



2025 Producer Incentive Program

Supplemental Health Solutions

February 1, 2025 – January 31, 2026

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

Growth Bonus

Maximize your bonus for selling new Supplemental Health Solutions business and retaining more inforce business.



Annualized First Year Premium* — Cancelled Premium = Growth Premium

Growth Premium	Percent of Growth Premium
\$1 – \$499,999	5.00%
\$500,000 – \$999,999	7.50%
\$1,000,000 – \$1,499,999	10.00%
\$1,500,000 – \$1,999,999	12.50%
\$2,000,000+	15.00%

*New product sold to an existing account will be included for growth premium calculation.

Cross-Sell Bonus



Cross-sell new Supplemental Health Solutions Accidental Injury, Critical Illness or Hospital Care to the same new or existing Medical or Dental Policy and earn an additional new business bonus.

Annualized First Year Premium	Percent of Premium
\$1 – \$99,999	0.50%
\$100,000+	1.00%

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

“Policy” or “Policies” shall refer to group and blanket Policies which meet all of the following requirements:

- (a) Are of the Product Line defined below.
- (b) Except as otherwise specifically agreed by Cigna Healthcare 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 Cigna Healthcare for the employees of subscribing employers, in each case with or without dependents.
- (c) Except as otherwise specifically agreed by Cigna Healthcare with respect to specific cases, are not issued to associations, multiple employer trusts, labor unions, or labor-management or union welfare (Taft Hartley) funds, or non-employer-employee groups.
- (d) The effective date of a new Policy must be during the Program Period and the policyholder must continue to be a policyholder of Cigna Healthcare throughout the Program Period.
- (e) Policies shall exclude any Policy as to which the Participating Producer or policyholder requested in writing to be excluded from consideration for purposes of calculation and payment under the Program. Notwithstanding, should any such Policy terminate prior to January 31, 2026, such Policy shall be included only for the purpose of determining the Participating Producer's growth range.

“Account” will be defined as a client (employer, association or other group) 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).

“Broker or Consultant of Record” will be defined as the Broker or Consultant (“Participating Producer”) designated by the policyholder and recognized by Cigna Healthcare as entitled to receive commissions or service fees on a Policy subject to the Program. In any case where the Participating Producer is not receiving commissions or service fees, Participating Producer shall be deemed to be Consultant of Record where Participating Producer acts as the employer's sole representative in the negotiation of the Policy or any renewal thereof.

Participating Producer shall 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 Participating Producer as its Broker or Consultant of Record.

“New Business Policies” will be defined as new Policies (as defined above), not replacing any similar Policy issued by Cigna Healthcare or its affiliates. New Business Policies shall have an Original Effective Date between February 1, 2025 – January 31, 2026. In order to receive compensation for a qualifying sale, the Participating Producer must be the Broker or Consultant of Record for the policyholder as of the effective date of the qualifying sale and as of the end of the Program Period.

“Premium” will be defined as the specified amount of payment required periodically by the Insurer to provide coverage under a given Policy for a defined period of time.

“Annualized First Year Premium” will be defined by the sum of the first three months of paid Premium following the original effective date of the New Business Policy, multiplied by four, depending on payroll deduction schedule. Annualized First Year Premium is not subject to adjustment thereafter.

“Original Effective Date” of the Policy shall be the earliest effective date during which continuous coverage under the Policy was provided to employees of the policyholder by Cigna Healthcare.

“Earned Premium” is Premium paid on Policies where the Participating Producer is deemed to be Broker or Consultant of Record for the Program Period, or such time period the Participating Producer was deemed Broker or Consultant of Record if less than the Program Period. Earned Premium includes adjustments for various reserve items such as due and uncollected premium, unearned premium, and refund reserves. Earned premium shall in all cases exclude (i) any premium payable for continued coverage following termination of the Policy; (ii) any amount which is not an insurance premium, including fees for administrative services such as administrative services only (ASO) processing, other than fees for Family Medical Leave administration; and (iii) premiums payable under any retrospective Premium Program.

