



HEALTH ANNUAL STATEMENT
 FOR THE YEAR ENDED DECEMBER 31, 2020
 OF THE CONDITION AND AFFAIRS OF THE
Cigna HealthCare of New Jersey, Inc.

NAIC Group Code 0901 0901 NAIC Company Code 95500 Employer's ID Number 22-2720890
 (Current) (Prior)

Organized under the Laws of New Jersey, State of Domicile or Port of Entry NJ

Country of Domicile United States of America

Licensed as business type: Health Maintenance Organization

Is HMO Federally Qualified? Yes [] No [X]

Incorporated/Organized 09/30/1986 Commenced Business 02/01/1988

Statutory Home Office 499 Washington Boulevard, 5th Floor, Jersey City, NJ, US 07310-1608
 (Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office 900 Cottage Grove Road
 (Street and Number)
Bloomfield, CT, US 06002, 860-226-6000
 (City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Mail Address 900 Cottage Grove Road, Bloomfield, CT, US 06002
 (Street and Number or P.O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records 900 Cottage Grove Road
 (Street and Number)
Bloomfield, CT, US 06002, 860-226-6000
 (City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Internet Website Address www.cigna.com

Statutory Statement Contact John Satkowski, 860-226-5634
 (Name) (Area Code) (Telephone Number)
John.Satkowski@cigna.com, 860-226-6792
 (E-mail Address) (FAX Number)

OFFICERS

President David Kobus # Treasurer Scott Ronald Lambert

OTHER

<u>Thomas John Garvey, Vice President</u>	<u>Glenn Michael Gerhard, Vice President</u>	<u>Daniel Jules Nicoll, Vice President</u>
<u>Mark Paul Fleming, Vice President</u>	<u>Joanne Ruth Hart, Vice President</u>	<u>Michael Todd Crompton, Vice President</u>
<u>Kathleen M O'Neil, Vice President</u>	<u>Timothy Sheridan, Vice President</u>	

DIRECTORS OR TRUSTEES

<u>Kathleen M O'Neil</u>	<u>Peter Wesley McCauley, M.D.</u>
--------------------------	------------------------------------

State of Connecticut SS:
 County of Hartford

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

Kathleen O'Neil

Kathleen M O'Neil
 Vice President

Scott R Lambert

Scott Ronald Lambert
 Vice President & Treasurer

Subscribed and sworn to before me this _____ day of _____

- a. Is this an original filing? Yes [X] No []
 b. If no,
 1. State the amendment number.....
 2. Date filed
 3. Number of pages attached.....



HEALTH ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2020
OF THE CONDITION AND AFFAIRS OF THE

Cigna HealthCare of New Jersey, Inc.

NAIC Group Code 0901 0901 NAIC Company Code 95500 Employer's ID Number 22-2720890
(Current) (Prior)

Organized under the Laws of New Jersey, State of Domicile or Port of Entry NJ

Country of Domicile United States of America

Licensed as business type: Health Maintenance Organization

Is HMO Federally Qualified? Yes [] No [X]

Incorporated/Organized 09/30/1986 Commenced Business 02/01/1988

Statutory Home Office 499 Washington Boulevard, 5th Floor, Jersey City, NJ, US 07310-1608
(Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office 900 Cottage Grove Road
(Street and Number)
Bloomfield, CT, US 06002, 860-226-6000
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Mail Address 900 Cottage Grove Road, Bloomfield, CT, US 06002
(Street and Number or P.O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records 900 Cottage Grove Road
(Street and Number)
Bloomfield, CT, US 06002, 860-226-6000
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Internet Website Address www.cigna.com

Statutory Statement Contact John Satkowski, 860-226-5634
(Name) (Area Code) (Telephone Number)
John.Satkowski@cigna.com, 860-226-6792
(E-mail Address) (FAX Number)

OFFICERS

President David Kobus # Treasurer Scott Ronald Lambert

OTHER

<u>Thomas John Garvey, Vice President</u>	<u>Glenn Michael Gerhard, Vice President</u>	<u>Daniel Jules Nicoll, Vice President</u>
<u>Mark Paul Fleming, Vice President</u>	<u>Joanne Ruth Hart, Vice President</u>	<u>Michael Todd Crompton, Vice President</u>
<u>Kathleen M O'Neil, Vice President</u>	<u>Timothy Sheridan, Vice President</u>	

DIRECTORS OR TRUSTEES

<u>Kathleen M O'Neil</u>	<u>Peter Wesley McCauley, M.D.</u>	
--------------------------	------------------------------------	--

State of Connecticut SS:
 County of Hartford

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

Kathleen M O'Neil
 Vice President

Scott Ronald Lambert
 Vice President & Treasurer

Subscribed and sworn to before me this _____ day of _____

- a. Is this an original filing? Yes [X] No []
 b. If no,
 1. State the amendment number.....
 2. Date filed
 3. Number of pages attached.....

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D)	1,325,656		1,325,656	2,046,160
2. Stocks (Schedule D):				
2.1 Preferred stocks			0	
2.2 Common stocks			0	
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens			0	
3.2 Other than first liens			0	
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$			0	
encumbrances)				
4.2 Properties held for the production of income (less				
\$			0	
encumbrances)				
4.3 Properties held for sale (less \$			0	
encumbrances)				
5. Cash (\$				
526,909 , Schedule E - Part 1), cash equivalents				
(\$				
6,099,931 , Schedule E - Part 2) and short-term				
investments (\$	6,626,841		6,626,841	12,083,782
1 , Schedule DA)				
6. Contract loans, (including \$			0	
0 premium notes)				
7. Derivatives (Schedule DB)			0	
8. Other invested assets (Schedule BA)			0	
9. Receivables for securities			0	
10. Securities lending reinvested collateral assets (Schedule DL)			0	
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	7,952,497	0	7,952,497	14,129,942
13. Title plants less \$				
0 charged off (for Title insurers				
only)			0	
14. Investment income due and accrued	5,499	0	5,499	14,281
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	1,302	0	1,302	0
15.2 Deferred premiums and agents' balances and installments booked but				
deferred and not yet due (including \$				
0				
earned but unbilled premiums)			0	
15.3 Accrued retrospective premiums (\$				
0) and				
contracts subject to redetermination (\$	464,909	0	464,909	464,911
)				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers			0	0
16.2 Funds held by or deposited with reinsured companies			0	
16.3 Other amounts receivable under reinsurance contracts			0	
17. Amounts receivable relating to uninsured plans			0	
18.1 Current federal and foreign income tax recoverable and interest thereon	31,965	0	31,965	0
18.2 Net deferred tax asset			0	4,243
19. Guaranty funds receivable or on deposit			0	
20. Electronic data processing equipment and software			0	
21. Furniture and equipment, including health care delivery assets				
(\$				
0)			0	
22. Net adjustment in assets and liabilities due to foreign exchange rates			0	
23. Receivables from parent, subsidiaries and affiliates	250,504	0	250,504	2,380
24. Health care (\$	9,318	2	9,316	5,712
9,316) and other amounts receivable				
25. Aggregate write-ins for other than invested assets	0	0	0	90
26. Total assets excluding Separate Accounts, Segregated Accounts and	8,715,994	2	8,715,992	14,621,559
Protected Cell Accounts (Lines 12 to 25)				
27. From Separate Accounts, Segregated Accounts and Protected Cell				
Accounts			0	
28. Total (Lines 26 and 27)	8,715,994	2	8,715,992	14,621,559
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0	0	0
2501. Prepaid expenses and miscellaneous	0	0	0	90
2502.				
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	0	0	0	90

