



IHC—Powered by CIGNA Program

We are delighted to announce a special promotion to celebrate the formation of IHC Risk Solutions and our continuing Powered by CIGNA Program. Powered by CIGNA quotes are only available through the preferred CIGNA TPA program and TriZetto affiliated TPAs.

Requirements to participate

- ▶ You must write at least three new cases totaling at least \$750,000 of gross annual stop-loss premium with Standard Security Life Insurance Company of New York (SSLICNY);
- ▶ The employer groups must use the CIGNA network and utilize other services provided by CIGNA;
- ▶ These cases cannot currently have medical stop-loss with SSL or utilize the CIGNA network; and
- ▶ The effective dates of the cases must be from August 1, 2011 to January 1, 2012.

Promotional benefit

- ▶ SSLICNY will pay an administrative fee of 3% of gross annual premium once the above mentioned \$750,000 of annual premium has been achieved in consideration of your efforts in coordinating this program. SSLICNY will be willing to discuss additional options on the application of this administrative fee once the \$750,000 threshold has been reached.
- ▶ For groups over 250 lives, CIGNA will provide a holiday of one month in the network access fee (NAF) paid by the group to access the CIGNA network. Furthermore, if the group bundles the CIGNA network and CIGNA's PBM the network access fee holiday will be two months.
- ▶ Finally, for groups with less than 250 lives, CIGNA is willing to offer a one month network access fee holiday if both the CIGNA network and CIGNA'S PBM is purchased.

Note: Network access fee credits will be paid at the payor level, which will be based on the first month's enrollment of each respective group. Furthermore, total credits will be calculated at the end of the first quarter of 2012 and will be paid shortly thereafter.

www.ihcrisksolutions.com



This offer does not apply to cases that are currently with SSLICNY or CIGNA or that have effective dates before August 1, 2011 or after January 1, 2012.

Caveats

1. Cannot be used for any existing CIGNA client, to include but not limited to any group already accessing the GWH-CIGNA PPO network through a third party.
2. Each group must maintain the use of eligible products, with respect to which incentives were paid, for a minimum of 12 consecutive months. If a group cancels without maintaining use of eligible products for 12 consecutive months, said group will be ineligible and paid incentives will be recovered.
3. Network access fees cannot be used in combination with any other incentive program offered by CIGNA.

SSLICNY may pay selling brokers or TPAs compensation for the endorsement and sale of the products and services offered in this promotion. In addition to standard compensation arrangements, SSLICNY may make additional cash and/or non-cash payments or reimbursements to selling brokers or TPAs in recognition of their marketing and distribution activities, persistency levels and volume of business. We encourage brokers and TPAs to discuss with their clients what commissions or other compensation may be paid in connection with the purchase of products and services from SSLICNY.

www.ihcrisksolutions.com

For agent use only. Not for public distribution.