“Cancelled Premium” is annualized prior Program Period Earned Premium on Policies which cancelled during the Program Period for which the Participating Producer was Broker or Consultant of Record. For purposes of determining payment tier and Growth Premium, a policyholder who terminated due to policyholder bankruptcy or acquisition will be excluded from the Program.

“Growth Premium” will be calculated by subtracting the sum of Cancelled Premium from the sum of Annualized First Year Premium.

“Cross-Sell Bonus” eligibility is based on Broker qualification of the Growth Bonus.

Premium calculations shall be made in good faith by Cigna Healthcare, using Cigna Healthcare generally applicable methods for calculating premium for purposes of measuring Growth Premium. On achievement of the Growth Premium levels, the New Business Growth Bonus is calculated based on the Growth Premium for the current Program Period during which Participating Producer was Broker or Consultant of Record.

Program Guidelines

The Program 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 Cigna Healthcare rules applicable to payment of incentive compensation.

The Program will be allocated to specific Policies for purposes of Form 5500, Schedule A reporting. Participating Producers not wishing to participate in the Program should send a written acknowledgement to their Cigna Healthcare Sales Representative.

1. Program Period

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

2. Eligible Producers

- (a) Subject to the terms and conditions of the guidelines set forth below, all licensed and appointed Producers are eligible for the Program. Participating Producers who decline to participate must notify their Cigna Healthcare representative in writing.
- (b) General agents are not considered eligible Participating Producers; therefore, sales initiated through general agents who also act as the Participating Producers will not be considered in determining qualification for payment under the Program.
- (c) Local offices (licensed and appointed Participating 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 the Program. Each entity must sell one case minimum during the Program Period to warrant consolidation and payment. Request to combine must be received by 6/30/2025 to be applicable to the Program Period. Regional offices expanding across state boundaries will not be combined without valid business reason by Cigna Healthcare to consolidate.
- (d) Qualification requirements will be determined by reviewing the Accounts sold, and renewed, by each Participating Producer's local office location. Qualification requirements are not measured by the policyholder'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 Participating Producer relationships will be reviewed on an ad hoc basis for roll-up purposes.

3. Disclosures

- (a) Participating Producers are required to disclose to clients, prior to the close of the sale or renewal, the Participating Producer's eligibility to receive compensation under the Program.
- (b) The amount paid for a policyholder under the Program will be disclosed to the policyholder 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 Participating Producers disclose to clients, prior to the close of the sale or renewal, the Participating Producer's eligibility to receive bonus compensation under the Program.

4. Product Lines

The following Cigna Healthcare product lines are eligible for the Program:

- (a) Supplemental Health: AI (Accidental Injury), CI (Critical Illness), HC (Hospital Care)

5. Limits and Maximums

- (a) Each product (AI, CI or HC) is setup as a unique Policy and each Policy will be capped at \$1,000,000.

6. Payment

- (a) Compensation for the New Business Growth Bonus and the Cross-Sell Bonus will be calculated as of January 31, 2026 and payment processing will begin approximately 120 days post Program Period.
- (b) All determinations concerning the calculation of compensation will be made by Cigna Healthcare in its sole judgment, exercised in good faith, and will be conclusive. Cigna Healthcare and its affiliates 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 Participating Producer.

- (c) Checks or Electronic Funds Transfers (EFT) will be mailed or transferred directly to the Participating Producer's address or bank account.

- (d) Subject to all of the terms and conditions of the Program, eligible Participating Producers will be paid in accordance with the schedules herein.

- (e) Cigna Healthcare will exclude any Policy which the Participating Producers or policyholder has requested in writing be excluded from consideration for purposes of calculation or payment of compensation.

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 policyholder.
- (b) Policyholder 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) Cigna Healthcare reserves the right to modify or discontinue the Program or any component thereof at any time.
- (e) All Program payments are subject to the Program provisions specified herein.



All Cigna Healthcare products and services are provided exclusively by or through operating subsidiaries of The Cigna Group, including Cigna Health and Life Insurance Company, Connecticut General Life Insurance Company or their affiliates. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc.