

YOUR NEW GROWTH PLAN

Rancho Santiago Community College District



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



Cigna Participants

- **Scott Bonham** – Sr. New Business Manager
- **Sonia Ledesma** – VP of Sales & Client Management
- **Jeffrey Klein, MD, FAAFP** – Medical Executive
- **Peter Freeburg** – Behavioral Clinical Strategist
- **Rakeia Pratt** – Sr. Account Executive
- **Claudia Soos** – Client Service Executive
- **Jessica Felix** – Implementation Manager
- **Trisha Webb** – Manager of Underwriting
- **Mike Ewing** – Pharmacy Sales Director
- **Engagement Consultant** – To Be Determined
- **Client Service Partner** – To Be Determined



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Agenda

Introductions and Cigna Overview

Client Service and Implementation

Member Experience

Client Experience

Behavioral Health

Q & A

Who we are

Mission: To improve the health, well-being and vitality of those we serve.

We are a **global health services company**, offering an integrated suite of health insurance and related products and services to customers and clients around the world, including:

- Medical
- Dental
- Behavioral and Employee Assistance Program
- Pharmacy, including Accredo (a Cigna specialty pharmacy) and eviCore
- Vision
- Voluntary Insurance, including Accident, Critical Injury and Hospital Care
- Health Coaching
- Condition Management

225+
years experience*

+189M
customer relationships**

Access to health care
professionals in **200+**
countries and jurisdictions***

*Cigna Fact Book 5/2019. **Cigna Third Quarter 2020 Earnings News Release, <https://www.cigna.com/static/www-cigna-com/docs/about-us/investor-relations/quarterly-reports-and-sec-filings/cigna-corp-third-quarter-2020-release.pdf>. ***Cigna Global Health Benefits Legal analysis as of 12/2020. <https://www.cignaglobalhealth.com/na/en/employers-brokers/why-cigna>. Subject to change. “Express Scripts” and “Accredo” are trademarks of Express Scripts Strategic Development, Inc. eviCore is a trademark of eviCore healthcare, LLC.

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Supporting customers and communities



22 U.S. service centers available

24/7/365 free national Veteran Support line

New York Life and the Cigna Foundation created the **Brave of Heart Fund**, to provide health care workers and their families with charitable financial relief grants to support the families of health care workers who lose their lives to COVID-19

\$200M committed to the Cigna Foundation² and our communities

24/7/365 for medical and dental plan customers

As part of that investment, **\$25M** has been committed for a new, five-year global initiative focused on the well-being of children through **Healthier Kids for Our Future**

Every day, the people of Cigna are committed to making a difference in communities around the world.

Global giving exceeded **\$40M** in 2019³

Logged more than **92K** volunteer hours around the world³

1. As of 6/2019. Subject to change. 2. The Cigna Foundation is a private foundation funded by contributions from Cigna Corporation and its subsidiaries. 3. Cigna Annual Report Fact sheet, 6/2020.

Simplify Access to Affordable Quality Care

National and Worldwide Credentialed Networks



Medical
1M+ doctors
17K facilities



Virtual Care
Doctors, dentists,
mental health providers



International
Largest:
1M+ doctors & facilities



Pharmacy
62,000 retail/home delivery



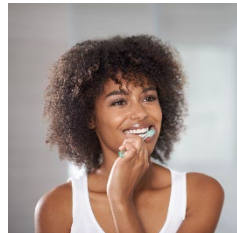
Urgent Care
1,000+ clinics



Behavioral
205,000+ behavioral
service locations



Labs
LabCorp & Quest



Dental
More than 370,000 dentist
locations: one of the largest dental
Networks in the U.S.

Seamless National Medical Networks

Medical

- OAP in all states except Hawaii
- HMO (CA only)

