

# Florida

## Inscripción Abierta 2025 : Broker Open Enrollment Guide

### Cigna Healthcare Individual and Family Plans (IFP)



Cigna Healthcare products and services are provided exclusively by or through operating subsidiaries of the Cigna Group, including Cigna Health and Life Insurance Company, Cigna HealthCare of Arizona, Inc., Cigna HealthCare of Georgia, Inc., Cigna HealthCare of Illinois, Inc., Cigna HealthCare of North Carolina, Inc., Cigna HealthCare of Texas, Inc.



# Denis Pujals

Cigna Healthcare  
IFP Broker Manager – FL



# ¿Qué hace que Cigna Healthcare sea diferente?



## Marca

Reconocible y de buena reputación



## Estabilidad Financiera

Fortune 500 Company  
(ranking 16<sup>th</sup>)



## Historia, Longevidad y Tamaño

Más de 230 años de historia



## Sólida Red de Proveedores

# Características principales de myCigna®



**Saber dónde atenderse y cuánto cuesta**



**Ver reclamos**



**Pagar en línea**



**Acceder a la tarjeta de ID digital**

**myCigna.com**

**Aplicación móvil myCigna**

# Atención virtual

## Facilidad y comodidad para el cliente

Cigna Healthcare le permite acceder a servicios de atención virtual exclusivos a través de un proveedor nacional de servicios de telesalud, MDLive, desde myCigna, como parte de su plan de salud. Los proveedores son exclusivamente responsables por cualquier tratamiento brindado a sus pacientes.



**MDLIVE**  
for Cigna®

Los clientes de Cigna Healthcare<sup>SM</sup> tienen acceso a atención virtual las 24 horas, los 7 días de la semana, durante todo el año



## Cobertura para

- Visitas de **rutina**
- Visitas de **atención de urgencia (virtual)**
- Visitas Servicios de **medico primario**, como, por ejemplo
  - Análisis de sangre
  - Renovaciones de recetas
  - Referidos (si es necesario)

## Cobertura adicional para

- La **dermatología** virtual está cubierta de acuerdo con el costo compartido correspondiente al especialista
- La atención virtual para la **Salud Mental** está cubierta con el mismo copago o coseguro que las visitas en persona



Cigna Healthcare provides access to dedicated virtual care through a national telehealth provider, MDLive located on myCigna®, as part of your health plan. Providers are solely responsible for any treatment provided to their patients. Video chat may not be available in all areas or with all providers. This service is separate from your health plan's network and may not be available in all areas. Virtual care does not guarantee that a prescription will be written. Refer to plan documents for complete description of virtual care services and costs, including other telehealth/telemedicine benefits. For IL customers, a primary care provider referral may be required for specialist virtual visits.

# OEP 2025



**Recursos de  
farmacia**



**EXPRESS SCRIPTS®**  
by Evernorth

**Servicio de entrega a la casa**

**Accredo**  
By EVERNORTH®

**Farmacia especialista**



**Walgreens Advantage Network\***



**Precios razonables**



**Formularios fáciles de  
buscar**

**\* La red Walgreens Advantage está disponible en todos los mercados, excepto TX y VA. TX y VA tienen acceso a la red CVS de Cigna 90 Now.**



Los planes de beneficios de salud varían, pero en general para ser elegible para la cobertura, un medicamento debe ser aprobado por la Administración de Alimentos y Medicamentos (FDA, por sus siglas en inglés), recetado por un profesional de la salud, comprado en una farmacia autorizada y medicamento necesario. Consulte los documentos de su plan para conocer los costos y los detalles completos de la cobertura de medicamentos recetados de su plan.

Walgreens Advantage Network se aplica a todos los mercados con la excepción de TX y VA. TX y VA tendrán acceso a la red CVS Cigna 90 Now, con acceso a un suministro de 30 días de un medicamento en cualquier farmacia minorista dentro de la red y la capacidad de obtener un suministro de 90 días en farmacias minoristas contratadas para 90 días.

# Recompensas y Descuentos

Acceda a la sección de Recompensas en la pestaña de "Wellness" de myCigna.

## Recompensas de Cigna Take Control®

*Programa de lealtad de los clientes*

¡Realice la evaluación de salud de 3 minutos para comenzar a ganar puntos!



**10 points = \$1**



Evaluación de la salud de 3 minutos = \$45



¡Los puntos se acumulan año tras año!



Los clientes pueden ganar hasta \$325 durante todo el año calendario



**Ex: PCP visit = \$100**

¡Los puntos se pueden intercambiar por experiencias, productos y más!

## Descuentos de Recompensas® Saludables

*Programa de Descuentos Profundos*



Membresías de gimnasios



Descuentos para proveedores especializados



Exámenes de audición y aparatos auditivos



Ahorra con Cigna Vision

The Cigna Take Control Rewards® Program is available in all states to all primary subscribers that are active Cigna Healthcare Individual and Family Plan policy holders and who are 18 years of age or older. All rewards may be considered taxable income. Contact your personal tax advisor for details. Program participation along with redeeming rewards is dependent on qualifying premiums being current and fully paid.

