



# **Cigna Employee Assistance Program (EAP)**

A proposal to provide a Cigna EAP and work/life solution for:

**Seminole County Board of County Commissioners**

July 20, 2022

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This proposal provides only the highlights of the Cigna Employee Assistance Program. It is not a contract. Complete and prevailing terms are set forth in the applicable Cigna Employee Assistance Program service agreement.

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Real Support for Real Life

Cigna's EAP offers support 24 hours a day, 7 days a week, and 365 days a year to help keep your employees performing at their best. Phone-based sessions, visits with EAP providers, work/life support, time-saving referrals, legal and financial consultations, and wellness discussions are just a few of our EAP tools which help reduce stress and support wellness within your workforce. Our goal is to keep everyday issues from becoming bigger problems.

Households today face many stressors, which can include relationship issues, financial concerns, work pressures, and life challenges. This is underscored by 2017 data, which states that 75 percent of individuals surveyed experienced at least one symptom of stress and at least one in five adults experience mental illness in a given year [1], resulting in over \$444 billion in medical expenses and lost productivity. [2]

No Stigma with Cigna

Too often, employees are uncomfortable seeking or receiving help with behavioral health issues. There is a stigma surrounding behavioral health treatment, and as such, many individuals wait until their problems escalate to seek care or avoid care altogether. They may also be confused about the services available to support them. We know that asking for help can be difficult, so we make every attempt to be approachable via our EAP. Our EAP communications are friendly, engaging, and matter-of-fact. They are designed to motivate employees to reach out to us proactively as help is always available and easily accessible.

We encourage employees to access the EAP for a broad range of issues, which may include breaking bad habits, repairing a relationship, opening a college savings account, or closing on a house. Cigna's EAP supports individuals through multiple stages of life's experiences and helps them to navigate with increased confidence, promoting empowerment.



[1] American Psychological Association, Stress in America: Uncertainty About Healthcare, <https://www.apa.org/news/press/releases/stress/2017/uncertainty-health-care.pdf>, January 24, 2018.

[2] Newhook, Emily, "Costs of Care: Stigma is Only Part of the Mental Health Price Tag," USA Today, June 16, 2017.



360 Total Health and Well-Being

Results from our 2019 EAP Participant satisfaction survey



96 percent of Cigna EAP participants agree that the EAP helped improve their ability to be productive at work.

95 percent of Cigna EAP participants report an improved ability to balance work and personal life.

Cigna has provided EAP solutions for over 45 years. We currently service over **1,200 EAP clients** and **22.9 million program participants**. Our tailored programs evolved out of a history of providing real results based on what matters most to our clients and their workforces.

Our programs help employees optimize their physical, emotional, and social health in order to arrive at work focused, positive, and able to perform at their full potential. Our EAP services include the following:

- › phone problem-solving sessions with a licensed, master’s-level EAP provider who listens and helps the participant work through various life challenges
- › Wellness seminars available at the worksite and online to help employees stay mentally, emotionally, and physically healthy
- › Consultations with work/life specialists to better manage life at home
- › Resources to troubleshoot challenges affecting life at work
- › Organizational services, management referrals, and onsite services to help managers intervene early when they identify an employee who could benefit from EAP services

96 percent of participants say the EAP helped them better manage their stress.

## Why Cigna?

Our EAP thoroughly addresses each presenting issue, which drives higher utilization and improved results. Cigna's EAP is an outcomes-driven solution. We approach problem resolution like weeding a garden, instead of cutting weeds off the top, the EAP digs deeper. By helping employees unearth the complexities of their issues, they are able to identify and develop effective strategies for managing and removing the root of the issue.