Disruption

- Network HMO – 98%



Client Service & Implementation

Experienced local account team

Client service and implementation

Overall responsibility
and financials

**Rakeia
Pratt**

Senior Account Executive

**Sonia
Ledesma**

VP of Sales & Client
Management

Clinical oversight and
consultative services

**Cynthia
Green BSN, RN
Nurse Executive**

Clinical Account Manager

**Jeffrey
Klein, MD, FAFAP**

Medical Executive

Engagement strategy
and member
communication

TBD

Engagement Consultant

Service lead and
transition

**Claudia
Soos**

Client Service Executive

TBD

Client Service Partner

**Jessica
Felix**

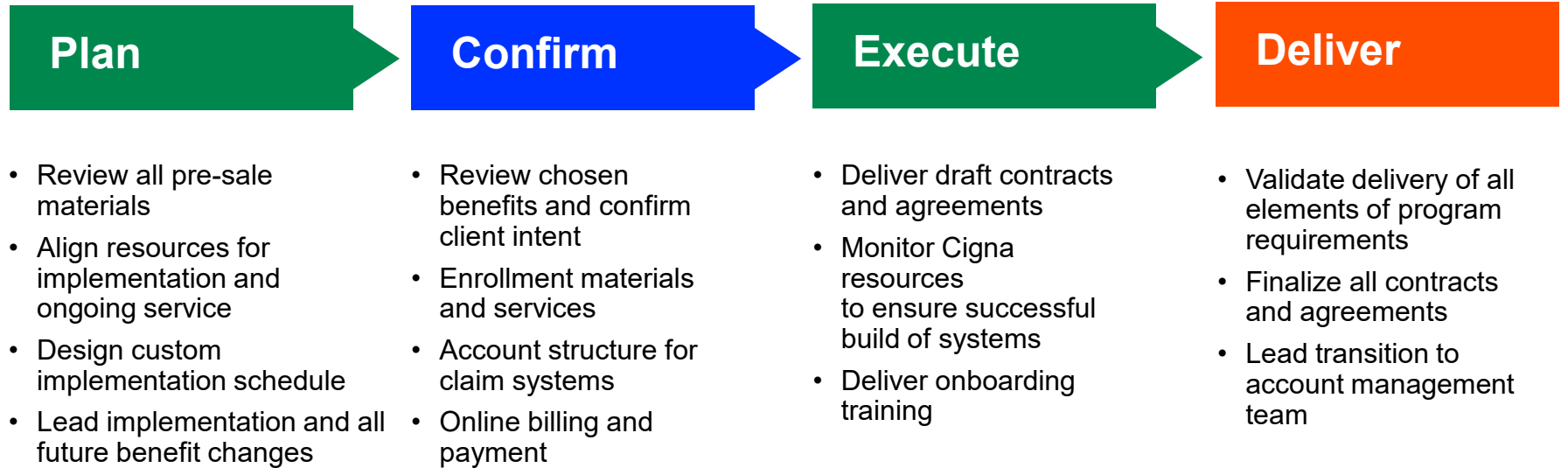
Implementation Manager

Simple implementation

Our objective: Get it right and make it easy for clients and their employees.

Implementation by experienced project managers

- Single point of contact
- Responsible for strategy, process and deliverables
- Creates customized implementation guide
- Ensures accuracy with quality checkpoints
- Leads implementation and all future renewal activities
- Offers expert analysis during document review
- Provides post-implementation support throughout the year
- Executes detailed project plan with milestones



Open Enrollment Support and Resources

Enrollment and Beyond

- **Customized** open enrollment presentation
- **Onsite and virtual** meeting support
- **Telephonic Office hours** for live group questions, and education leading up to Open Enrollment

Ongoing benefit plan education

- Product Flyers and Brochures
- Live myCigna Demos
- Welcome to Cigna email/direct mail
- Health Campaigns and Toolkits
- Well-being focus to help employees achieve their best health

Virtual Benefit Education

Flexible, timely and efficient options bring benefits education to a digital environment

On-demand educational videos

- Describes coverage with examples
- Outlines how the plans and programs work
- Highlights “need to know” information

WebEx Educational Presentations

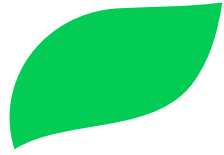
- Provide plan specific information
- One-on-one or group benefit education support
- Live and/or recorded for added flexibility
- Live question and answer sessions for employees to address their specific needs

Personalized Guidance

Pre-Enrollment Line “Open Enrollment Hotline”

- Live, personalized enrollment decision support for your employees 24/7.
- Employees can ask questions and talk through their options and plan details. Reduces calls to H.R. team.
- Employees and spouses get personalized decision support based on what matters most to them
- Review plans to compare costs
- Provider networks and plan types
- See which doctors and hospitals are in-network





Member Experience

Personalized health advocacy and navigation

with Cigna One Guide®

- Whole health view across medical, behavioral, pharmacy and clinical
- Guidance to high performing providers and more efficient care settings as well as Cigna, client and health improvement programs
- Support 24/7 live interactions through multiple modalities (online, telephone, mobile, chat and email)
- Ability to reach customers proactively at key journey moments

1. Customers who had at least one visit with a Cigna Care Designated (CCD) provider in FY 2021 within the top 40 markets by allowable spend. 2. 2022 matched case-control study of 2021 medical claims for One Guide high engaged clients/customers with 24-month coverage compared to One Guide low engaged population with 24-month coverage. 3. 2022 matched case-control study of 2021 medical claims for One Guide high engaged clients/customers with 24-month coverage and access to HealthEView products and engaged or completed a coaching activity compared to One Guide low engaged population with 24-month coverage and access to HealthEView products

