



2025 Producer Incentive Program

Medical and Dental

February 1, 2025 – January 31, 2026

For additional information, please contact your
Cigna HealthcareSM Sales Representative.

Offered by Cigna Health and Life Insurance Company, Connecticut General Life Insurance Company or their affiliates.

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Medical

New Business Growth Bonus



To qualify:

Sell a minimum of 3 new Medical accounts and 500 total new Medical enrolled employees

AND

Achieve positive Net Growth per Account Classification

Account Classification (Enrolled Employees)	Funding Type/Product	Net Growth Rate			
		>0% to 19.9%	20% to 49.9% ¹	50% to 99.9% ²	100%+ ²
25 – 499	ASO/GC/SR/MP/FI Plus	\$30	\$47	\$53	\$60
	SR/MP/FI Plus	\$55	\$73	\$83	\$91
500 – 2,999	ASO Bundled/GC	\$30	\$40	\$45	\$50
	ASO +I Specialty	\$17	\$23	\$26	\$28
	SR/MP/FI Plus	\$55	\$66	\$74	\$83
3,000+	ASO Bundled/GC	\$30	\$36	\$41	\$45
	ASO +I Specialty	\$17	\$20	\$23	\$26

See the Cigna Healthcare 2025 Practices and Provisions page for the Net Growth Formula.

Upsell Bonus Opportunity

Account Classification (Enrolled Employees)	Funding Type/Product	Rate
500 – 2,999 AND 3,000+	Existing ASO with new RX	\$10
	Existing ASO with new TBH	\$10

1. If total Medical baseline enrolled employees is less than 5,000, >0% – 19.9% net growth rate is applied.

2. If total Medical baseline enrolled employees is less than 250, >0% – 19.9% net growth rate is applied.

Medical

Retention Bonus



To qualify:

Sell a minimum of 3 new Medical accounts and 500 total new Medical enrolled employees

AND

Maintain a minimum retention percentage:

- 85% for 25 – 499
- 91% for 500 – 2,999
- 95% for 3,000+

Account Classification (Enrolled Employees)	Retention	ASO/GC/SR/MP/FI Plus		
25 – 499	85% – 89.9%	\$15.00		
	90% – 96.9%	\$20.00		
	97% – 100%	\$25.00		
Account Classification (Enrolled Employees)	Retention	SR/MP/FI Plus	ASO Bundled/GC	ASO +I Specialty
500 – 2,999	91% – 96.9%	\$9.00	\$8.00	\$4.00
	97% – 100%	\$14.00	\$10.00	\$5.00
3,000+	95% – 100%	\$14.00	\$10.00	\$5.00

See the Cigna Healthcare 2025 Practices and Provisions page for the Retention Formula.

Dental

New Business Growth Bonus



To qualify:

Sell a minimum of 3 new Dental accounts and 500 total new Dental enrolled employees

AND

Achieve positive Net Growth per Account Classification

Account Classification (Enrolled Employees)	Funding Type/Product	Net Growth Rate			
		>0% to 19.9%	20% to 49.9% ¹	50% to 99.9% ²	100%+ ²
25 – 499	DHMO/DPPO GC & SR	\$10	\$12.50	\$17.50	\$20.00
	DPPO ASO (Level/Graded)	\$6	\$8.00	\$12.00	\$14.00
	DPPO ASO (Traditional)	\$3	\$3.00	\$3.00	\$3.00
500 – 2,999	DHMO/DPPO GC & SR	\$10	\$12.50	\$17.50	\$20.00
	DPPO ASO (Level/Graded)	\$6	\$8.00	\$12.00	\$14.00
	DPPO ASO (Traditional)	\$3	\$3.00	\$3.00	\$3.00
3,000+	DHMO/DPPO GC & SR	\$10	\$12.50	\$17.50	\$20.00
	DPPO ASO	\$3	\$3.00	\$3.00	\$3.00

See the Cigna Healthcare 2025 Practices and Provisions page for the Net Growth Formula.