### Our Strategy

Our focus on advocacy and behavior modification supports our strategic commitment to alleviate the burdens of illness, provide access to evidence-based prevention and treatment, and improve health and productivity. We are dedicated to meeting the needs of the individual; we use participant satisfaction as one of our key success measures. In 2019, 98 percent of participants reported overall satisfaction with the Cigna EAP.<sup>1</sup>

### Our Ability to Deliver

From achieving seamless program implementation to providing critical incident response services, we consistently prove that we deliver quality services. Following are a few of our high marks:

- › **Critical Incident Stress Management (CISM)** - We are ready 24 hours a day, 7 days a week, 365 days a year to deliver critical incident stress management services for situations causing workplace trauma. In 2019, 99 percent of survey respondents reported satisfaction with services.<sup>2</sup>
- › **Problem Resolution** - Overall, 90 percent of participants resolve their issue via their EAP without having to access their behavioral health benefits.<sup>3</sup>

### Our Top Differentiators

Several differentiating services set our EAP solutions apart. These differentiators include the following:

- › **Critical Incident Stress Management (CISM)** - Our program allows clients to define what qualifies as a critical incident. Cigna does not have a predetermined set of definitions that must be met for access. By debiting the client's annual bank of employer service hours, the client can utilize CISM services as necessary throughout the year.

We further stand apart by only debiting employer service hours against the actual time spent on site. We do not charge for extra administrative costs, preparation time, or provider travel time. Further, if the critical incident requires the provider to stay overnight in a hotel, we do not charge the client for these additional costs.

Cigna does not subcontract with any outside vendors for CISM services. We have our own national network of qualified CISM providers. We own and manage the network as well as the process, and we closely collaborate with our contracted providers to help ensure that services are delivered seamlessly and effectively in accordance with Cigna guidelines. Our satisfaction rating for CISM services continues to hold firm at 99 percent or greater for the past seven years.<sup>3</sup>

- › **Find-a-provider search assistance** - Following a 2019 customer service pilot, Cigna introduced the find-a-provider search assistance to all EAP customers to offer proactive assistance in finding EAP providers with an available routine EAP appointment. Referrals for routine appointments are provided within three days; urgent/crisis needs are handled right away.

- › **EAP Wellness Seminars** - Cigna EAP offers a broad range of seminars to help your employees and managers reduce stress, stay healthy, and perform at their best. We have a wellness seminar and management training library with over 150 topics, including trainings on sensitive topics such as gender transition in the workplace, mental health, and suicide awareness as well as other offerings that align successfully with health and wellness initiatives. Seminar content is researched and refreshed annually to meet the evolving needs of our clients. Workshop formats were introduced in 2020 for challenging topics that would benefit from a more in-depth, interactive approach. Our seminar presenters are licensed clinicians and/or professional speakers with experience in the field of EAPs and counseling.



Our knowledgeable team of coordinators makes it easy to bring topic consultation to full-service scheduling to your workforce. We have achieved a 99 percent satisfaction rating with those who participate in the EAP seminar offerings and 99 percent with HR professionals regarding EAP seminar services provided.<sup>4</sup>

› **EAP National Wellness Webcasts** - Our clients have access to seminars delivered via our national webcast portal at no additional cost. Each year we chose 26 topics from our extensive library to offer support for both personal and professional issues that employees and managers face. We also offer innovative topics such as loneliness and the power of connection, talking to children about death, mindfulness, living with cancer, and getting and keeping good credit, to name just a few. Access to webcasts is managed through user-friendly web portal. Individuals can participate in the webcasts on their computer or iDevice. The on-demand replay feature allows them to access webcasts when it is most convenient, with each webcast available for 24 months.

› **EAP Client-Specific Webinars** - Cigna's EAP makes it easy for clients by making our seminars available for presentation in a virtual format. This is an excellent way to meet training needs for employees dispersed across multiple company sites. Webinars are scheduled in the same manner as our in-person trainings. Trainings are facilitated by a specialized group of presenters who are experts in remote delivery of our wellness seminars. The client is only responsible for the technology needed to support webinar delivery.

› **Work/Life Referrals** - Our work/life referrals include the following:

- **Turnaround Time** - We provide up to three qualified referrals within 6 business hours in an emergency situation and within 12 business hours for routine requests.
- **Qualified Referrals** - We call every provider to ensure he or she meets the individual's criteria and has vacancies. We verify appropriate licensure and accreditations.
- **Time Savings** - EAP participants do not have to call around for services; we provide support for all their needs.

