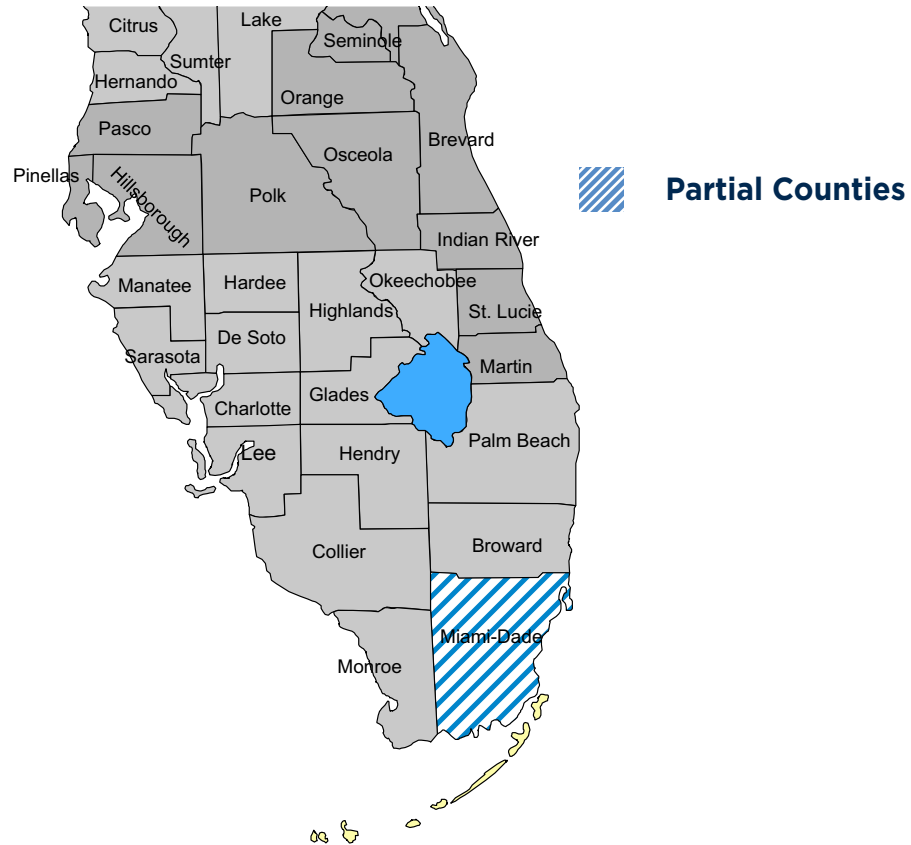
FL - 405,424

## MA PENETRATION

FL - 57.3%

## CIGNA-HEALTHSPRING MARKET SHARE

FL - 3.2%



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State	2014 Plans	Premium	PCP Co-Pay	Specialist Co-Pay	Inpatient Co-Pay	OOP Max
ILLINOIS						
Illinois	Cigna-HealthSpring Advantage (HMO)	\$0	\$5	\$35	\$225/day: days 1 - 7	\$3,400
Illinois	Cigna-HealthSpring TotalCare (HMO SNP)	\$23.40	0%	0 or 20%	\$0 or 2014 Medicare cost share	\$6,700
Illinois	Cigna-HealthSpring Primary (HMO)	\$21.80	\$5	\$35	\$225/day: days 1 - 5	\$3,400
INDIANA						
Indiana	Cigna-HealthSpring Premier (HMO-POS)	\$0	\$8	\$45	\$250/day: days 1 - 7	\$3,400
Indiana	Cigna-HealthSpring Primary (HMO)	\$23.40	\$5	\$35	\$225/day: days 1 - 5	\$3,400
Indiana	Cigna-HealthSpring Premier (HMO-POS)	\$0	\$10	\$45	\$250/day: days 1 - 7	\$3,400