1. If total Dental baseline enrolled employees is less than 5,000, >0% – 19.9% net growth rate is applied.

2. If total Dental baseline enrolled employees is less than 250, >0% – 19.9% net growth rate is applied.

Dental

Retention Bonus



To qualify:

Sell a minimum of 3 new Dental accounts and 500 total new Dental enrolled employees

AND

Maintain a minimum retention percentage:

- 84% for 25 – 499
- 92% for 500 – 2,999
- 98% for 3,000+

Account Classification (Enrolled Employees)	Retention	DHMO	DPPO GC & SR	DPPO ASO
25 – 499	84% – 89.9%	\$3.20	\$3.20	\$1.60
	90% – 96.9%	\$4.00	\$4.00	\$2.00
	97% – 100%	\$4.40	\$4.40	\$2.20
500 – 2,999	92% – 96.9%	\$3.20	\$1.60	\$0.80
	97% – 100%	\$4.40	\$2.20	\$1.10
3,000+	98% – 100%	\$4.40	\$2.20	\$1.10

See the Cigna Healthcare 2025 Practices and Provisions page for the Retention Formula.

Cigna Healthcare 2025 PRACTICES AND PROVISIONS: These rules and regulations set forth the meaning of terms used and provide more definition how compensation is calculated.

"New Business Sold" will be defined as a new population of Medical or Dental employees with Cigna Healthcare that becomes effective between 02/01/2025 and 01/31/2026.

"New Business Accounts" will be defined as new accounts, not replacing any similar account issued by the Companies or their affiliates. New Business Accounts will have an original effective date during the 12-month period post January 31, 2025.

"Qualifying Accounts" under the New Business Growth Bonus Program will refer to accounts which meet all of the following requirements:

- (a) Except as otherwise specifically agreed by the Companies with respect to specific cases, are issued to employers, to trusts established by or for the employees of a single employer, or to trusts established by the Companies for the employees of subscribing employers, in each case with or without dependents.
- (b) Except as otherwise specifically agreed by the Companies with respect to specific cases, are not issued to associations, multiple employer trusts, labor unions, labor-management or union welfare (Taft-Hartley) funds, non-employer-employee groups, or Third Party Administrator (TPA).
- (c) The effective date of a new Account must be during the Program Period and the client must continue to be a client of Cigna Healthcare throughout the Program Period.
- (d) To receive compensation for a Qualifying Sale, a Producer must be the acknowledged Producer for the client as of the effective date of the Qualifying Sale.
- (e) A qualifying account must have 25 or more new or existing enrolled employees to be eligible for the Cigna Healthcare Producer Incentive Program payment. If the account has less than 25 existing enrolled employees and 25 or more baseline enrolled employees the account will only be included for calculation purposes, not eligible for payment.

"Account" will be defined as a client (employer, association or other group), policy, or case that has purchased either a Cigna Healthcare Product, as defined below, or agreed to contract with Cigna Healthcare for administration of its plan(s).

"Account Classification" will be defined as the following enrolled employees: 25–499 employees, 500–2,999 employees, and 3,000+ employees.

"Broker" will be defined as the national brokerage organization. For example, ABC Company with multiple regional offices (each an "Agency") would be referred to as the Broker.

"Agency" will be defined as the local office of a national Firm. For example, the local offices of a national Firm would each be referred to as an Agency.

"Employees" will be defined as the number of people who have elected a health care plan.

"Terminated Enrolled Employees" will be defined as the enrolled employees at the beginning of the Program Period of a terminated product.

"Terminated Product" will be defined as a product which cancels during the Program Period.

"Baseline Enrolled Employees" will be defined as the enrolled employees at the beginning of program period.

"Existing Enrolled Employees" will be defined as the enrolled employees at the end of the program period.

"New Enrolled Employees" will be defined as the enrolled employees of the last day of the calendar month following the effective date of the product sold.

"Broker or Consultant of Record" will be defined as the Broker Consultant or Writing Agent ("Producer") designated by the policy holder or contract holder and recognized by the Company as entitled to receive commissions or service fees on a policy or contract to which this Agreement applies. In any case where the Producer is not receiving commissions or service fees, the Producer will be deemed to be Consultant of Record where Producer acts as the employer's sole representative in the negotiation of the policy or any renewal thereof. The Producer will continue to be recognized as Broker or Consultant of Record for the duration of the applicable rate guarantee period, unless the employer has designated another Producer as its Broker or Consultant of Record.

"Company" refers to the The Cigna Group, also referred to as Cigna Healthcare and the Company.