› **Support for Military Veterans** - Our EAP is focused on assisting military veterans with various life challenges, which may include the following:

- PTSD
- Post traumatic brain injury
- Suicide awareness
- Adjusting to civilian life and the workplace

› **Any Time, Any Day** - We are available 24 hours a day, 7 days a week, 365 days a year. When a participant needs us, we are available to help, day or night, weekdays or weekends, at home, at work, or while traveling.

› **Coaching and Integrated Services Framework**- Our personal advocates are trained in Cigna CARE Coaching, which is a collaborative, affirming, respectful, and empowering coaching approach that focuses on the individual. Our coaching approach also enables cross referrals to other relevant areas of care in order to support the individual's health needs. Cigna's coaching and internal system protocols promote seamless integration with other purchased Cigna programs such as lifestyle management programs (tobacco cessation, stress management, weight management), disease management, Health Advisor®, and other health and wellness programs. For clients with One Guide®, EAP participant calls are supported by a designated team of personal guides.

› **Wellness Integration** - Our EAP services and seminars work to complement and enhance wellness campaigns and initiatives. In addition to stress management, mindfulness, and emotional health resources and seminars, we offer EAP seminar topics, which target medical and disability cost drivers. Examples of the topic areas we cover include Know Your Numbers, Dreaming of a Good Night's Sleep, The Opioid Crisis and You, Tobacco Cessation, Life with Cancer, Living with Chronic Conditions, Pain: When It Impacts Your Life, Healthy Eating in a Hurry Up World, among others.

[1] Cigna Satisfaction Survey, 2019 [2] Cigna Manager Satisfaction Survey 2019 [3] Cigna EAP Resolution Rate BOB Norms for 2020

[4] Cigna Satisfaction Surveys, Employee Assistance Program Evaluation, Manager Satisfaction, Wellness Seminar Satisfaction, 2019



## A Helping Hand for Employees

Life is unpredictable, but Cigna is not. Employees can pick up the phone and call us for help when and where they need it, day or night, weekdays or weekends, at home, at work, or while traveling, 24 hours a day, 7 days a week, and 365 days a year.



When employees call us, our personal advocates can obtain the information individuals need and guide them toward the right solution, whether he or she is in crisis, seeking in-person treatment, or could benefit from helpful resources in the community. Our EAP offers the following support services our clients and their employees:

- › **Crisis Intervention** - We ensure individuals get the help they need when they are in crisis. Our licensed behavioral health clinicians stabilize the situation, coordinate treatment, contact local mental health resources as needed, and remain involved until it is clear that the individual is receiving appropriate care.
- › **Phone-Based Consultation** - When an individual would like to speak with a clinician by phone, he or she can speak confidentially with one of our telephonic EAP consultants. Our telephonic EAP consultants listen and help the individual work through his or her challenges. When appropriate, individuals are referred into face-to-face EAP services for additional assistance. Phone-based consultations include an alcohol use screening and referrals to additional resources, when appropriate. Telephonic EAP consultants follow screening, brief intervention, and referral to treatment protocols for all alcohol screenings.
- › **Face-to-Face Counseling** - Our program may include a specific number of face-to-face sessions per issue per year with a behavioral health provider in our national EAP network. If a referral to an EAP provider is appropriate, or if requested by the individual, we refer to nearby network providers for face-to-face visits based on needs and preferences.
- › **Our National Network** - Our network consists of over 114,000 unique EAP providers who are independently licensed doctorate and master's-level clinicians. These providers are a subset of our behavioral health network of nearly 200,000 providers credentialed using NCQA standards and re-credentialed every three years. Cigna launched its Fast Access Network to offer guaranteed initial appointments within five business days and guaranteed customer call back within one business day through participating providers.
- › **Work/Life** - We know employees have a wide range of work/life demands and most often need referral support within tight timeframes. From preschool referrals to graduate school applications, no matter what an individual requests, chances are we can help. Our referrals are qualified, meaning that we call every provider to ensure he or she meets the caller's criteria and have confirmed vacancies.
- › **Online Resources** - By accessing our website, individuals can search for a provider, schedule a phone-based consultation with a telephonic EAP consultant, obtain an EAP Code for face-to-face and telehealth visits, access educational materials on work/life issues, browse interactive tools, and find web seminars. The EAP website has been redesigned to make the program more relatable and easier to navigate. Online services are accessed within life categories: emotional health, home life referrals, financial and legal, and job and career support.



