

Limited-benefit health plans that meet the needs of your uninsured workers



Her asthma can't wait for a waiting period.

He's a temporary worker but has permanent health issues.

They make minimum wage but maxed out their credit cards with medical bills.



*Starbridge plans
can help you
improve your
recruiting and
retention efforts,
increase
productivity and
reduce turnover.*

Starbridge limited-benefit health insurance:

Plans for hard-working people without health care coverage.

Some of the hardest-working people you employ are also the hardest group to insure with affordable health coverage. That's why CIGNA Voluntary offers Starbridge limited-benefit health plans.

We reach out to the working uninsured with these affordable, reasonable plans designed to meet their day-to-day medical needs. Our plans are an appropriate option for people without major medical coverage, such as hourly, temporary or part-time workers.

Health coverage can have a profound impact on the lives of your employees. They can finally afford the important medications, vaccinations and check-ups that help them stay well. They feel a sense of pride in their ability to provide for their family, and the peace-of-mind that comes with improved health. In turn, you'll benefit from happier, healthier and more productive workers. It's the right thing to do for your bottom line, your business plan, and your company's image. It's also simply the right thing to do.

 **Starbridge**
Limited-benefit health plan



*Plans designed to fit the needs of your workers:
Less than 10% of members max out the inpatient and/or
outpatient benefits offered through the Starbridge plan.*

Health coverage for everyone.

It's possible when plans start at just one to two hours of pay per week.

We're here for the restaurant worker who takes a double shift to make ends meet. Or the construction worker who builds our roads and schools. Not to mention the single mother with two part-time jobs. At CIGNA Voluntary, we believe that the people who work hard for their families and our country shouldn't be overlooked when it comes to health care.

We know that your company cares about its workers, but the skyrocketing costs of health care have made it seem impossible to provide coverage. That's why CIGNA Voluntary designed Starbridge limited-benefit plans, to offer essential day-to-day medical coverage while keeping costs to a minimum.

Our plan options include wellness benefits, outpatient and inpatient coverage, prescription drug coverage, and much more.

■ Standard Plans

These are turnkey plans available to all our mid-market (from 100-1,500 eligible employees) and national groups (1,500+).

■ Custom Plans

Select the benefits your workers need, at a price that fits their budget. Custom plans are offered to select national groups.

■ Advanced Plans

Ideal for higher-paid hourly workers, store managers, or employees in a waiting period for major medical. These plans are designed for mid-market and national groups.

Contact us today and receive a free packet with information about limited-benefit plans and how a Starbridge plan can meet the needs of your uninsured workers.

Call 1-800-258-9260 or log on to www.cignavoluntary.com



All limited-benefit plans are not created equal.

Limited-benefit plans are not designed to take the place of major medical plans but they should offer significant provider discounts and adequate benefits to cover a member's day-to-day medical needs. Starbridge offers not only the benefits your employees need and deserve, but we've also added features for ease, convenience and employer value:

- No employer contribution required
- Plans to meet the needs of groups from 100 employees or more. Many of our clients are national corporations with thousands of hourly workers but we also serve the needs of smaller regional companies
- Guaranteed issue, no medical questions
- Wellness offerings to help employees stay healthy and productive, including Healthy Rewards™ discount program as well as preventive care benefits
- Award-winning Employee Assistance Program featuring 24-hour nurseline and behavioral health assistance
- Access to the CIGNA PPO Network for savings of 30-50% off of contracted provider rates
- Online tools help members make better health care decisions and reduce their out-of-pocket expenses
- Dental/Vision (featuring the CIGNA Dental network), life insurance and other supplemental plans also available

Simple administration and enrollment: Doing the right thing is easier than you think.

If you're weighing the benefits of providing health care coverage against the cost to your organization in time and money, we've got an easy answer. Starbridge plans are designed to ease the burden on your organization through the following tools and support:

- Dedicated account managers with extensive industry experience
- Streamlined enrollment process with all support and marketing materials provided
- Multiple enrollment options (phone, web, interactive voice response system) available
- Customer service representatives (English and Spanish-speaking) who are specially trained to educate members unfamiliar with health insurance
- Automated distribution of personalized ID cards and summary plan description booklets
- Automated premium tracking that alleviates payroll monitoring with auto-termination functions; it can interface with your organization's own payroll system
- Flexible implementation timelines to meet your business requirements

About CIGNA Voluntary

A history of proven industry expertise.

In 2006, CIGNA entered the limited-benefit plan market through the acquisition of Star HRG, one of the nation's premier providers of health plans for uninsured hourly and part-time workers.

Star HRG was founded in 1989 and developed into a well-established organization offering insurance products to more than 1,600 corporate clients, including Fortune 500 companies. Star HRG has become part of CIGNA Voluntary, providing centralized operations and support to clients across the country.

CIGNA HealthCare is a leading provider of health care and related benefits, providing coverage for more than nine million people in the United States. CIGNA is ranked #130 on the Fortune 500 list of largest U.S. companies.

Underwritten by Connecticut General Life Insurance Company. May not be available in all states.

"CIGNA" is a registered service mark, and "CIGNA HealthCare Voluntary Limited-Benefit" is a service mark of CIGNA Intellectual Property, Inc., licensed for use by CIGNA Corporation and its operating subsidiaries. Products and services are provided by such operating subsidiaries and not by CIGNA Corporation.