Cigna Healthcare New Business Growth Bonus Provisions

- (a) The effective date of the Account, service agreement or Administrative Services Agreement sold must be during the Program Period and must remain in effect through the remainder of the Program Period.
- (b) Sales of additional employees involving an existing Cigna Healthcare client or a division of an existing client are excluded from the New Business Growth Bonus Program.
- (c) Sales of new Medical employees to an existing Dental client will be included as a new sale for eligibility and new payment upon meeting Medical New Business requirements.
- (d) Sales of new Dental employees to an existing Medical client will be included as a new sale for eligibility and new payment upon meeting Dental New Business requirements.
- (e) Sales to clients for which the Producer is the acknowledged Producer of Record at the time of the sale are included to the New Business Growth Bonus calculation.
- (f) New Business Growth Bonus calculation and payment will be based on the New Enrolled Employees.
- (g) Sales of products that terminate less than 12 months after the effective date of the product sold will be excluded from the new Business Growth Bonus. Any qualification or payment based on the sale to such a client will be revoked, forfeited or, if already paid, returned by the Producer.
- (h) Only sales of products, as determined by Cigna Healthcare, that are first effective during the Program Period and that were not in effect on or earlier than January 31, 2025 will be used by Cigna Healthcare in determining the qualification for and payment under the New Business Growth Bonus Program.
- (i) All Program payments are subject to the 2025 Program provisions specified herein.
- (j) Medical and Dental eligibility will be determined independently and not in aggregate.

(k) Net Growth Formula = $\frac{(\text{New Enrolled Employees} + \text{Existing Enrolled Employees})}{\text{Total Baseline Enrolled Employees}} - 1$.

- (l) The calculated Net Growth percentage determines the New Business Growth Bonus rate applied for all product lines and funding types. Medical and Dental are calculated separately by Account Classification. If the net growth is less than or equal to 0% per Account Classification, Producer is not qualified for the New Business Growth Bonus.

Cigna Healthcare Retention Bonus Provisions

(a) Retention Formula = $\frac{(\text{Baseline Enrolled Employees} - \text{Terminated Enrolled Employees})}{\text{Baseline Enrolled Employees}}$.

- (b) The Existing Enrolled Employees will be used to determine the retention payment.
- (c) Qualification to the Retention Bonus Program will be based on the enrolled employees calculated by account classification by product (Medical and Dental) separately.
- (d) Eligibility for the Medical Retention Bonus is obtained by, (1) selling 3 or more new Medical accounts and at least 500 total new Medical enrolled employees and (2) meeting the Medical Retention minimum requirements.
- (e) Eligibility for the Dental Retention Bonus is obtained by, (1) selling 3 or more new Dental accounts and at least 500 total new Dental enrolled employees and (2) meeting the Medical and Dental Retention minimum requirements.
- (f) All earned incentives will be payable to the designated primary Producer Firm as determined by Cigna Healthcare.
- (g) If a client migrates from one Program-eligible Producer to another Program-eligible Producer by a Broker of Record change during the Program Period, the Broker of Record for the client at the end of the Program Period will receive the Retention Bonus Program compensation.
- (h) All clients who terminate during the Program Period will be used in calculating the Retention Percentage but will not be considered in determining the Retention Bonus Program payment, no exceptions.
- (i) Retention Bonus Program payments will be made to the licensed and appointed Producer for the client on file with Cigna Healthcare as of the end of the Program Period.
- (j) All Program payments are subject to the Program provisions specified herein.

Program Guidelines

The Programs described in this document supplement your commission agreement. The conditions of your compensation will be governed by your contract with Cigna Healthcare. Please refer to your contract or commission agreement for specific details. The terms used in this document are defined in the Companies' rules applicable to payment of incentive compensation. Program will be allocated to specific policies for purposes of Form 5500, Schedule A reporting. Producers not wishing to participate in this incentive Program should send a written acknowledgement to their Cigna Healthcare Sales Representative.

1. Program Period

The Program Period will be from February 1, 2025 to January 31, 2026.

2. Eligible Participants

- (a) Subject to the terms and conditions of the guidelines set forth below, all licensed and appointed Producers are eligible for the Program. Producers who decline to participate must notify their Company representative in writing.
- (b) General agents are not considered eligible Producers; therefore, sales initiated through general agents who also act as the Producer will not be considered in determining qualification for payment under the Program.
- (c) Local offices (licensed and appointed Producers working within the same local geographic region, usually the same State) with the same business name and Tax ID may be combined for purposes of participating in this Program. Each entity must sell one case minimum during the Program period to warrant consolidation and payment. Request to combine must be received by 6/30/25 to be applicable to the 2025 Program Period. Regional offices expanding across state boundaries will not be combined without valid business reason by the company to consolidate.
- (d) Qualification requirements will be determined by reviewing the Accounts sold, and renewed, by each Agency's local office location. Qualification requirements are not measured by the Account's location.
- (e) Producers or Writing Agents who work for a Producer Agency will be included at the Agency level for qualification and paid at the Agency level. Other Producer relationships will be reviewed on an ad hoc basis for roll-up purposes.
- (f) This Program is not available for Insured New York situs cases.