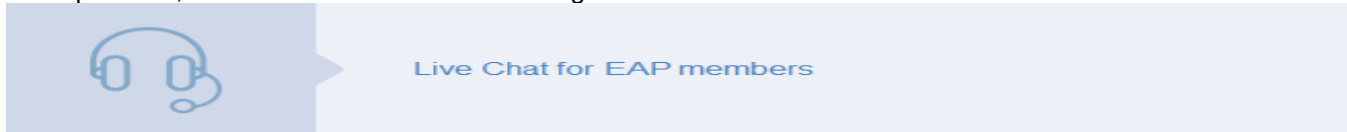
As part of the online access to the EAP, we have live chat capabilities (available Monday through Friday from 9:00 a.m. to 8:00 p.m. EST) to make it easy for those individuals who prefer to contact us in an online format.

Once an individual clicks on the live chat feature via the website, he or she selects our EAP from the drop-down menu, and the specific reason for the chat.

Reasons for contacting the EAP may include the following:

- › EAP counseling, which includes referrals and authorizations
- › EAP scheduling, which includes phone-based consultations
- › Legal, financial and identity theft assistance
- › Child care, senior care, pet care, and other work/life concerns
- › Career or education services
- › Healthy Rewards<sup>®</sup>

Basic information, which includes the individual's name, date of birth (DOB), and address are requested as part of the chat. Once provided, he or she is connected to a live agent.



The grid below illustrates our face-to-face counseling, work/life, and online services available to EAP participants and their household members.

Face-to-Face Counseling, Work/Life Services, and Online Resources		
Face-to-Face Counseling	<ul style="list-style-type: none"> <li>› Mental, emotional, psychological concerns</li> <li>› Stress</li> <li>› Marital or relationship problems</li> <li>› Family issues</li> <li>› Anxiety</li> <li>› Depression</li> </ul>	<ul style="list-style-type: none"> <li>› Substance use</li> <li>› Eating disorders</li> <li>› Domestic violence</li> <li>› Relocation</li> <li>› Financial concerns</li> <li>› Workplace issues</li> </ul>
Telephonic Work/Life Resources	<ul style="list-style-type: none"> <li>› Adoption</li> <li>› Education</li> <li>› Prenatal care</li> <li>› Child care</li> <li>› Summer care</li> <li>› Senior care</li> <li>› Parenting</li> <li>› Special needs</li> <li>› At-risk adolescents</li> <li>› Pet care</li> <li>› Caregiver needs</li> <li>› Identity theft resources                             <ul style="list-style-type: none"> <li>– 60 minute no cost consultation with a specialist</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>› Convenience services                             <ul style="list-style-type: none"> <li>– Resources or qualified referrals for consumer issues, emergency services, home maintenance/repair, dining/entertainment, relocation, travel, community volunteering and event planning.</li> </ul> </li> <li>› Legal*                             <ul style="list-style-type: none"> <li>– 30-minute free consultation with a network attorney</li> <li>– 25 percent discount on usual fees</li> </ul> </li> <li>› Financial services                             <ul style="list-style-type: none"> <li>– Tax preparation software at 25 percent discount, with access to expert guidance from a tax professional, if needed, at no additional cost</li> <li>– 30-minute free consultation</li> </ul> </li> </ul>