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## MEDICARE ELIGIBLES

IL - 1,025,142

IN - 82, 414

## MA PENETRATION

IL - 11.0%

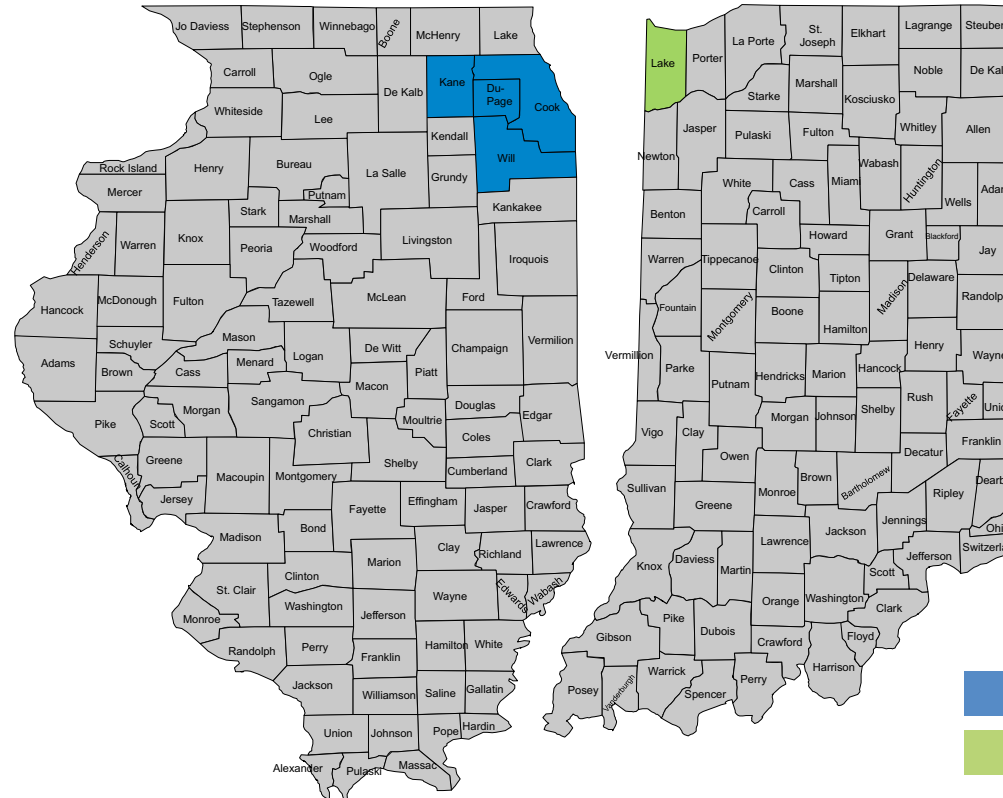
IN - 12.3%

## CIGNA-HEALTHSPRING MARKET SHARE

IL - 6.2%

IN - 0%

FL - 3.2%



**Current Counties**  
**2014 Filed Counties**

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State	2014 Plans	Premium	PCP Co-Pay	Specialist Co-Pay	Inpatient Co-Pay	OOP Max
MARYLAND/DISTRICT OF COLUMBIA/DELAWARE						for days 1-7*
	Cigna-HealthSpring TotalCare (HMO SNP)	\$13.60	20%	20%	\$264/day*	\$6,700
	Cigna-HealthSpring Traditions (HMO SNP)	\$29.80	\$0	\$0	\$264/day*	\$6,700
	Cigna-HealthSpring Preferred (HMO)	\$56	\$15	\$50	\$264/day*	\$6,700
	Cigna-HealthSpring Preferred Plus (HMO)	\$26	\$15	\$50	\$250/day*	\$6,700
	Cigna-HealthSpring Achieve Plus (HMO SNP)	\$35	\$15	\$50	\$264/day*	\$6,700
	Cigna-HealthSpring Achieve (HMO SNP)	\$65	\$15	\$50	\$264/day*	\$6,700