**Healthy Rewards programs are NOT insurance.** Rather, these programs give a discount on the cost of certain goods and services. The customer must pay the entire discounted cost. Some Healthy Rewards programs are not available in all states and programs may be discontinued at any time. Participating providers are solely responsible for their goods and services.

# Cigna One Guide®

Combinamos la **tecnología digital** con el **servicio personalizado** para ayudar a los clientes

**Guía personal - (866)494-2111**

Brindamos apoyo para:

- Encontrar servicios de calidad
- Evitar los costos que no esperaban
- Manejar los diagnósticos
- Comprender su plan



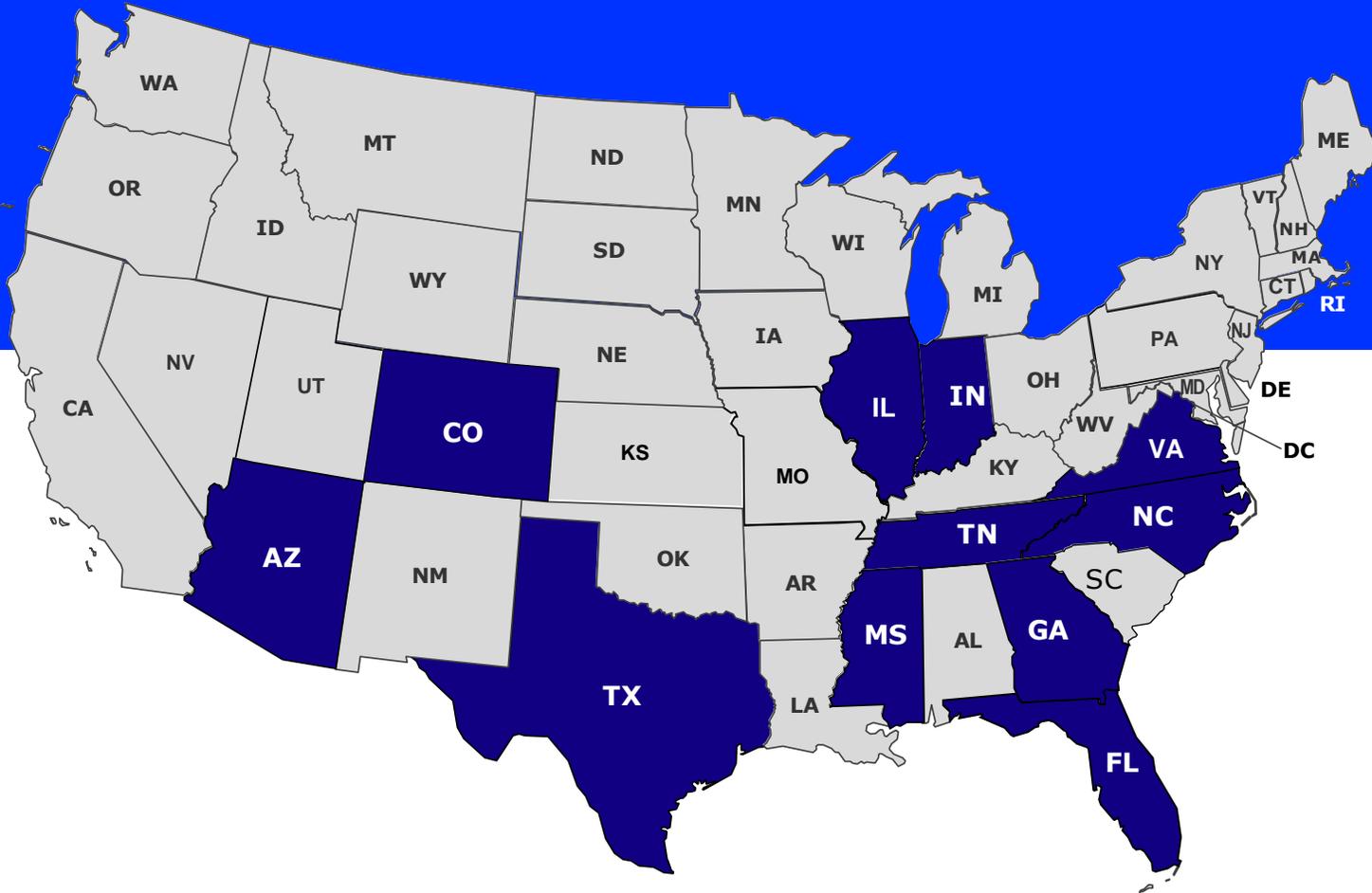
[Haga clic aquí para obtener más información sobre One Guide® de Cigna para el OEP 2024](#)