Online Resources and Tools	<ul style="list-style-type: none"> <li>› Access and referral</li> <li>› Provider directory and search</li> <li>› Self-assessment</li> <li>› Frequently asked questions</li> <li>› Web seminars</li> <li>› Review benefit information</li> <li>› Forms</li> <li>› Article library</li> <li>› Live chat</li> </ul>	<ul style="list-style-type: none"> <li>› Interactive tools</li> <li>› Reminder messages via email and text</li> <li>› Cigna Healthy Rewards® program** (discounts on health and wellness products and services)</li> <li>› Vacancy checks through assisted search-email and assisted search-live</li> <li>› LiveConnect to address work/life needs via live chat</li> <li>› Find work/life resources</li> <li>› Contact us</li> </ul>
Referrals and Fulfillment	<ul style="list-style-type: none"> <li>› Qualified referrals                             <ul style="list-style-type: none"> <li>– within 12 business hours; emergency referrals in 6 hours</li> <li>– where available, if additional referrals are required, the individual may call back</li> </ul> </li> <li>› Online and print fulfillment materials</li> </ul>	

\*Employment-related matters are not covered.

\*\*Please note that Healthy Rewards discounts are separate from (in addition to, not instead of) regular plan benefits. As such, individuals must pay the entire discounted charge (copayments or coinsurance do not apply). Not all Healthy Rewards programs are available in all states and programs may be discontinued at any time.

OTHER PROGRAM OPTIONS		
Optional Services***	<ul style="list-style-type: none"> <li>› International EAP</li> <li>› Substance abuse provider evaluation services</li> <li>› Fitness-for-duty evaluations provided by Psybar</li> <li>› SubsidyAssist, subsidy assistance program, e.g., adoption or eldercare</li> </ul>	<ul style="list-style-type: none"> <li>› Nanny find</li> <li>› Geriatric case management and care coach</li> <li>› Mediation services</li> <li>› Lactation education and support</li> <li>› Care Kits</li> <li>› Legal and financial seminars</li> </ul>

\*\*\*Available at an additional cost.

### Unlimited Phone-Based Support for Managers

Managers are often in a position to identify employees who could benefit from our services, thus, it is important that our EAP help managers intervene early to address issues before they escalate. We offer unlimited phone-based consultations and management referrals to do just that. Licensed clinicians are available 24 hours a day, 7 days a week, and 365 days a year for problem solving, brainstorming or even role-playing. We offer confidential discussion and support to managers on topics such as:



- › Organizational change (downsizing, relocations, acquisitions)
- › Effective leadership
- › Performance decline
- › Employee job jeopardy problems
- › Drug, alcohol, and company policies
- › Violence at home or work
- › Management referrals
- › Critical incidents, with no limiting parameters
- › Employee appearance and hygiene issues
- › Employee grief and loss
- › Violence in the workplace
- › J-appropriate behavior

99 percent of managers who referred employees to the EAP were satisfied with the services provided.<sup>5</sup>

When managers are concerned about job performance or policy violations, our EAP consultation team can facilitate a structured referral. Three types of management referrals include the following:

- › **Informal Referral** - The manager encourages an employee to voluntarily access EAP services during early stages of performance decline.
- › **Formal Referral** - The manager encourages performance-based voluntary referral by the employee; subject to signed release; Cigna reports compliance.
- › **Mandatory Referral** - The employee must access the EAP as a condition of continued employment (e.g., substance use concerns); subject to signed release; Cigna reports compliance.

### Customized Services for Your Organization

With Cigna EAP, you will get a custom program designed to deliver what matters most to your organization, including onsite support and trainings and reporting, which allows you to evaluate the impact of our program. Below are some of the services available that can benefit your organization.

**EAP Resources for Managers and Organizations Microsite** - Cigna makes it easy for managers, HR professionals, and clients to access EAP resources and information through our microsite, which is easy to navigate and addresses a range of needs, including critical incidents, disaster response, consultation services, wellness, and promotion.

**Disaster Response** - Cigna offers its Disaster Resource Center to clients and employees as an online microsite with resources, relevant articles for disasters by topic, and state-by-state links. Via <http://www.cigna.com/disasterresourcecenter>, our site provides timely information to support preparedness and assistance in the aftermath of a critical event or disaster.