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## MEDICARE ELIGIBLES

MD - 390,511

DC - 322,929

DE - 166,278

## MA PENETRATION

MD - 9.9%

DC - 11.0%

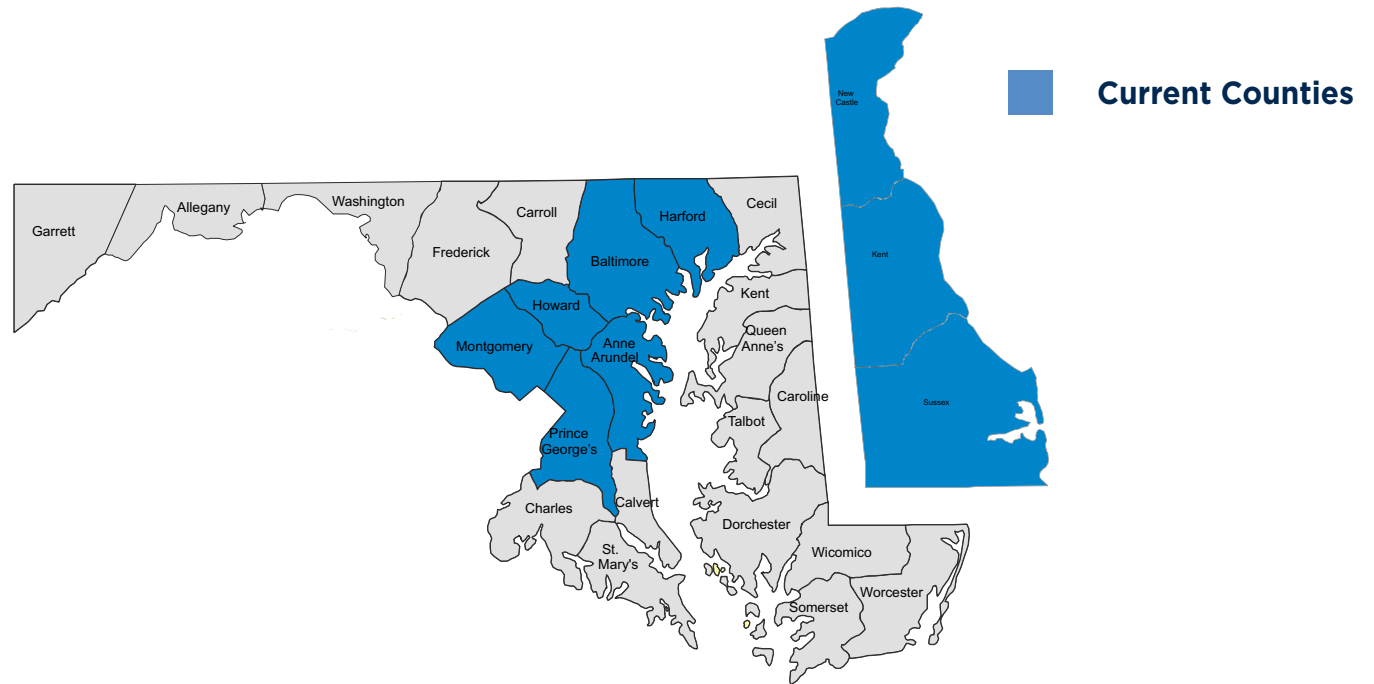
DE - 7.0%

## CIGNA-HEALTHSPRING MARKET SHARE

MD- 24.8%

DC - 17.2%

DE - 43.2%



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State	2014 Plans	Premium	PCP Co-Pay	Specialist Co-Pay	Inpatient Co-Pay	OOP Max
PENNSYLVANIA					for days 1-7*	
Pennsylvania	Cigna-HealthSpring Preferred (HMO)	\$20	\$7	\$50	\$264/day*	\$6,700
Pennsylvania	Cigna-HealthSpring TotalCare (HMO SNP)	\$28.70	\$0	20%	\$254/day*	\$6,700
Pennsylvania	Cigna-HealthSpring Preferred Plus (HMO)	\$104	\$5	\$45	\$195/day*	\$6,700
Pennsylvania	Cigna-HealthSpring Traditions (HMO SNP)	\$31.80	\$0	0%	\$254/day*	\$6,700
Pennsylvania	Cigna-HealthSpring Achieve (HMO SNP)	\$20	\$7	\$50	\$264/day*	\$6,700
Pennsylvania	Cigna-HealthSpring Advantage (HMO)	\$0	\$5	\$50	\$264/day*	\$6,700
Pennsylvania	Cigna-HealthSpring Premier (HMO-POS)	\$32	\$5	\$40	\$225/day*	\$6,700