# IFP Medical

## National Footprint for OEP 2025



**11 ESTADOS**

con Cobertura Médica y de Farmacia



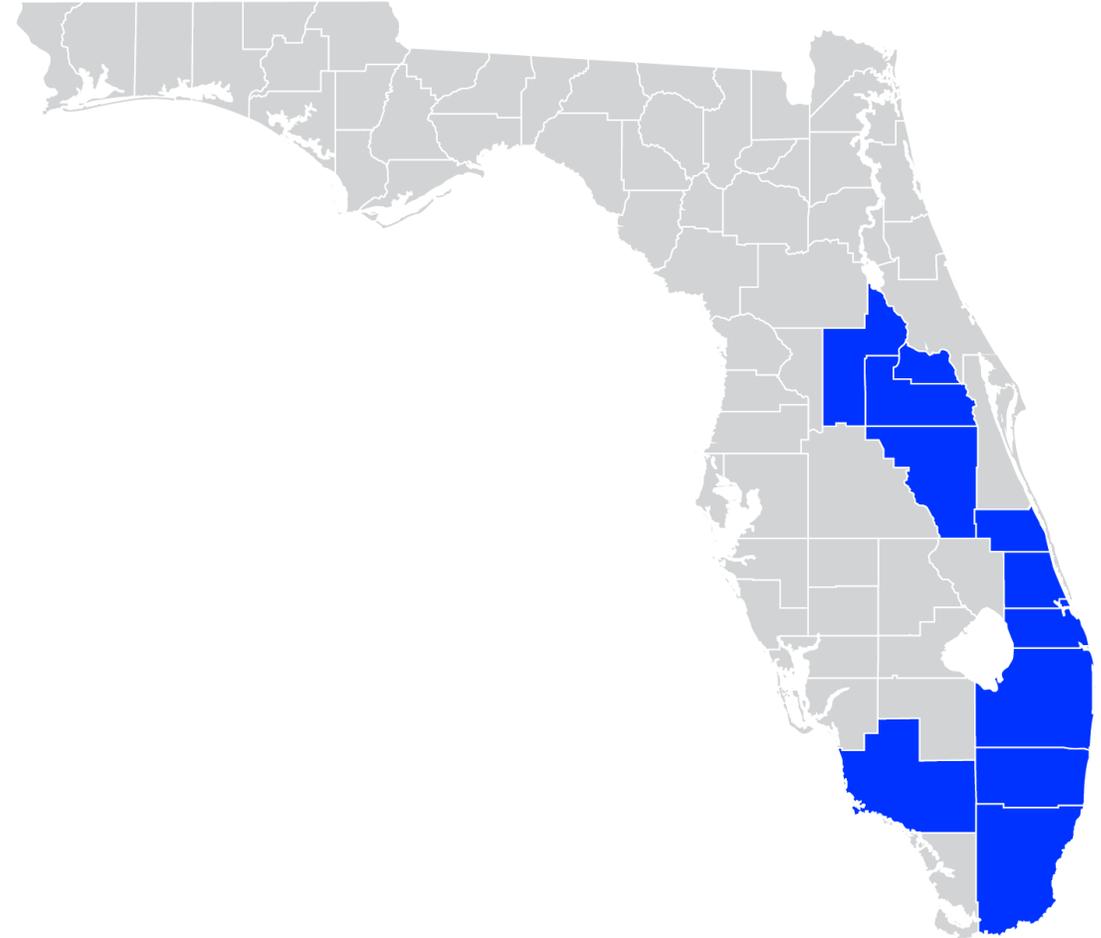
# Presencia en Florida

*Ofreciendo planes en 11 condados*

Disponibilidad del plan OE 2025 tanto **DENTRO** y **FUERA** del Mercado Federal Facilitado (FFM)

## Condados de Cigna Connect:

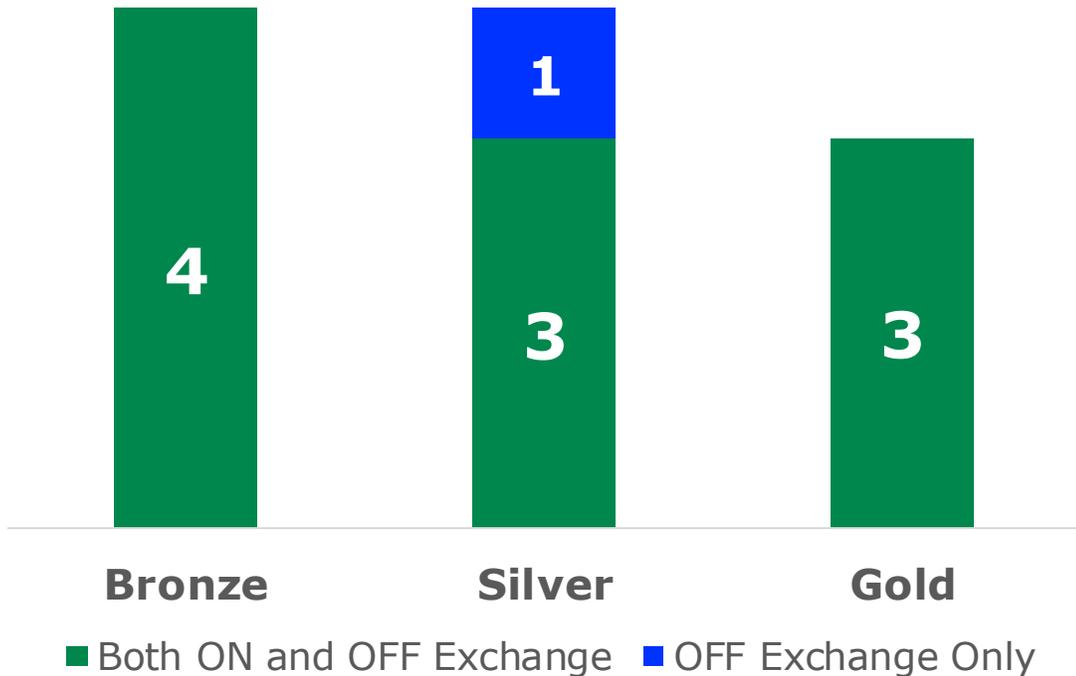
Broward	Orange
Collier	Osceola
Indian River	Palm Beach
Lake	St. Lucie
Martin	Seminole
Miami-Dade	