3. Disclosures

- (a) Producers are required to disclose to clients, prior to the close of the sale or renewal, the Producer's eligibility to receive compensation under the Program.
- (b) The amount paid for a client under the Program will be disclosed to the client on an Annual Policy Information Report (ERISA Form 5500 information).

- (c) Bonus payments under the Program are subject to the terms and conditions of the Cigna Healthcare Producer Compensation Disclosure Policies that require that Producers disclose to clients, prior to the close of the sale or renewal, the Producer's eligibility to receive bonus compensation under the Program.

4. Limits and Maximums

- (a) The maximum compensation to be paid to a Producer Agency in aggregate under the New Business Growth Bonus Program and the Retention Bonus Program combined is \$600,000.
- (b) The maximum compensation to be paid to a Producer Agency in aggregate under the New Business Growth Bonus Program is \$300,000.
- (c) The maximum compensation to be paid to a Producer Agency in aggregate under the Retention Bonus Program is \$300,000.
- (d) The maximum compensation per fully bundled client (Pharmacy, Total Behavioral Health, and Stop Loss) under the New Business Program for standalone Medical or Dental client is \$50,000, or \$75,000 if Medical and Dental are combined under the same client.
- (e) The maximum compensation per standalone Medical or Dental client not fully bundled under the New Business Program is \$35,000, or \$50,000 if Medical and Dental are combined under the same client.
- (f) The maximum compensation to be paid to a Producer Agency that sells a qualified new Shared Returns, Minimum Premium, or Fully Insured Plus client is \$200,000 per new Account sold. Shared Returns, Minimum Premium, or Fully Insured Plus New Business Growth Bonus is included within the New Business Growth Bonus Program maximum compensation of \$300,000 and overall Producer Agency maximum compensation of \$600,000.
- (g) The maximum compensation per client under the Retention Bonus Program for standalone Medical or Dental client, or if Medical and Dental are combined under the same client, is \$35,000.

Product Lines

The following Cigna Healthcare product lines and Funding Types are eligible for the Incentive Program:

- Medical (Administrative Services Only (ASO); Guaranteed Cost (GC) plans; Shared Returns (SR)/Minimum Premium (MP) or Fully Insured Plus (FIPLUS) plans; Pharmacy (RX); Total Behavioral Health (TBH); Stop Loss (SL)
- Dental (Administrative Services Only (ASO) and Guaranteed Cost (GC) plans)
- Specialty products include Pharmacy (RX); Total Behavioral Health (TBH); and Stop Loss (SL)
- Bundled refers to all three specialty products that are sold with a Medical ASO account

6. Payment

- (a) Compensation for the New Business Growth Bonus and the Retention Bonus will be calculated as of January 31, 2026 and payment processing will begin approximately 120 days post Program Term. All determinations concerning the calculation of compensation will be made by the Companies in their sole judgment, exercised in good faith, and will be conclusive. Each Company will be severally liable for the payment of the compensation so determined which will be due and payable as of the date the calculation is delivered to the Producer.
- (b) Checks or Electronic Funds Transfers (EFT) will be mailed or transferred directly to the Producer's address or bank account.
- (c) Subject to all of the terms and conditions of the Program, eligible Producers will be paid in accordance with the schedules herein.
- (d) Cigna Healthcare will exclude any policy which the Producer or policyholder has requested in writing be excluded from consideration for purposes of calculation or payment of compensation.
- (e) A signed and executed Client and Benefit Advisor Acknowledgment Form (CBAF), for commissionable cases, or Consultant Acknowledgment Form (CAF), for non-commissionable cases, is required before any payment can be processed.

7. Final Determinations

- (a) Cigna Healthcare will consider sales involving non-commissioned governmental entities (e.g., cities, towns, counties, states, school boards, public hospitals, unions and non-profit organizations) in determining qualification or payment under the Program unless Cigna Healthcare is directed otherwise in writing by the client.
- (b) Client splits (if applicable) at the employee level will be used for qualification for the Program or for applicable bonus payment.
- (c) No disputes about any payment under the Program will be considered unless communicated in writing to your Cigna Healthcare representative within 90 days of payment receipt. Any retroactive payment revisions will not be considered after 90 days post-payment receipt.
- (d) Please contact your Cigna Healthcare representative for questions relating to the Program.
- (e) Cigna Healthcare reserves the right to modify or discontinue the Program or any component thereof at any time.



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