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## MEDICARE ELIGIBLES

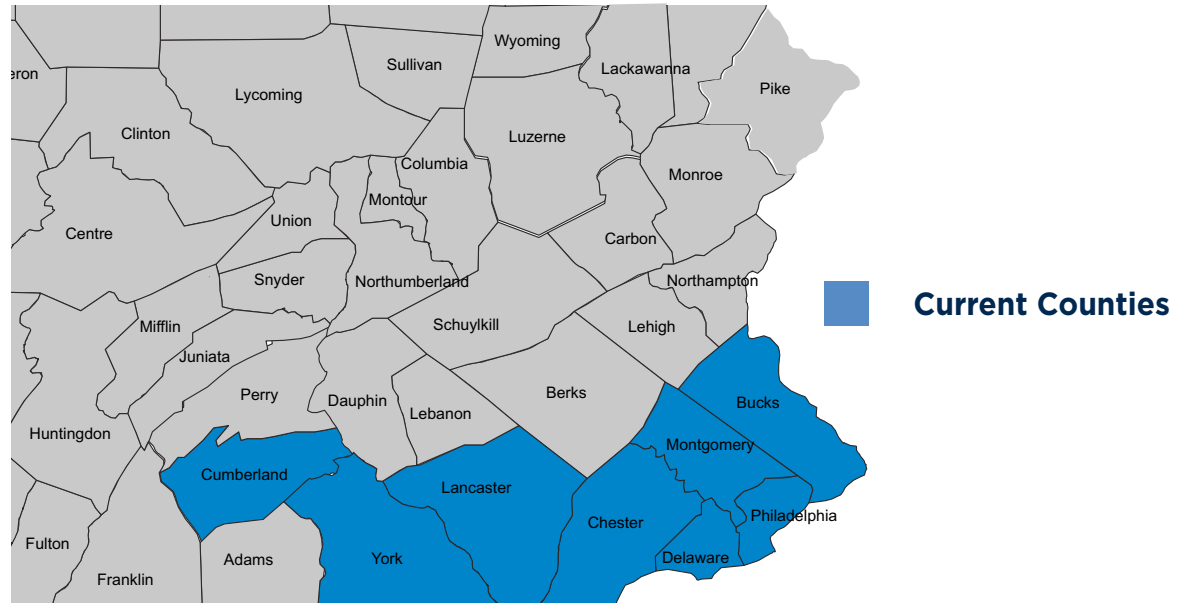
PA - 1,258,887

## MA PENETRATION

PA - 27.3%

## CIGNA-HEALTHSPRING MARKET SHARE

PA - 7.9%



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State	2014 Plans	Premium	PCP Co-Pay	Specialist Co-Pay	Inpatient Co-Pay	OOP Max
TENNESSEE					for days 1-4*	
Tennessee	Cigna-HealthSpring Preferred (HMO)	\$0	\$15	\$45	\$300/day*	\$3,400
Tennessee	Cigna-HealthSpring Advantage (HMO)	\$0	\$15	\$30	\$150/day*	\$3,400
Tennessee	Cigna-HealthSpring Premier (HMO-POS)	\$70	\$5	\$30	\$300/day*	\$3,400
Tennessee	Cigna-HealthSpring TotalCare (HMO SNP)	\$20.50	0%	0%	2014 Medicare Cost Share	\$6,700
Tennessee	Cigna-HealthSpring Primary (HMO)	\$25.80	0%	0%	\$300/stay	\$3,400
Tennessee	Cigna-HealthSpring Preferred KNX (HMO)	\$0	\$10	\$40	\$300/day*	\$3,400
Tennessee	Cigna-HealthSpring Premier KNX (HMO-POS)	\$70	\$0	\$25	\$300/day*	\$3,400
NORTH MISSISSIPPI						
Mississippi	Cigna-HealthSpring Advantage NMS (HMO)	\$0	\$15	\$30	\$150/day*	\$3,400
Mississippi	Cigna-HealthSpring Premier NMS (HMO-POS)	\$70	\$5	\$30	\$300/day*	\$3,400



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# TENNESSEE, cont.

State	2014 Plans	Premium	PCP Co-Pay	Specialist Co-Pay	Inpatient Co-Pay	OOP Max
NORTH GEORGIA					for days 1-4*	
Georgia	Cigna-HealthSpring Preferred NGA (HMO)	\$0	\$15	\$45	\$300/day*	\$3,400
Georgia	Cigna-HealthSpring Advantage NGA (HMO)	\$0	\$15	\$30	\$150/day*	\$3,400
Georgia	Cigna-HealthSpring Premier NGA (HMO-POS)	\$70	\$5	\$25	\$300/day*	\$3,400
ARKANSAS						
Arkansas	Cigna-HealthSpring Preferred AR (HMO)	\$0	\$10	\$40	\$300/day*	\$3,400
NORTH CAROLINA						
North Carolina	Cigna-HealthSpring Preferred (HMO)	\$0	\$0	\$25	\$225/day*	\$3,400
SOUTH CAROLINA						
South Carolina	Cigna-HealthSpring Preferred (HMO)	\$0	\$5	\$35	\$225/day*	\$4,900



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# TENNESSEE

## MEDICARE ELIGIBLES

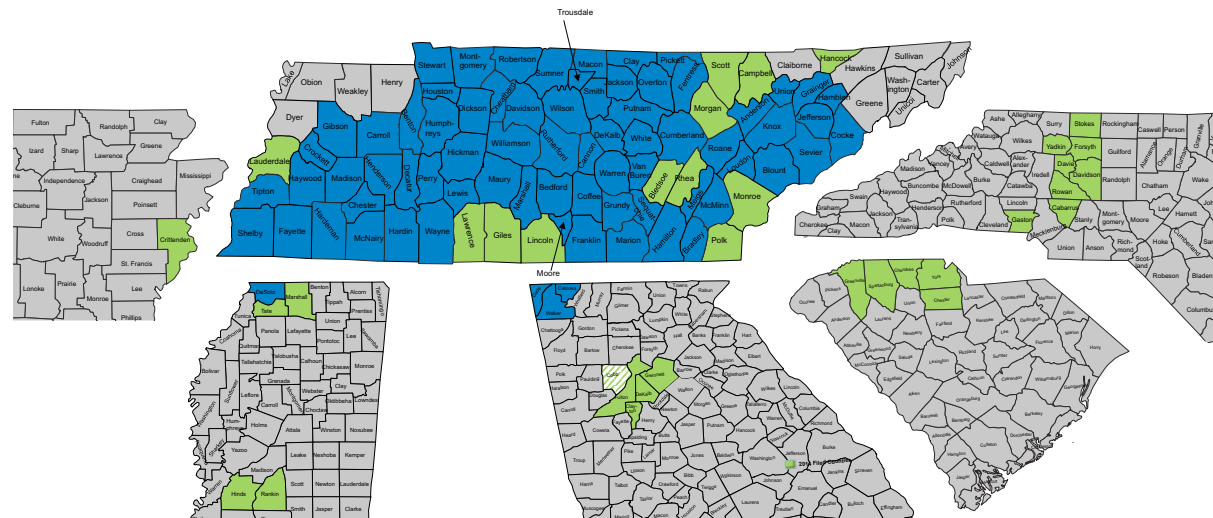
TN - 1,308,017  
 MS - 188,424  
 GA - 408,113  
 AR - 110,490  
 NC - 210,017  
 SC - 188,064

## CIGNA-HEALTHSPRING MARKET SHARE

TN - 25.7%  
 MS - 11.1%  
 GA - 0.7%  
 AR - 1.1%  
 NC - 0%  
 SC - 0%

## MA PENETRATION

TN - 28.6%  
 MS - 12.3%  
 GA - 30.0%  
 AR - 22.35%  
 NC - 37.3%  
 SC - 27.5%



State	2014 Plans	Premium	PCP Co-Pay	Specialist Co-Pay	Inpatient Co-Pay	OOP Max
TEXAS						
Texas	Cigna-HealthSpring Preferred (HMO)	\$0	\$0	\$30	\$300/stay	\$3,400
Texas	Cigna-HealthSpring Advantage (HMO)	\$0	\$0	\$35	\$500/stay	\$3,400
Texas	Cigna-HealthSpring TotalCare (HMO SNP)	\$21.30	\$0	\$0	\$0/stay	\$0.00
Texas	Cigna-HealthSpring Preferred (HMO)	\$20	\$0	\$50	\$500/stay	\$3,400
Texas	Cigna-HealthSpring TotalCare (HMO SNP)	\$22.10	\$0	\$0	\$300/stay	\$6,700
Texas	Cigna-HealthSpring Achieve (HMO SNP)	\$45	\$0	\$35	\$500/stay	\$6,700
Texas	Cigna-HealthSpring Advantage (HMO)	\$0	\$15	\$35	\$135/day: days 1-7	\$6,700
Texas	Cigna-HealthSpring Preferred (HMO)	\$23	\$10	\$40	\$265/day: days 1-6	\$3,400
Texas	Cigna-HealthSpring Preferred (HMO)	\$24	\$0	\$50	\$265/day: days 1-6	\$3,400
Texas	Cigna-HealthSpring Preferred (PPO)	\$24	\$0	\$40	\$450/stay	\$3,400
Texas	Cigna-HealthSpring Preferred (PPO)	\$46	\$0	\$35	\$450/stay	\$3,400