# Florida Highlights

## FL Información del plan

**11 plans\*** in 2025: **4 bronze**, **4 silver**, **3 gold**



\* Plan totals include Base Plans ONLY

## Lo que necesita saber

- **PCP** - *Se recomienda*
- Las **REFERENCIAS** no son mandatorias, *pero se recomiendan*
- **Deducible médico de \$0<sup>1</sup>**, con deducible de farmacia por separado en determinados planes **Bronce**
- **Visitas al PCP por \$0<sup>1</sup>** en determinados planes **Plata** y **Oro**
- Copago por visita a la sala de emergencias en determinados planes **Bronce** y **Plata**
- El plan **Enhanced Diabetes<sup>2</sup>** se ofrece en los planes **Bronce**

1. \$0 deductible and \$0 copay are available on select Cigna Healthcare individual and family health care plans. Reference plan documents for more information.
2. Refer to plan documents for a description of equipment, supplies, select tests and services that are covered through these plans. Enhanced Diabetes Care plans not available in CO.



# Cigna Key Network Partners



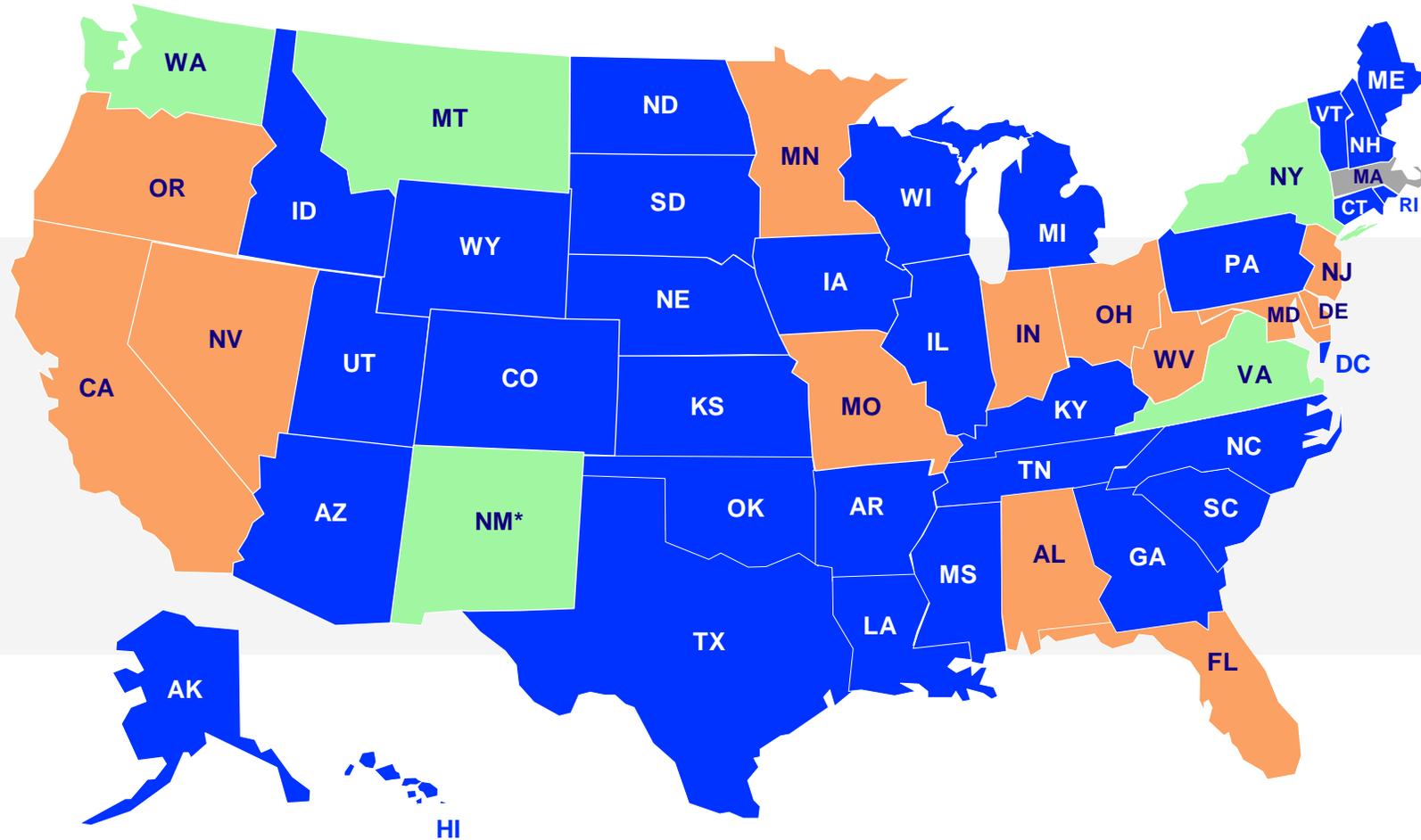
# 2025 Plans to Highlight

## Florida

	Connect Bronze 0 Indiv Med Deductible	Connect Bronze 5500 Indiv Med Deductible	Connect Silver-4A 0 Indiv Med Deductible
<b>Annual deductible</b>	Medical: \$0 / \$0 RX: \$5,500 / \$11,000	\$5,500 / \$11,000	\$0 / \$0
<b>Annual Out-of-Pocket Max</b>	\$9,200 / \$18,400	\$9,200 / \$18,400	\$1,550 / \$3,100
<b>Primary Care</b>	You pay \$50	You pay \$30 deductible waived	You pay \$0
<b>Specialist Care</b>	You pay \$120	You pay 40% after deductible	You pay \$5
<b>Lab, X-Ray, and Ultrasound</b>	Lab: You pay \$75 X-Ray & U: You pay 50%	You pay 40% after deductible	You pay 25%
<b>Emergency Room</b>	You pay \$1,700	You pay 40% after deductible	You pay 25%
<b>Urgent Care</b>	You pay \$75	You pay \$60 deductible waived	You pay \$5
<b>Tier 1 / Tier 2</b>	You pay \$3 / \$50 ded waived	You pay \$3 ded waived / 40% after ded	You pay \$0 / \$5
<b>Tier 3 / Tier 4</b>	You pay \$250 ded waived / 49% after ded	You pay 40% / 49% after ded	You pay \$25 / 49%



# Cigna Dental Plan Availability



## Todos los planes dentales individuales:

- Cigna Dental Preventive
- Cigna Dental 1000
- Cigna Dental 1500
- Cigna Dental 3000/100
- Cigna Dental Vision 1000
- Cigna Dental Vision Hearing 2000
- Cigna Dental Vision Hearing 3500

## Planes preventivos, con deducible bajo y combinados:

- Cigna Dental Preventive
- Cigna Dental 1000
- Cigna Dental 1500
- Cigna Dental Vision 1000
- Cigna Dental Vision Hearing 2000