**Suicide Awareness and Prevention** – Cigna offers a resource site with online information, crisis numbers and links to address suicide awareness and prevention for individuals, parents, employers, co-workers and more. The “EAP offers 24/7 access to crisis triage assistance for those at risk.

**Onsite Support** - Cigna annually allots a number of employer services hours for Seminole County Board of County Commissioners to use toward the service options described below. We work with you to customize your bank of employer service hours according to your needs.



EMPLOYER SERVICE HOUR OPTIONS\*

**Orientations**

- › Include an EAP overview, an introduction video, a discussion on accessing the EAP, and a question and answer session

**Management Trainings**

- › Equip managers with the tools needed to recognize, manage, and assist employees with job performance issues
- › Help managers understand the benefits of the EAP, use it as a management tool, and successfully refer employees

**Wellness Seminars**

- › Provide onsite health promotion seminars that address personal or work-related concerns and provide employee audiences with information pertaining to these issues

**Critical Incident Response**

- › Employer determines critical incident, with no limiting parameters
- › Process tailored to the situation
- › Onsite response teams available 24/7/365
- › Death/injury of employee/family member
- › Accidents/trauma
- › Natural disasters
- › Specialized team of experts combines Cigna staff and providers trained in crisis response, intervention, and workplace trauma
- › Emergency/crisis intervention and counseling (via phone or onsite)
- › Phone triage

\*Please see Financials section for the number of hours your program includes. Additional hours can be purchased on a fee-for-service basis.

We let YOU decide what constitutes a critical incident so services meet your organization's unique needs.

99 percent of respondents to the wellness seminar and management training surveys were satisfied with our services.<sup>5</sup>



**Account Management Team** - A designated, solutions-driven account management team is integral to a successful EAP. This group of individuals gets to know your organization in order to creatively tailor an EAP that addresses your needs. Our account management teams are dedicated to making the implementation process as easy as possible and provide ongoing support to ensure we meet the unique needs of Seminole County Board of County Commissioners.

The account team facilitates integrating the Cigna EAP with other Cigna employee benefit programs, such as health assessments and lifestyle management programs, to help drive proactive outreach when physical, mental, or social health issues are identified. Collaboration with Seminole County Board of County Commissioners other health vendors is also an important part of implementation, and we work with other vendors to set up cross-referral protocols for Seminole County Board of County Commissioners benefit offerings.

**Promotional Campaign** - Our goal with communication materials is to provide a range of resources and media that make it easy for employees to understand how to use the EAP.

Seeking to increase engagement, Cigna implemented a new EAP market messaging framework in 2019, built on customer insights research. Additional market research and test and learn activities were completed to drive customer engagement and remove/reduce any barriers. The new catchphrase, **Real Support for Real Life**, is combined with creative scenario headlines which frame EAP in ways that more relatable to everyday life. The results show increased engagement across a number of metrics. Results include:

- › 10.9% increase in average monthly EAP web visits in Q4 2019 in comparison to the average for FY2019
- › 62.5% increase in telephone consultations with employee assistance consultants over the prior year
- › 10.4% increase in face-to-face/virtual EAP sessions over the prior year

"It has been a pleasure working with Cigna this year. What I enjoyed most of all was the energy, the enthusiasm, the commitment, and the creativity that you have managed to harness toward the goal of better mental health treatment outcomes." – Industry Consultant



Seminole County Board of County Commissioners receives the following

- › Posters
- › Customizable brochures with wallet cards
- › Orientation materials and recordings
- › Manager resources

We also provide electronic employee communications to highlight the features and benefits of the EAP:

- › e-flyers
- › e-cards
- › Promotional videos
- › EAP webcast calendar and monthly promotional materials
- › Newsletter articles
- › Health and wellness resources
- › Manager's guide to EAP

**Utilization Reporting and Analysis** - Cigna provides aggregate, detailed reporting to help you track and evaluate the impact of our program. For example, we offer online access to a quarterly reporting package that includes summarized data on utilization results, the number of EAP cases opened, the source of the referral, the presenting problems, and the disposition of closed cases. Comparisons to the base period and book of business norms are included.