# TEXAS, cont.

State	2014 Plans	Premium	PCP Co-Pay	Specialist Co-Pay	Inpatient Co-Pay	OOP Max
<b>NORTH TEXAS</b>						
Texas	Cigna-HealthSpring Preferred PPO	\$65	\$0	\$40	\$190/day: days 1-5	\$3,400
Texas	Cigna-HealthSpring Advantage PPO	\$0	\$10	\$35	\$175/day: days 1-5	\$3,400
Texas	Cigna-HealthSpring Preferred (HMO)	\$18	\$0	\$45	\$275/day: days 1-5	\$3,400
Texas	Cigna-HealthSpring TotalCare (HMO SNP)	\$22.50	\$0	\$0	\$0 per stay	\$0
<b>OKLAHOMA</b>						
Oklahoma	Cigna-HealthSpring Preferred (HMO)	\$24	\$0	\$45	\$250/day: days 1-6	\$6,700
<b>ARKANSAS</b>						
Arkansas	Cigna-HealthSpring Preferred (HMO)	\$0	\$0	\$45	\$350 per stay	\$4,950



## MEDICARE ELIGIBLES

TX - 2,348,337

OK - 52,928

AR - 110,490

## MA PENETRATION

TX - 29.9%

OK - 10.2%

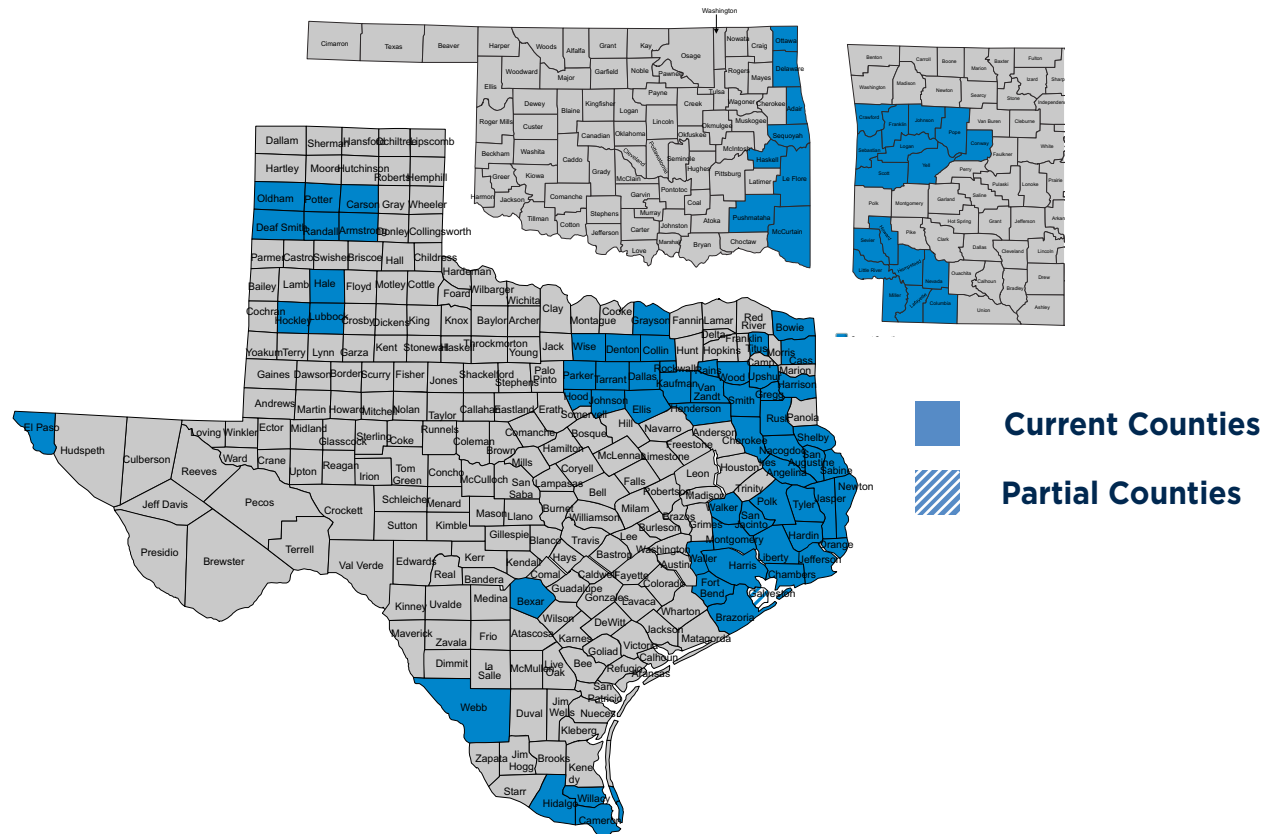
AR - 22.3%

## CIGNA-HEALTHSPRING MARKET SHARE

TX - 11.3%

OK - 1.1%

AR - 31.1%



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