- Cigna Dental Vision Hearing 3500

## Planes Preventivos y con Deducible Bajo:

- Cigna Dental Preventive\*
- Cigna Dental 1000
- Cigna Dental 1500

Los planes dentales individuales no se ofrecen en Massachusetts.



\* Cigna Preventive Dental is not available in New Mexico

# Planes dentales individuales de Cigna

<p><b>Preventivo y Planes con deducible bajo Planes Dentales Tradicionales Utiliza Advantage Network</b></p>	<p><b>Cigna Dental Preventivo</b></p> <ul style="list-style-type: none"> <li>• Cobertura preventiva y diagnóstica de clase I únicamente</li> <li>• Sin período de espera, sin deducible</li> <li>• Prima media: \$19</li> </ul>	<p><b>Cigna Dental 1000<sup>1</sup></b></p> <ul style="list-style-type: none"> <li>• \$1,000 Beneficio Dental después del deducible</li> <li>• Deducible de \$50 por persona</li> <li>• Prima media: \$34</li> </ul>	<p><b>Cigna Dental 1500<sup>1</sup></b></p> <ul style="list-style-type: none"> <li>• \$1,500 Dental Benefit after deductible</li> <li>• \$50 deductible per person</li> <li>• <b>Class IV Ortho<sup>2</sup></b> coverage</li> <li>• <u>Average premium</u>: \$39</li> </ul>
<p><b>DVH Plans</b> <i>Planes dentales, de la vista y de la audición combinados</i>  <i>Utiliza Advantage Network</i></p>	<p><b>Cigna DV 1000<sup>1</sup></b></p> <ul style="list-style-type: none"> <li>• \$1,000 Beneficio Dental después del deducible</li> <li>• Deducible de \$50 por persona</li> <li>• Asignación de materiales de \$100 más examen de la vista</li> <li>• Prima media: \$32</li> </ul>	<p><b>Cigna DVH 2000<sup>1</sup></b></p> <ul style="list-style-type: none"> <li>• Beneficio dental de \$1,500 después del deducible</li> <li>• Deducible de \$100 por persona</li> <li>• Asignación de materiales de \$200 más examen de la vista</li> <li>• \$500 de subsidio para audífonos más examen</li> <li>• Prima media:\$48</li> </ul>	<p><b>Cigna DVH 3500<sup>1</sup></b></p> <ul style="list-style-type: none"> <li>• \$2,500 Dental Benefit after deductible</li> <li>• \$100 deductible per person</li> <li>• <b>Class IX Implants</b> coverage</li> <li>• \$300 Material Allowance plus vision exam</li> <li>• \$700 Hearing aid allowance plus exam</li> <li>• <u>Average premium</u>: \$60</li> </ul>
<p><b>Alta Anual Plan Máximo Dental-only Plan</b>  <i>Utiliza la red total</i></p>	<p><b>Cigna Dental 3000/100<sup>1</sup></b></p> <ul style="list-style-type: none"> <li>• \$3,000 Beneficio Dental después del deducible</li> <li>• Deducible de \$100 por persona</li> <li>• Prima media: \$43</li> </ul>		



