

Cigna Single Sign-on (SSO) Medical Underwriting Process

1. Applicants enroll in benefits via BenefitElect's enrollment platform and submit their elections.
2. When the elections are finalized, the data then transmits real-time to Cigna's Medical Underwriting Platform and creates a medical underwriting record within the Cigna system.
 - a. The only elections that are transmitted to Cigna Medical Underwriting are those which require underwriting review.
3. Based upon the election information provided, applicants who requested an amount above their in-force amount or guaranteed issue amount will receive a pop-up window with a direct link to access the online medical history questionnaire via Cigna's underwriting site.
4. If the medical history questionnaire is not completed within 5 days from when the record is created by Cigna (see step 2), a follow-up letter will be mailed to the applicant reminding them to complete the questionnaire.
 - a. If the medical history questionnaire is not completed within 31 days of when record is created (see step 2), the applicant's record is closed and a closure letter is sent to the applicant.
5. Once the medical history questionnaire is completed and the employee e-sign's, date, and submits their questionnaire, the applicant will be provided with status of the application via the Cigna underwriting site.

6. If the applicant's answers to the medical questions meet Cigna's medical underwriting guidelines, the applicant will immediately receive an approval.

- a. The underwriting approval will trigger a letter from Cigna reiterating the coverage approval. The letter typically takes 5-7 business days for mailing.

Employee One Target

MupTest LLC
Policy Numbers: FLX 444444
Underwriting Company: Life Insurance Co of North America
TL-009320 OH

Thank You

Your application has been submitted. Thank you for choosing Cigna for your insurance coverage.

The additional insurance coverage you applied for has been approved. We will send you a confirmation letter shortly.

[View Application Status](#) [Close Window](#)

Note: If you are applying for additional insurance coverage, you may need to complete additional medical history questionnaires.



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1.866.607.2360
If you have questions, please call us toll free Monday
through Friday, 8 a.m. to 6 p.m. Eastern Time.

7. If the applicant's application cannot be immediately approved, the applicant will receive a message advising "We will review your medical history questionnaire and contact you within ten (10) business days regarding the status of your application for additional insurance coverage."

- a. The application will see the "pending" status on their status screen within the Cigna underwriting site.
- b. The applicant will receive a letter from Cigna reiterating their request is pending further medical underwriting review. The letter typically takes 5-7 business days for mailing.

Employee Two Target

MupTest LLC
Policy Numbers: FLX 444444
Underwriting Company: Life Insurance Co of North America
TL-009320 OH

Thank You

Your application has been submitted. Thank you for choosing Cigna for your insurance coverage.

We will review your medical history questionnaire and contact you within ten (10) business days regarding the status of your application for additional insurance coverage.

[View Application Status](#) [Close Window](#)

Note: If you are applying for additional insurance coverage, you may need to complete additional medical history questionnaires.



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8. If additional information is needed for the medical underwriting review, Cigna will contact the applicant to obtain the information via letter. (Examples for additional information could be medical records and/or Paramedical examination)
 - a. If no response is received within 20 days of our additional information request, a follow-up request letter will be sent.
 - b. If no response is received within 55 days from the original additional information letter request, the applicant's record is closed and a closure letter will be sent.
9. When an underwriting decision is made, a letter will be sent to the applicant communicating the decision.
 - a. Applicants may visit myCigna.com to view the status of their request at any time during the process.
10. Once a medical underwriting record is closed by Cigna (for any closure reason as described above), any activity (new or old) by the employee requires them to reapply and complete all steps via the TPA site again.
 - a. Even if the BenefitElect considers the original underwriting request to be "open" on their end, if Cigna has closed the applicant's record the employee would have to reapply via BenefitElect as if they are doing so for the first time.
11. On a weekly basis, BenefitElect accesses the Cigna system to obtain the latest application status information (approved, pending, denied) so they can update their system accordingly.