LIABILITIES, CAPITAL AND SURPLUS

	Current Year			Prior Year
	1 Covered	2 Uncovered	3 Total	4 Total
1. Claims unpaid (less \$ reinsurance ceded)	45,750	0	45,750	173,460
2. Accrued medical incentive pool and bonus amounts			0	
3. Unpaid claims adjustment expenses	63,174	0	63,174	998
4. Aggregate health policy reserves, including the liability of \$0 for medical loss ratio rebate per the Public Health Service Act	69,874	0	69,874	1,540
5. Aggregate life policy reserves			0	
6. Property/casualty unearned premium reserves			0	
7. Aggregate health claim reserves			0	
8. Premiums received in advance			0	0
9. General expenses due or accrued			0	5
10.1 Current federal and foreign income tax payable and interest thereon (including \$0 on realized capital gains (losses))			0	29,512
10.2 Net deferred tax liability	1,034	0	1,034	0
11. Ceded reinsurance premiums payable	1,326	0	1,326	1,140
12. Amounts withheld or retained for the account of others	1,376	0	1,376	6,124
13. Remittances and items not allocated			0	4,730
14. Borrowed money (including \$0 current) and interest thereon \$0 (including \$ current)			0	
15. Amounts due to parent, subsidiaries and affiliates			0	0
16. Derivatives			0	
17. Payable for securities			0	
18. Payable for securities lending			0	
19. Funds held under reinsurance treaties (with \$0 authorized reinsurers, \$0 unauthorized reinsurers and \$0 certified reinsurers)			0	
20. Reinsurance in unauthorized and certified (\$0) companies			0	
21. Net adjustments in assets and liabilities due to foreign exchange rates			0	
22. Liability for amounts held under uninsured plans			0	
23. Aggregate write-ins for other liabilities (including \$394,338 current)	394,555	0	394,555	624,445
24. Total liabilities (Lines 1 to 23)	577,089	0	577,089	841,954
25. Aggregate write-ins for special surplus funds	XXX	XXX	0	6,477
26. Common capital stock	XXX	XXX	1,000	1,000
27. Preferred capital stock	XXX	XXX		
28. Gross paid in and contributed surplus	XXX	XXX	21,597,365	21,597,365
29. Surplus notes	XXX	XXX		
30. Aggregate write-ins for other than special surplus funds	XXX	XXX	0	0
31. Unassigned funds (surplus)	XXX	XXX	(13,459,462)	(7,825,237)
32. Less treasury stock, at cost:				
32.1 .....0 shares common (value included in Line 26 \$)	XXX	XXX		
32.2 .....0 shares preferred (value included in Line 27 \$)	XXX	XXX		
33. Total capital and surplus (Lines 25 to 31 minus Line 32)	XXX	XXX	8,138,903	13,779,605
34. Total liabilities, capital and surplus (Lines 24 and 33)	XXX	XXX	8,715,992	14,621,559
DETAILS OF WRITE-INS				
2301. Premium Tax Payable	393,095	0	393,095	621,611
2302. Commissions to Agents Due or Accrued	856	0	856	1,152
2303. Other liabilities	604	0	604	1,184
2398. Summary of remaining write-ins for Line 23 from overflow page	0	0	0	498
2399. Totals (Lines 2301 thru 2303 plus 2398)(Line 23 above)	394,555	0	394,555	624,445
2501. Surplus appropriated for CY ACA Section 9010 Fee	XXX	XXX	0	6,477
2502.	XXX	XXX		
2503.	XXX	XXX		
2598. Summary of remaining write-ins for Line 25 from overflow page	XXX	XXX	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	XXX	XXX	0	6,477
3001.	XXX	XXX		
3002.	XXX	XXX		
3003.	XXX	XXX		
3098. Summary of remaining write-ins for Line 30 from overflow page	XXX	XXX	0	0
3099. Totals (Lines 3001 thru 3003 plus 3098)(Line 30 above)	XXX	XXX	0	0