1. Waiting periods may vary by state. You may be eligible to waive the waiting period for Classes II & III if you have a continuous 12 months of prior coverage from a valid dental insurance plan which included coverage for Class III, Major Restorative services and not more than 63 days has lapsed between the prior coverage and this plan. Any prior dental insurance plan that did not include Class III services will not count toward waiting period waiver. Dental plans that cover preventive services only will not apply toward waiting period waiver (Cigna Preventive Dental plans included).

2. Orthodontia services are offered under the Cigna Dental 1500 plan only. Orthodontia waiting period is not eligible for waiver.

# CignaForBrokers.com

Descripción general de la página de inicio y los recursos



- Dashboard
- Individual and Family
- SEP Work Queue
- Quote and Enroll
- Book of Business
- Commissions
- 1** Resource Center
- Tools

## Welcome to Cigna for Brokers

The information, tools, and resources you need to manage your business, all in one place.



### **2** Quote and Enroll



IFP Medical | IFP Dental

### **3** Book of Business



Individual and Family Plans

- 1. Resource Center (Centro de recursos):** materiales instructivos, formularios y otras herramientas destacadas.
- 2. Quote and Enroll (Cotización e inscripción):** HealthSherpa para planes médicos IFP y ExpressApp para planes dentales IFP
- 3. Book of Business (Cartera de clientes):** filtrar y ver varios reportes, como un resumen de renovaciones y un informe de inscripciones pendientes

# CignaForBrokers.com

## Herramientas de cotización e inscripción



**Planes dentales IFP**  
**Herramienta de  
cotización e inscripción**

 **EXPRESS APP**



Cotización flexible  
de planes



Navegación útil



**Planes médicos IFP**  
**Herramienta de  
cotización e inscripción**

 **HealthSherpa**



Cotización e inscripción  
DENTRO y FUERA del  
Intercambio



Actualizaciones de  
mantenimiento completo,  
como cambios en la  
duración o los planes

# NEW

# FOR OEP 2025

## Broker Experience Updates

- ✓ Filtros mejorados del Libro de Negocios
- ✓ **Pueden hacer los pagos mensual de sus clientes en su portal de agente**



1. Broker Payment feature available for eligible on-exchange applications only. This feature within the book of business allows Broker to make a one-time monthly payment on behalf of the customer, and the ability to make an on-exchange medical application binder payment. Customers with scheduled reoccurring auto draft are not applicable for a broker to make a payment.

# Broker Payment Feature

Realizar pagos en nombre de los clientes dentro de CignaForBrokers!

Filter ▾ Renewal Summary

**Book Of Business Filter**

Application ID:

Primary name (Last, First):

Subscriber ID:

Case ID:

Policy Status:

Active

Terminated

Pending - Medical On Exchange

Effective Date: (mm/dd/yyyy)

Select...

select

Paid Through Date: (mm/dd/yyyy)

Select...

Termination Date: (mm/dd/yyyy)

Select...

Clear Apply

is, select a Primary Name below. Click 'export' to download a local copy of the data in the table. To filter the data displayed, select one or more filters, and click 'Apply'. To clear all applied filters and view all available data, click 'Clear'.

