STM PRODUCT POSITIONING

Core Plans
- Low Deductibles
- Access to First Health Network
- Doctor Office Copay
- Prescription Drug Benefit

Classic Plans
- Array of Plan Designs
- Open Access
- Doctor Office Copay
- Prescription Drug Benefit

Epic Plans
- Preventive Coverage
- Child Immunizations Covered at 100%
- Optional Prescription Drug Copay
- Access to Cigna Network

Quantum Plans
- Rich Benefit Designs
- Cigna Network
- 100% Coinsurance Plans
- Supplemental Accident Built Included
- Preventive Coverage

Bridge To Medicare™
- 60-64 Age Eligibility
- 3x364 Days Policies
- Prescription Drug Copay
- No Network Restrictions