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25%

of customer access support after hours

46%

using high-performing providers¹

23%

fewer avoidable ER visits²

52%

higher medical case management engagement²

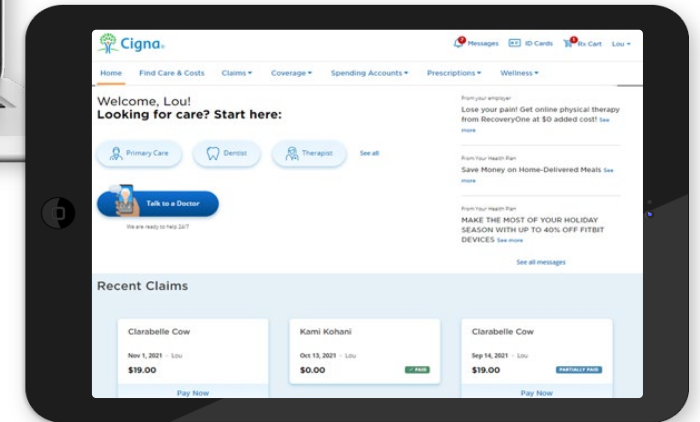
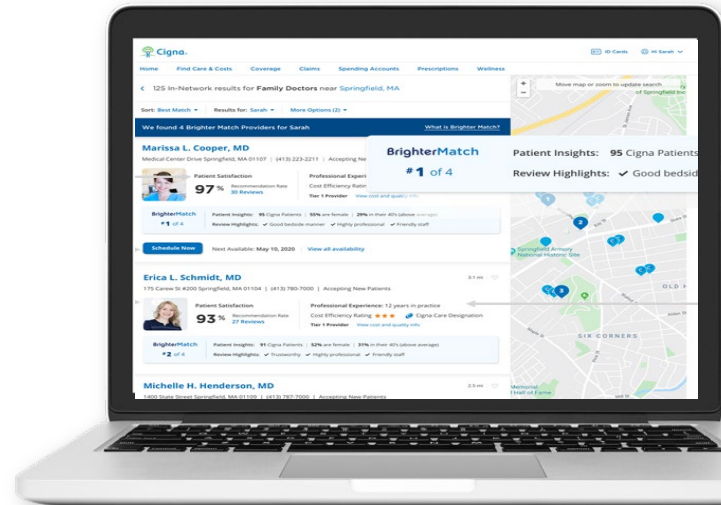
3.5X

more likely to engage in coaching³

Digital engagement is key to unlocking value and simplifying the customer experiences

Support for onboarding, finding and accessing care and managing health and wellness

- 24/7 pre-enrollment support hotline
- Guided onboarding
- Personalized search with BrighterMatch
- Easy access to virtual care
- Personalized dashboard & messaging
- Integration with wellness program and incentives
- Cost transparency tools



Expect to do more than just manage your plan

Cigna for Employers helps you monitor digital engagement within your population.

Digital Engagement Dashboard

- View employee digital adoption
- Monitor employee actions based on digital adoption
- Decide on next best actions to improve digital engagement

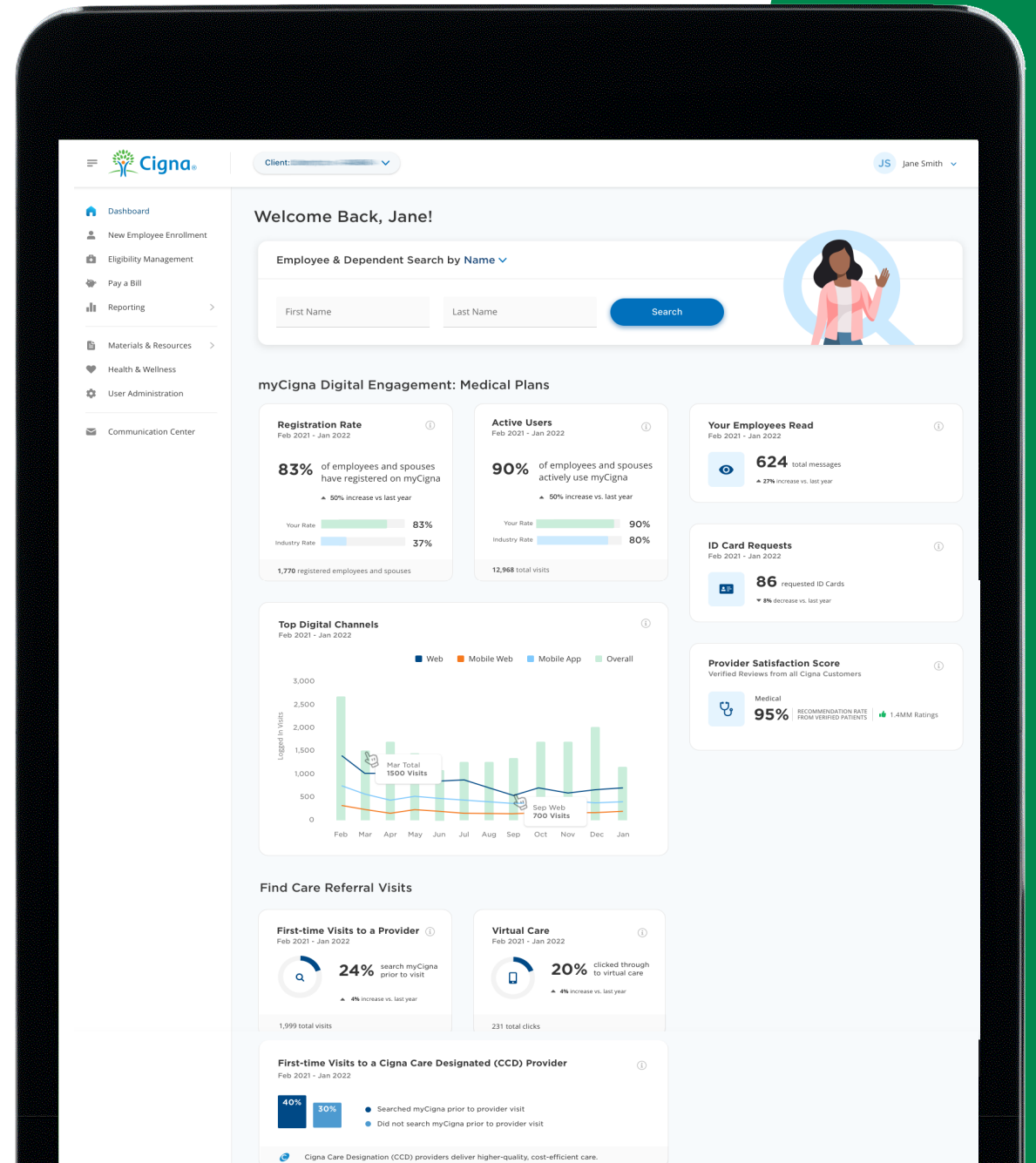
Robust tools you would expect and need from a benefit administration platform.