**BOOK OF BUSINESS for BENJAMIN ZERPA**

Export Filtered

Total results: 869 Display: Up to 50 results

Subscriber ID (Detail Case #)	Customer Number (Case ID)	Application ID	Primary Name	Agent NPN	Producer Code	Agent Name	Product Type	ON/OFF Exchange	Total Premium	Subsidy	Policy Status	Effective Date	Received Date	Renewal Month	Paid Through Date	Termination Date	State
58K59M	58K56M	EXP0IZVP12	TESTING, CHILD	10664102	CIG173810	BENJAMIN ZERPA	Dental	OFF Exchange	\$25.67	\$0	Active	07/01/2024		July	06/30/2024		TX
45H2F0	45H1F8	EXP0QRVUOP	ONE, TEST	10664102	CIG173810	BENJAMIN ZERPA	Dental	OFF Exchange	\$29.60	\$0	Active	06/01/2024		June	05/31/2025		TX
45H2F3	45H2F2	EXP0QGDELN	O, ONE	10664102	CIG173810	BENJAMIN ZERPA	Dental	OFF Exchange	\$29.60	\$0	Active	06/01/2024		June	05/31/2025		TX
67K09M	60K39M	EX86090503	PETER, TOM	10664102	CIG173810	BENJAMIN ZERPA	Dental	OFF Exchange	\$31.73	\$0	Active	01/02/2024		January	07/31/2024		KS
0Y8585	0Y8383	EX36799516	Lindgren, Michelle	10664102	CIG173810	BENJAMIN ZERPA	Dental	OFF Exchange	\$13.63	\$0	Active	01/01/2024		January	02/29/2024		OH

¡Informe de inscripción pendiente incrustado a través de un nuevo filtro!

Haga clic en un cliente para ver los detalles y realizar un pago!

**FLAG IDENTIFIERS**

 **Yellow flag** indicates a payment is due

 **Red flag** indicates a payment is overdue

# Broker Payment Feature (continued)

¡Realice pagos en nombre de los clientes dentro de CignaForBrokers!

## Policy Details

Details for the selected policy are displayed below.

Haga clic en Pagar ahora para comenzar a realizar un pago único para su cliente

Previous

### Primary Member

Name: Michelle Lindgren  
Case Id: [REDACTED]

Mailing Address: 410 W UNION ST [REDACTED]  
Email Address: [REDACTED]@CIGNA.COM

Phone Number: 713 [REDACTED]  
Date of Birth: 03/31/1983

### Payment History

Payment Date	Payer Name	Type	Amount	Confirmation Number	Status
07/15/2024	Active Pavel CC	Credit Card via Web	\$1.00	<a href="#">29307786</a>	Processed
07/15/2024	Confirmation Test	Credit Card via Web	\$1.00	<a href="#">55116106</a>	Processed
07/12/2024	Ben [REDACTED] Personal Savings	EFT via Web	\$1.00	<a href="#">1448295</a>	Processed
07/12/2024	Ben [REDACTED] Bus Savings	EFT via Web	\$1.00	<a href="#">12664143</a>	Processed
07/11/2024	Pavel T	Credit Card via Web	\$1.00	<a href="#">52188337</a>	Processed

\*Broker attestation can be viewed by clicking the links on the Confirmation no.

### Payment

Past Due	Total Due (Current+Past)
\$0	\$ 157.86

[Pay Now](#)

For further billing details please reach out to our Broker Support team at 877.244.6215

### Policy Information

Product Type	Plan Name	Effective Date	Member	Relationship	Premium	APTC	Status	Paid Through Date	Termination Date	Renewal Letter Link	Application PDF link
Dental		01/01/2024	Michelle Lindgren		\$13.63		Active			<a href="#">Renewal Letter Link</a>	N/A
Dental	Cigna Dental 5000/250				\$13.63			02/29/2024			
			Michelle Lindgren	Primary	\$13.63		Active		N/A		

# Broker Payment Feature (continued)

Make payments **on behalf** of customers within CignaForBrokers!

Aparecerá una nueva ventana que le preguntará cuánto desea pagar junto con otros detalles



Case ID:

Need Help? 877-244-6215



Case ID:

Need Help? 877-244-6215

How much would you like to pay?

Total Amount Due  Past Amount Due  Other Amount \_\_\_\_\_

Payment Method

Credit Card  EFT  
Visa, Mastercard and Discover accepted

Card Number\* \_\_\_\_\_ Expiration Date\* \_\_\_\_\_ CVV\* \_\_\_\_\_

Cardholder Information

First Name\* \_\_\_\_\_ Last Name\* \_\_\_\_\_

Street Address\* \_\_\_\_\_

Address Line 2 \_\_\_\_\_

City\* \_\_\_\_\_ State\* \_\_\_\_\_ Zip Code\* \_\_\_\_\_

Cancel

Continue

Review Payment

Credit Card Number : \*\*\*\*-\*\*\*\*-\*\*\*\*-1111  
Payment Amount : \$1.00  
Credit card belongs to :  Customer  Broker/Agency

Terms and Conditions  
BENJAMIN ZERPA has received authorization from their customer to use customer's chosen form of payment either credit card or bank account information for a one-time payment to Cigna. BENJAMIN ZERPA will provide written confirmation to their customer that payment has been made. BENJAMIN ZERPA agrees to destroy the credit card or bank account information in their possession once the payment is made.

By checking this box, and clicking "Submit", BENJAMIN ZERPA has read and agrees to the Terms and Conditions and is authorizing Cigna to initiate the payment set forth above.

