

Cigna PlanSource Advantage (PSA) Program

For purposes of the Cigna PSA Program:

Cigna means “Life Insurance Company of North America”

“Eligible Employer Groups” means those employer groups to whom PlanSource provides certain services under a written agreement, and who may elect to purchase certain Eligible Product Lines under the PSA Program.

“Eligible Product Lines” means those Cigna products that PlanSource will offer to Eligible Employer Groups under the PSA Program.

Under the PSA Program, Eligible Employer Groups may earn monetary credits for offering Eligible Product Lines to its employees. Credits to each Eligible Employer Group are based on each Eligible Product Line multiplied by the highest number of employees enrolled across all products. PlanSource will apply any credits earned under the Cigna program to an Employer Group’s account in the first month that the plans are effective, once the Eligible Employer Group’s information is uploaded into the PlanSource system and PlanSource and Cigna have verified all enrollment information.

The Eligible Product Lines and respective credit amounts for the Cigna program are listed below in Table 1, with additional notes below:

- Applies to new lines of business with Cigna
- Credits apply in the first month that the plans are effective
- When dental is not highest enrolled, credits are applied based on highest participation across all products, dental paid on actual enrollment. When dental is highest enrolled, credits are applied based on dental enrollment across all products.

Table 1. Eligible Product Lines for Carrier

Eligible Product Line	Valid Geographic Markets	Valid Employer Sizes	Product Line Credit
Accident	All	250+ Employees	\$0.25
Basic Long Term Disability	All	250+ Employees	\$0.50
Basic Short Term Disability	All	250+ Employees	\$0.50
Critical Illness	All	250+ Employees	\$0.25
Dental DHMO (employer paid or voluntary)	All	50+ employees	\$1.25
Dental DPPO (employer paid or voluntary)	All	50+ employees	\$1.00
Employer Paid Term Life and AD&D	All	250+ Employees	\$0.50
Hospital Indemnity	All	250+ Employees	\$0.25
Voluntary Long Term Disability	All	250+ Employees	\$0.50
Voluntary Short Term Disability	All	250+ Employees	\$0.50
Voluntary Term Life	All	250+ Employees	\$0.50