



LEWIS & ELLIS

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March 27, 2019

Paul Schaeffer, FSA, MAAA  
Actuarial Senior Director  
Cigna Health and Life Insurance Company  
900 Cottage Grove Road  
Bloomfield, CT 06002

Re: Cigna Health and Life Insurance Company  
Company NAIC # 67369; FEIN # 59-1031071  
VT - Cigna LG Major Medical Filing 2019  
SERFF Tracking # CCGP-131695464

Dear Mr. Schaeffer:

Thanks for the response. Upon review of the response and related information submitted, we have the following follow-up question:

1. Please provide detailed qualitative and quantitative support for the projected medical utilization and mix trends, as well as the historical utilization and mix trends over the past four years. Please note that the utilization trend seems to be on the high end of what we've seen in the large group market.

Please respond as soon as possible, but no later than March 29, 2019.

Our review of filing will be placed in suspense pending your response. Contact me if you have any questions.

Sincerely,

A handwritten signature in blue ink that reads 'Xiaoxiao Jiang'.

Xiaoxiao Lisa Jiang, FSA, MAAA  
Consulting Actuary



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