Back

Submit

¡Una tarjeta de crédito se puede usar para un pago mensual único o un pago vinculante!



# OEP Resource Center

For Agent and Broker Training Use Only.  
Not for distribution to the public.

## **Herramientas de ventas**

Materiales y recursos de nuestros planes de beneficios

## **Recursos de Entrenamiento**

## **Materiales de marketing para clientes**

## **Plantillas prediseñadas** Correos electrónicos y plantillas de redes sociales para ayudar a involucrar a los clientes en su plan de salud

**Suggested email copy for your Cigna Healthcare clients to encourage them to sign up for MyCigna.com**

Choose a subject line you prefer and copy and paste into the subject line field of your email:

**Subject Line Option 1:** Just checking in – Did you sign up for myCigna yet?

**Subject Line Option 2:** Let me help you make the most of your health plan.

Copy and paste into the body of your email:

Hey there,

I just wanted to thank you again for choosing me as your broker. And I'm so happy we were able to get you signed up for a Cigna Healthcare™ insurance plan this year. After your first premium payment, all you have to do is register for a [myCigna.com](https://mycigna.com)® account if you haven't already. Once you sign up, be sure to download the myCigna® App – it's an easy way to access all of your important health info in one place.

Here are some quick tips and reminders to help you make the most of your benefits:

**Next →**



Home Page

● For Brokers

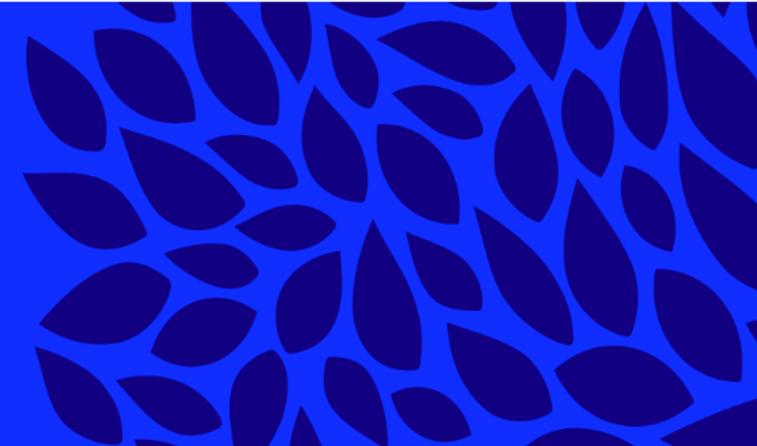
● Share with Clients

● Training Resources

● Post-OEP Resources

IFP Broker Management Team

# Cigna Healthcare Individual and Family Medical Plans.



## Enrollment Dates

### OEP 2025 Effective Dates

Runs from **Nov 1, 2024,**  
*through* **Jan 15, 2025**

**1/1/25 Effective Date** for  
enrollment between  
**11/1/24 – 12/15/24**

**2/1/25 Effective Date** for  
enrollment between  
**12/16/24 – 1/15/25**



Note: Applications signed after 1/16/25 will be accepted under the Special Enrollment Period (SEP) if the applicant has a qualifying life event (QLE). SEP rules apply for 2024 if shopping for a plan during the 2024 SEP period.

# IFP Contacts

Providing support in the moments that matter

## Broker Portal:

[CignaforBrokers.com](https://CignaforBrokers.com)

## Broker Support:

Phone: 877.Cigna15 (877.244.6215)

Hours: 8 am – 8 pm EST, M-F

General Broker Inquiries:

[Sales@Cigna-ISG.com](mailto:Sales@Cigna-ISG.com)

Commissions Questions:

[IFPCommissions@Cigna.com](mailto:IFPCommissions@Cigna.com)

## IFP Medical Customer Service:

Phone: 866.494.2111

Hours: 24/7/365

## Quick Links:

[Cigna.com/ifp-payment](https://Cigna.com/ifp-payment)

[Cigna.com/brokers/ifp-brokers](https://Cigna.com/brokers/ifp-brokers)

[Cigna.com/ifp-drug-list](https://Cigna.com/ifp-drug-list)

[Cigna.com/ifp-providers](https://Cigna.com/ifp-providers)

[Cigna.com/individuals-families](https://Cigna.com/individuals-families)



Note: Click on hyperlinks to learn more.

# Florida Broker Manager – IFP

**Denis Pujals**

Broker Manager FL

786-299-9818 Cell

[Denis.Pujals@](mailto:Denis.Pujals@CignaHealthcare.com)

[CignaHealthcare.com](mailto:Denis.Pujals@CignaHealthcare.com)



The Cigna Take Control Rewards® Program is available in all states to all primary subscribers that are active Cigna Healthcare Individual and Family Plan policy holders and who are 18 years of age or older. All rewards may be considered taxable income. Contact your personal tax advisor for details. Program participation along with redeeming rewards is dependent on qualifying premiums being current and fully paid.