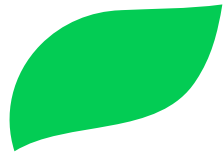
- Enhanced reporting
- Easy access to plan information
- Message Center



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Client Experience

Insights to drive better decisions

Our consultative analytical reporting

Consultation

- Identify cost drivers
- Quantify value – current solutions
- Propose new solutions

Features

- Informatics consultant assigned as an account team member
- Periodic plan reviews facilitated by the informatics consultant
- Ability to enhance presentation through member-level analytics to enable targeted decision making
- Customized reporting views as required by the client

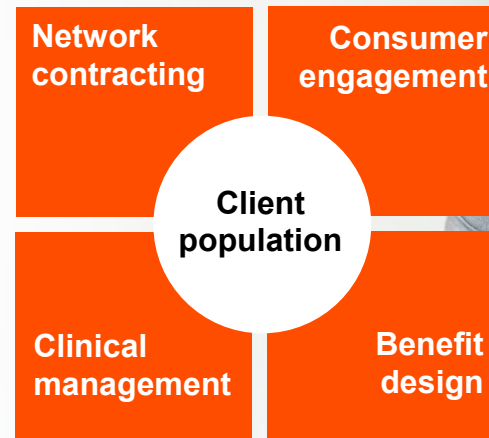
Results analysis

- Benefit plan utilized
- Administrative data received
- Consumer profile refreshed
- Client results analyzed

Benefit strategy

- Client decides on benefit strategy
- Budgeting strategy set accordingly
- Revise strategy and budget targets

Opportunity assessment



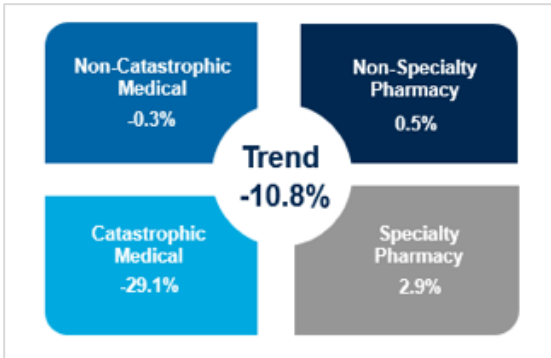
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Consultation

Total Health InsightSM

Drivers of medical and pharmacy trend



Total Health InsightSM

ABC Company

Eye Luv Data, Informatics Consultant
 Bea Well, RN Clinical Consultant
 Med E. Cation, R.Ph. Clinical Account Manager

July 8, 2020

Understanding health risk, engagement and clinical program savings

HEALTH RISK

-2% | 1.25 / 1.42 (Norm)

29% of the population had a chronic condition and drove 59% of the spend

Top 5 Chronic Conditions

Hypertension	8%
Hyperlipidemia	5%
Asthma	5%
Depression	5%
Thyroid Disease	4%

HEALTH ENGAGEMENT

31% | 31% Base / 30% (Norm)

18% of members continuously enrolled for 12 months did not see a Primary Care Physician or Specialist in the last 12 months

- 58% had a preventative exam, up from 56% in the base year (Norm 52%)
- Well Visit completion rates increased to 52% in the current period up from 49% in the base (Norm 45%)
- 40% of chronic members were engaged, down from 43% in the base year (Norm 43%)
- Compliance with evidence based medicine guidelines rose to 76% up from 71% (Norm 75%)

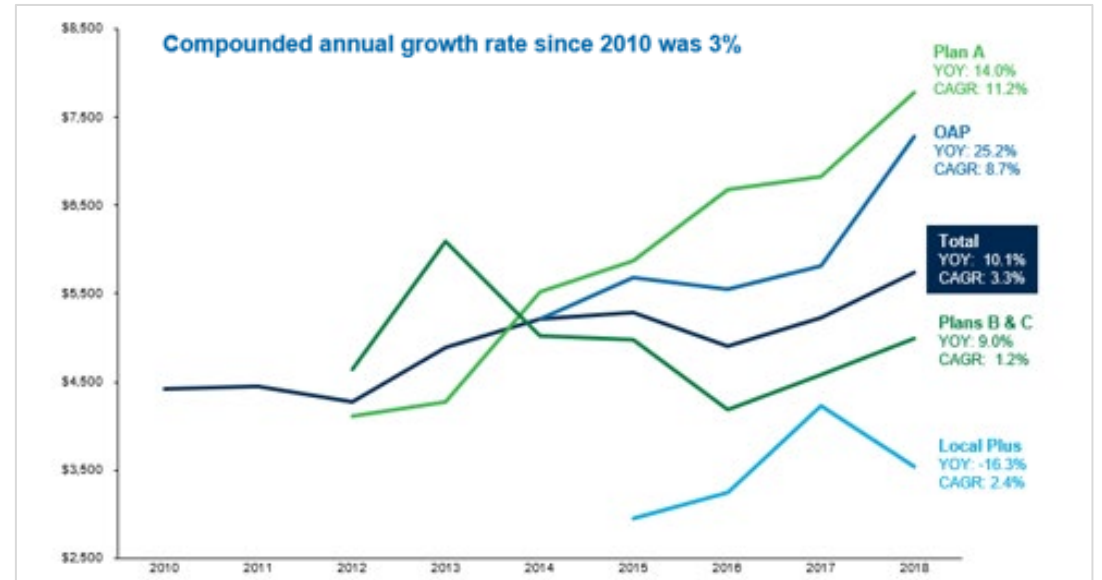
SAVINGS

\$1.5M | \$1M Clinical / \$120K Provider Choice

14.7% of total plan spend was avoided through clinical interventions and choice of top performing providers

Medical Management Savings \$1M savings 210 members supported	Chronic Condition Coaching \$143K savings 436 members participated
Pharmacy Clinical Savings \$56K savings 346 members assisted	Cigna Care Network \$120K savings 1,475 episodes

Customized historical analysis



Client-specific medical and pharmacy recommendations

RECOMMENDATIONS

Consider Cigna Health Matters[®] Care Management Preferred program

- Medical management drove \$XM in savings during 2018
- Opportunity to drive higher clinical engagement and an estimated additional \$XXXK with the Preferred model.

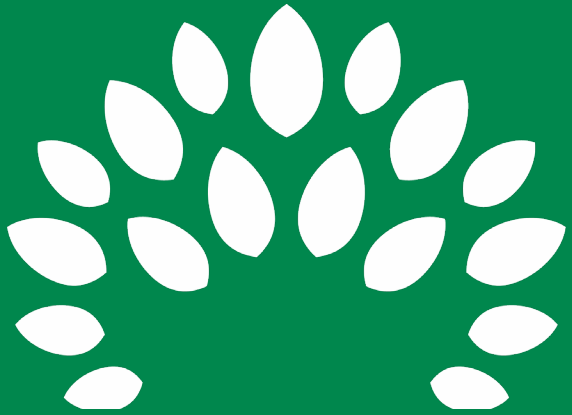
Consider Cigna's Essential Utilization Management

- Protects employees against potentially harmful ineffective and unnecessary drug treatments.
- Disruption is mitigated through our ability to interface with Electronic Medical Records (EMR) during the office visit

Examples used for illustrative purposes only.

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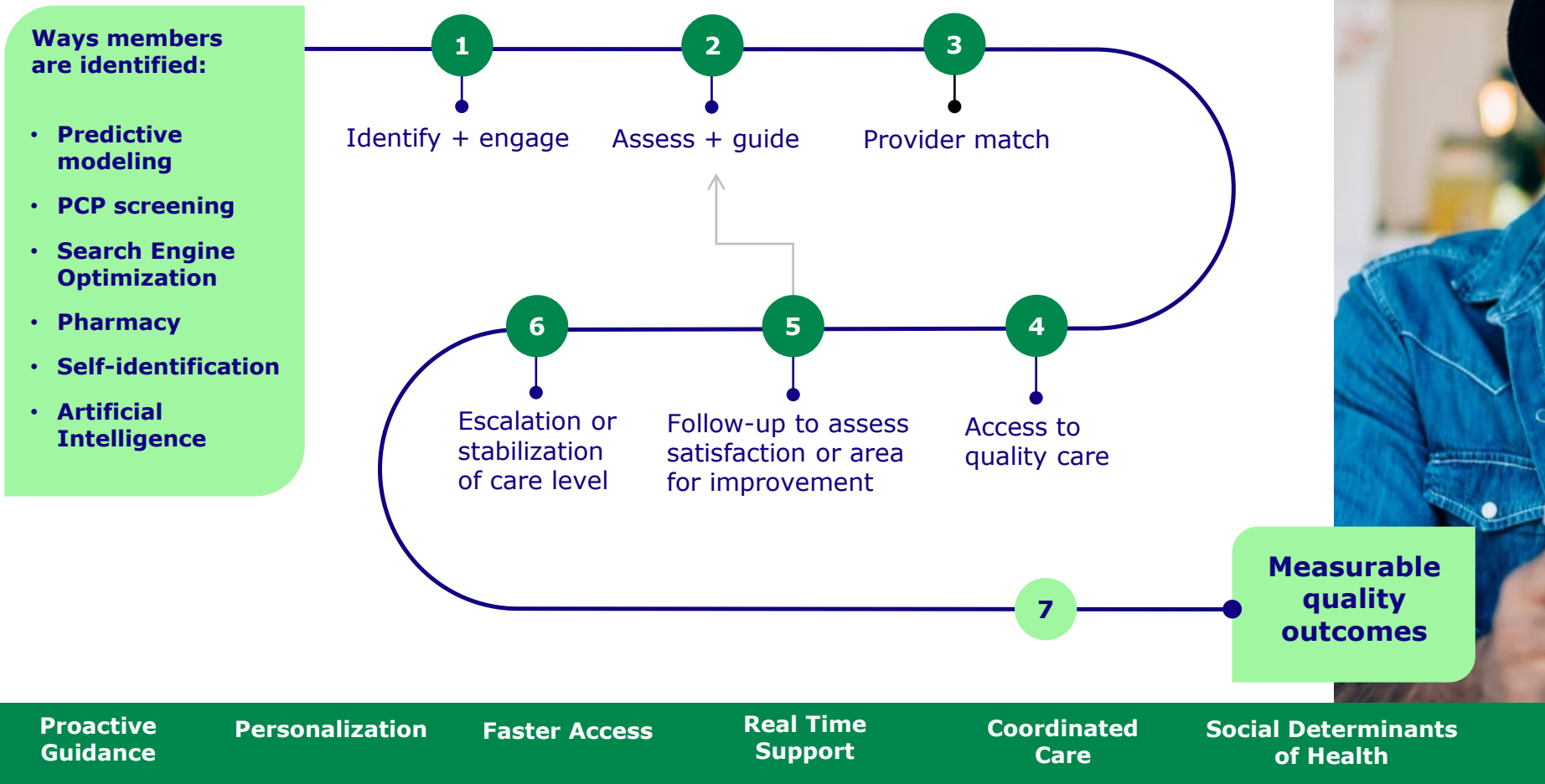