**Financials**

Cigna is pleased to offer our EAP and Full Service work/life services, at the following rates:

Session	PEPM
1 to 3 Sessions and Full-Service Work/Life	\$ 1.16 Per Employee Per Month
1 to 10 Sessions and Full-Service Work/Life	\$ 2.88 Per Employee Per Month

**Financial Details**

**This monthly rate includes the following:**

- › Access to help 24 hours a day, 7 days a week, 365 days a year
- › Up to the number of assessments or problem resolutions quoted above - per participant, per problem
- › Referral and follow-up
- › Network management
- › Work/life services, which includes consultation, resource, and referral
- › Employer service hours for onsite training services such as wellness seminars, critical incident response, and manager and employee orientations. Please see the financial assumptions below for total number of hours available.
- › Unlimited telephonic consultations with licensed EAP staff for managers on workplace issues
- › EAP communication materials
- › Online tools and information, including self-assessments, articles, and provider directories
- › Online access to EAP utilization reports
- › Account management

**Financial Assumptions**

- › Effective 1/1/2023
- › This proposal is valid for 90 days from its original date of release
- › Rates guaranteed for 36 months
- › Pricing based on a population of 1,625 employees
- › 10 hours per 1,000 employees of employer services per year, or 16 actual hours based on 1,625 Employees
- › If Seminole County Board of County Commissioners exceeds this annual allotment, the following rates apply: CIR Services are \$285 per onsite hour, and wellness seminars or management trainings are \$255 per onsite hour.
- › If Seminole County Board of County Commissioners enrollment changes by 10 percent (either +10 percent or -10 percent from the original reported enrollment), Evernorth Behavioral Health, Inc., or its affiliates may adjust their rates accordingly.
- › Commissions are not included in the above rate.
- › This quote assumes the contract situs is FL.
- › Any federal or state legislative changes impacting benefit levels or funding arrangements may require revisions to proposed rates. In the event that it is determined that the program is not in compliance with state or federal law, the proposed program and pricing may be modified.
- › The EAP is administered by Evernorth Behavioral Health, Inc., or Evernorth Care Solutions, Inc. The EAP may be offered through its affiliates, Cigna Health and Life Insurance Company (CHLIC) or Connecticut General Life Insurance Company (CGLIC). If CHLIC or CGLIC offer EAP services, CHLIC or CGLIC delegates administrative responsibility to Evernorth Behavioral Health, Inc., or Evernorth Care Solutions, Inc.



› Pricing represents a blended EAP rate, which is lower than the standard full-service EAP rate due to enrollment in Cigna Total Behavioral Health for a portion of the covered employee population  
 Cigna Total Behavioral Health offers an emotional well-being package, which includes services to help manage life events. These are similar to some services provided by the full-service EAP. To account for this, a rate reduction of \$0.25 PEPM has been calculated for the 1,487 employees enrolled in the program and blended into the standard rate for the rest of your employee headcount.

The rate reverts to the EAP standard rate if Cigna Total Behavioral Health enrollment no longer applies as outlined below:

Number of Sessions	Standard PEPM Rate
1 to 3 Sessions and Full-Service Work/Life	\$ 1.39 Per Employee Per Month
1 to 10 Sessions and Full-Service Work/Life	\$ 3.11Per Employee Per Month

Cigna also offers our International EAP, which is available to assist your employees globally. Please contact us to learn more about the services we offer for individuals working and traveling abroad.



**Ready to Help Your Employees Boost Their Health and Performance?**

Health happens where life happens. We can help you with that. From ending a relationship to starting a job, losing a pet to finding more confidence, we can help your employees reduce stress, stay healthy, and perform at their best, which helps your organization perform at its best too.

We are happy to have the chance to present our EAP services to Seminole County Board of County Commissioners. As you consider Cigna, remember that we build a program that is customized to your people and your organization's one-of-a-kind needs and goals. With us, you get a tailored program to deliver what matters most to you.

We welcome the opportunity to further discuss our capabilities with Seminole County Board of County Commissioners.

**Please contact:**

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