



FUNDAMENTAL Care

A CIGNA HealthCare Product

Fundamental Care

bridges the gap between limited-benefit and traditional major medical plans

Fundamental Care gives employers the ability to provide substantial benefits to employees who are ineligible for, or do not have access to, traditional major medical coverage.

Target Market

- Industries such as construction, manufacturing, retail, restaurant, banks, nursing homes, grocery, security guards, and more

Plan Positioning Options

- Offered to all employees as the core medical plan
- Offered to a selected class of employee within a population
- Offered to employees during their service waiting period

Pricing

- 25%-40%* less expensive than major medical coverage

Coverage

- Maximum coverage from \$25,000 to \$100,000 per year
- Tailor a plan with flexible contribution levels, maximum coverage levels, coinsurance levels, deductibles, and inpatient/outpatient amounts
- Access to online consumer decision support tools
- Dental Plan available
- This plan does not provide catastrophic coverage

Networks and Additional Services

- CIGNA PPO Network[†] and CIGNA Dental Network
- CIGNA 24-Hour Employee Assistance ProgramSM
- ScriptSave Pharmacy PBM
- Healthy Rewards[®]

Marketing

- Easy to understand employee materials
- ID Cards and SPD mailed to home address

Administration

- The program is easy to create, implement, and manage
- Client Services hotline
- Simple enrollment methods

Requirements

- Group size: 51 or more eligible employees
- Minimum of 25% employer contribution
- Census rated by group



CALL Scarlet's Insurance: 1-877-872-2753

* Based upon internal pricing research on Fundamental Care compared to the average annual premium of \$4,242 for single coverage according to Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2006. This is not a benefits comparison. [†]Fundamental Care members can visit any licensed provider, and may receive discounts if the provider belongs to the CIGNA PPO Network. Fundamental Care is a directed-indemnity plan, not a PPO.

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