Behavioral Health

Getting individuals to Care

HOW WE MAKE A DIFFERENCE: FAST ACCESS; QUALITY CARE



Cigna Total Behavioral Health[®]



A whole person approach to health.

Our integrated approach considers whole-person health with a goal of lasting behavioral change.

- **Comprehensive, personalized support** including navigation assistance.
- **Follow up with every customer** who calls or chats with us to confirm their needs have been met.
- **Identify customers with depression and anxiety** not receiving outpatient care and navigate to affordable, convenient digital, coaching and virtual care options.*



Our emotional well-being capabilities increase resilience, reduce stress, and promote positivity:

iPrevail offered through Cigna, offering on-demand peer coaching and personalized learning based on proven cognitive behavioral therapies.**

Happify[™] offered through Cigna, an online self-guidance tool to help increase resilience.**

Three face-to-face visits with an EAP counselor¹, unlimited telephonic counseling, on demand online seminars, convenience and other services



*Available Q3 2022. **iPrevail and Happify offered through Cigna. 1. Three visits per issue per year. Restrictions apply to fully insured business situated in New York.

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Meaningful behavioral support and solutions that matter

Designed to address the stress, burnout and mental health challenges employees are facing

Extensive network

Doubled network size in the last five years¹

115K+ virtual providers, the largest virtual network in the country¹

258K+ mental health and substance use providers¹

Virtual and Digital Access

Convenient access to digital resources through myCigna⁴

Specialization and Quality

Providers that meet the diverse needs of your employees

- 34.5% network increase in African American providers since 2020²
- 44% growth of providers specializing in the LGBTQ community²

Care and support – for immediate and ongoing needs

- First-time appointment in two days or less³
- 24/7/365 crisis support
- 100% of our EAP providers are in network, allowing for continuity of care
- Centers of Excellence for substance use, mental health, eating disorders and child/adolescent mental health*

MDLIVE for Cigna®

talkspace

alma

ginger

iPrevail

happify™

meru health

* The Cigna Center of Excellence designation is a partial assessment of quality and cost-efficiency and should not be the only basis for decision-making (as such measures have a risk of error). Individuals are encouraged to consider all relevant factors and talk with their physician about selecting a health care facility. Quality designations and ratings found in Cigna's online provider directories are not a guarantee of the quality of care that will be provided to individual patients. Providers are solely responsible for any treatment provided and are not agents of Cigna. 1. Internal unique provider data as of January 2023. Subject to change. 2. Internal unique provider data as of October 2022. Subject to change.

3. 2-day appointments available through provider partners: Alma, Bicycle Health, Brightside, Meru Health, and Path. 4. Cigna provides access to virtual care through national telehealth providers as part of your plan. This service is separate from your health plan's network and may not be available in all areas. Behavioral Program services are provided by independent companies/entities and not by Cigna. Programs and services are subject to all applicable program terms and conditions. Program availability is subject to change.

Behavioral virtual capabilities

Getting the support you need

PROVIDER ^{1, 2}	AUDIENCE			CAPABILITIES						
	Adult	Adolescents (13-17)	Children (12U)	Visit: Licensed Therapist	Visit: Medication	Messaging or Text Capabilities	Behavioral Health Coaching ³	Anxiety/Depression/Stress	Substance Use/Addiction	Condition Specific Specialty
Alma	♦	♦	♦	♦	♦			♦	♦	
Bicycle Health	♦			♦	♦	♦			♦	Opioid Use
Brightline	♦	♦	♦	♦	♦	♦	♦	♦	♦	
Brightside	♦			♦	♦	♦		♦		
Equip	♦	♦	♦	♦	♦			♦		Eating Disorders
Ginger*	♦	2023		♦ ⁺	♦ ⁺	♦	♦	♦		
Grow Therapy	♦	♦	♦	♦	♦			♦	♦	
Headway	♦	♦	♦	♦	♦			♦	♦	
MDLIVE	♦	♦	♦	♦	♦			♦	♦	
Meru Health	♦			♦		♦		♦		
Monument	♦	♦	♦	♦	♦				♦	Alcohol Use
nOCD	♦	♦	♦	♦		♦				Obsessive Compulsive Disorders
Path	♦	♦	♦	♦				♦	♦	
Sondermind	♦	♦	♦	♦				♦	♦	
Talkspace	♦	♦	♦	♦	♦	♦		♦	♦	





Q&A

The right fit.



Appendix

Cigna Implementation Guide
Implementation Project Plan

Ranch Santiago Community College District
Account Number
Effective Date: 01/01/2024

Task	Responsibility			Start Date	Target Completion Date	Actual Completion Date	Comments
	Cigna	Rancho Santiago Community College District	Keenan				
Notification of Sale		X		9/25/2023	9/25/2023		
Hold Implementation Kickoff Call (Discuss benefits, HIPAA elections, reporting, structure, billing, eligibility, ID cards, schedule on-going weekly implementation status calls)	X	X	X	10/2/2023	10/6/2023		
Provide updated Administrative Summary, Implementation Calendar and Structure documents with changes from the Implementation Meeting	X			10/4/2023	10/10/2023		
Provide Initial Benefit Summaries	X			10/13/2023	10/16/2023		
First Weekly Implementation Call	X	X	X	10/9/2023	10/13/2023		
Cigna receives approval of proposed employer benefit summaries, administrative summary and structure		X		10/20/2023	10/23/2023		
Initiate set up the Pre-Enrollment Line. Cannot initiate set up request until employer benefits are approved.	X			10/23/2023	10/24/2023		
Go Live Date for pre-enrollment line	X			11/6/2023	11/7/2023		
Meet with Eligibility Analyst to review automated eligibility (ACE, HIPAA 834 or SES) and any electronic contributions tape requirements.	X	X	X	10/16/2023	10/20/2023		Determine if COBRA eligibility will be passed on the auto file or if handled separately by another vendor
Provide EDT Assessment Sheet to Client/Vendor as necessary for Automated file processes. This is an important form necessary for return to begin the automated file transfer setup process. An EDT Assessment Sheet may also be necessary for other file feeds applicable for your Client.							
Automated eligibility agreement returned to Cigna (this also includes the EDT Assessment Sheet)	X		X	10/23/2023	10/27/2023		
Account structure in production; Cigna can now accept live eligibility	X			11/20/2023	11/22/2023		
First eligibility test file sent	X		X	11/21/2023	11/27/2023		
Provide ID Card Pre-Proofs to the Client for review and approval	X			11/21/2023	11/27/2023		
Open Enrollment Period	X	X	X	TBD	TBD		
Submit open enrollment eligibility to Cigna via the Standard Eligibility Spreadsheet		X	X	12/1/2023	12/4/2023		
Load open enrollment eligibility into Cigna's eligibility system	X			12/6/2023	12/7/2023		
Release eligibility to ID card vendor for production	X			12/8/2023	12/8/2023		
Pre-invoice provided for review and approval	X	X	X	12/8/2023	12/15/2023		
First invoice prints	X			12/28/2023	12/28/2023		
Call ready	X			12/1/2023	12/22/2023		
Pharmacy Access to Care Ready	X			12/15/2023	12/29/2023		
Claim system released	X			12/29/2023	1/26/2024		
Digital ID Cards available on MyCigna	X			1/1/2024	1/1/2024		
Provide certificate drafts for review and approval	X	X		2/12/2024	2/16/2024		
Celebrate Implementation Success and discuss ongoing reporting and administrative procedures	X	X	X	3/1/2024	3/8/2024		

The dates included in this Implementation Project Plan are subject to change. If a change is necessary, Cigna will work with you to reach a new agreement that reflects the changes in circumstances.



Health Engagement.

Nurturing a healthy work culture to improve productivity and retention.

Health engagement consultants with expertise to guide your health engagement strategy and execution.

Our team of live consultants help:

- **Create a tailored plan** based on your company's unique needs – with execution of that customized plan by our health engagement team
- Identify, understand and support your employee's critical areas for **health improvement**
- **Connect employees**, guiding on how to best utilize and access their health plan
- Provide Cigna – recommended ways to spend your budget on our Workplace Well-Being Services, designed to increase engagement

1. Based on a Nov. 2020 Cigna survey of existing clients with 101-499 eligible employees.
2. 2020-2021 Aflac WorkForces Report. Aflac, 2020.

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90%

of Cigna clients feel their health engagement consultant is a valuable resource¹

70%

of employees enrolled in wellness programs have reported higher job satisfaction than who are not²

Nurture a healthy work culture

Employees are stressed & struggling

Cigna will partner with you to understand and address well-being across your total population



- **Health Engagement Consultants** available to help build wellness strategies
- Identify, understand and support **Social Determinants of Health** within your population
- **Comprehensive wellness seminars** available to address all dimensions of physical, emotional and financial health
- 24/7/365 total population, **manager and employee assistance** with real-time guidance

A holistic approach for better health care

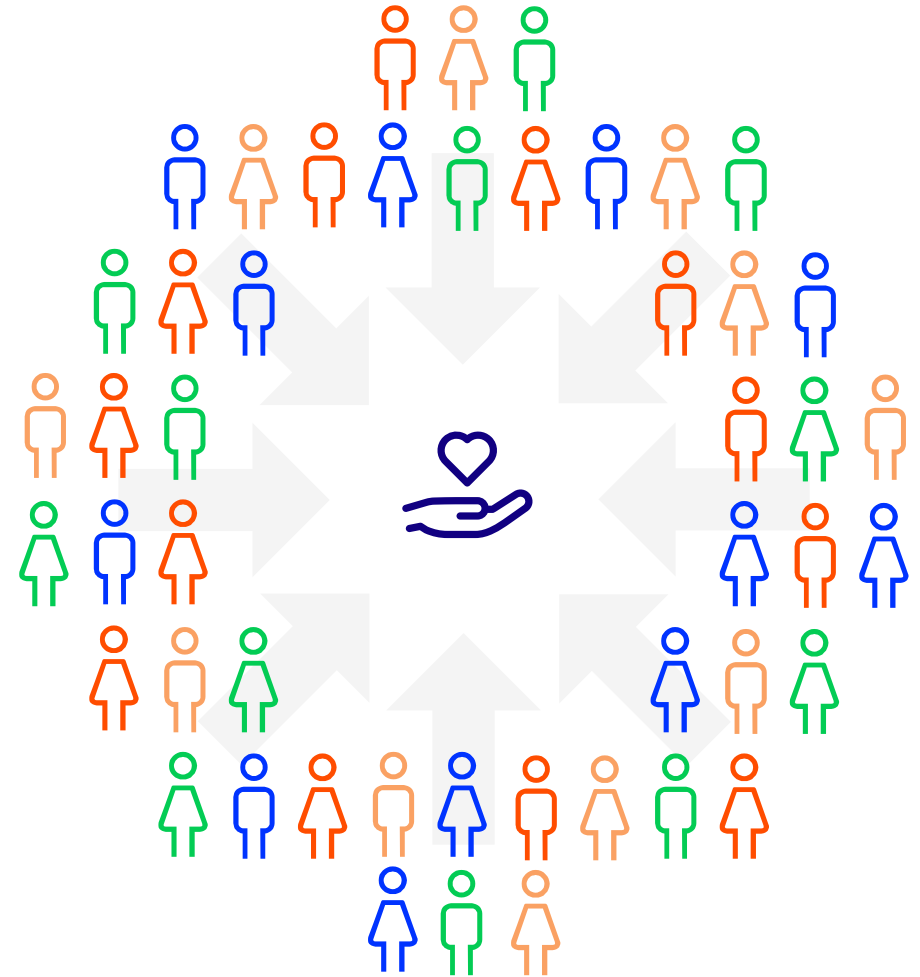
Case management teams work together to provide complete, coordinated patient support

Ranked #1 for care/condition management¹

Working with specialists such as nephrologists, cardiologists, oncologists and more, **case management team** members review **high-risk patients' complex care needs** to help ensure they are fully addressed and **collaborate to identify opportunities to improve care.**

Case management teams include:

- Behavioral health specialist
- Nurse case manager (Personal nurse advocate²)
- Benefit specialist
- Transition specialist
- Engagement specialist
- Pharmacist
- Social worker



Industry recognition

HEALTH AND SERVICE



The Leapfrog Group, an independent organization representing employers, released findings on employer perspectives regarding health plan effectiveness in achieving health care quality, safety and value. Cigna received the highest marks for its efforts toward driving for value.



Just Capital ranked Cigna first in the health care industry and ranked second on a new list of **Top 100 U.S. Companies Supporting Healthy Communities and Families**. The list recognizes leading organizations that prioritize community health through supportive and sustainable business practices to improve the lives of employees, customers and neighbors.



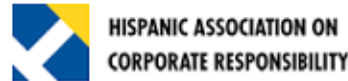
The Pharmacy Benefit Management Institute (PBMI) has recognized Cigna Pharmacy Management with a **2019 Excellence Award for Cost Containment** for its multi-year effort demonstrating the value of integrated benefits for its customers and clients.

DIVERSITY AND INCLUSION



Disability Equality IndexSM Best Places to Work

Cigna scored 100% in the 2020 Disability Equality Index, which measures inclusion across six categories: culture and leadership, enterprise-wide access, employment practices, community engagement, supplier diversity and non-U.S. operations.



Hispanic Association on Corporate Responsibility

(HACR) 5-star rating. Cigna received a 5-star rating in one or more of their four pillars: Employment, Procurement, Philanthropy and Governance.

2020 Military Friendly Spouse Employer

For 2020, Cigna surpassed Military Friendly® benchmarks in the six categories which included hiring and onboarding veterans and military spouses, opportunity and advancement, culture and commitment, support and retention, policies and compliance, and recruiting and sourcing.

2020 Human Rights Campaign Foundation

For the eighth year in a row, Cigna's commitment to a diverse and inclusive workplace was recognized as one of the "Best Places to Work for LGBTQ Equality". Cigna also earned a perfect 100 score on the HRC's 2020 Corporate Equality Index.

CORPORATE RESPONSIBILITY



2020 Dow Jones Sustainability

Cigna has again been recognized for excellence in corporate sustainability leadership, ranking first in the health care providers and services industry for the second consecutive year.



2019 Corporate Responsibility Magazine's 100 Best Corporate Citizens' List

Noted for outstanding corporate responsibility in the areas of environment, climate change, employee relations, human rights, governance, finance, and philanthropy and community support.

Charitable partnerships. To improve health & well-being.