STATEMENT OF REVENUE AND EXPENSES

	Current Year		Prior Year
	1 Uncovered	2 Total	3 Total
1. Member Months	XXX	866	965
2. Net premium income (including \$ non-health premium income)	XXX	358,806	2,198,132
3. Change in unearned premium reserves and reserve for rate credits	XXX	0	
4. Fee-for-service (net of \$ medical expenses)	XXX		
5. Risk revenue	XXX		
6. Aggregate write-ins for other health care related revenues	XXX	0	0
7. Aggregate write-ins for other non-health revenues	XXX	0	0
8. Total revenues (Lines 2 to 7)	XXX	358,806	2,198,132
Hospital and Medical:			
9. Hospital/medical benefits		111,290	(56,046)
10. Other professional services		15,680	20,791
11. Outside referrals		7,488	10,496
12. Emergency room and out-of-area		17,756	(684)
13. Prescription drugs		9,241	91,954
14. Aggregate write-ins for other hospital and medical	0	0	0
15. Incentive pool, withhold adjustments and bonus amounts		2,296	28,202
16. Subtotal (Lines 9 to 15)	0	163,751	94,713
Less:			
17. Net reinsurance recoveries			392,174
18. Total hospital and medical (Lines 16 minus 17)	0	163,751	(297,461)
19. Non-health claims (net)			
20. Claims adjustment expenses, including \$ 3,646 cost containment expenses		16,679	(821)
21. General administrative expenses		(56,261)	810,601
22. Increase in reserves for life and accident and health contracts (including \$ increase in reserves for life only)		(1,290)	(2,133,950)
23. Total underwriting deductions (Lines 18 through 22)	0	122,879	(1,621,631)
24. Net underwriting gain or (loss) (Lines 8 minus 23)	XXX	235,927	3,819,763
25. Net investment income earned (Exhibit of Net Investment Income, Line 17)		69,959	198,396
26. Net realized capital gains (losses) less capital gains tax of \$ (1)		(6)	
27. Net investment gains (losses) (Lines 25 plus 26)	0	69,953	198,396
28. Net gain or (loss) from agents' or premium balances charged off [(amount recovered \$ 0) (amount charged off \$ 11)]		(11)	66,195
29. Aggregate write-ins for other income or expenses	0	0	0
30. Net income or (loss) after capital gains tax and before all other federal income taxes (Lines 24 plus 27 plus 28 plus 29)	XXX	305,869	4,084,354
31. Federal and foreign income taxes incurred	XXX	90,008	388,492
32. Net income (loss) (Lines 30 minus 31)	XXX	215,861	3,695,862
DETAILS OF WRITE-INS			
0601.	XXX		
0602.	XXX		
0603.	XXX		
0698. Summary of remaining write-ins for Line 6 from overflow page	XXX	0	0
0699. Totals (Lines 0601 thru 0603 plus 0698)(Line 6 above)	XXX	0	0
0701.	XXX		
0702.	XXX		
0703.	XXX		
0798. Summary of remaining write-ins for Line 7 from overflow page	XXX	0	0
0799. Totals (Lines 0701 thru 0703 plus 0798)(Line 7 above)	XXX	0	0
1401.			
1402.			
1403.			
1498. Summary of remaining write-ins for Line 14 from overflow page	0	0	0
1499. Totals (Lines 1401 thru 1403 plus 1498)(Line 14 above)	0	0	0
2901.			
2902.			
2903.			
2998. Summary of remaining write-ins for Line 29 from overflow page	0	0	0
2999. Totals (Lines 2901 thru 2903 plus 2998)(Line 29 above)	0	0	0

STATEMENT OF REVENUE AND EXPENSES (Continued)

	1 Current Year	2 Prior Year
CAPITAL AND SURPLUS ACCOUNT		
33. Capital and surplus prior reporting year.....	13,779,605	10,031,337
34. Net income or (loss) from Line 32.....	215,861	3,695,862
35. Change in valuation basis of aggregate policy and claim reserves.....		
36. Change in net unrealized capital gains (losses) less capital gains tax of \$.....		
37. Change in net unrealized foreign exchange capital gain or (loss).....		
38. Change in net deferred income tax.....	(5,277)	4,243
39. Change in nonadmitted assets.....	24,233	48,163
40. Change in unauthorized and certified reinsurance.....	0	
41. Change in treasury stock.....	0	
42. Change in surplus notes.....	0	
43. Cumulative effect of changes in accounting principles.....		
44. Capital Changes:		
44.1 Paid in.....	0	
44.2 Transferred from surplus (Stock Dividend).....	0	
44.3 Transferred to surplus.....		
45. Surplus adjustments:		
45.1 Paid in.....	0	0
45.2 Transferred to capital (Stock Dividend).....		
45.3 Transferred from capital.....		
46. Dividends to stockholders.....	(6,000,000)	
47. Aggregate write-ins for gains or (losses) in surplus.....	124,481	0
48. Net change in capital and surplus (Lines 34 to 47).....	(5,640,702)	3,748,268
49. Capital and surplus end of reporting period (Line 33 plus 48)	8,138,903	13,779,605
DETAILS OF WRITE-INS		
4701. SSAP 3 Surplus Adjustment.....	124,481	0
4702.		
4703.		
4798. Summary of remaining write-ins for Line 47 from overflow page.....	0	0
4799. Totals (Lines 4701 thru 4703 plus 4798)(Line 47 above)	124,481	0

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	450,259	2,888,265
2. Net investment income	109,174	234,231
3. Miscellaneous income	0	0
4. Total (Lines 1 through 3)	559,433	3,122,496
5. Benefit and loss related payments	293,777	(1,235,654)
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7. Commissions, expenses paid and aggregate write-ins for deductions	522,202	146,214
8. Dividends paid to policyholders		
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses)	151,485	(169,594)
10. Total (Lines 5 through 9)	967,464	(1,259,034)
11. Net cash from operations (Line 4 minus Line 10)	(408,031)	4,381,530
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	1,015,000	0
12.2 Stocks	0	0
12.3 Mortgage loans	0	0
12.4 Real estate	0	0
12.5 Other invested assets	0	0
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	0	0
12.7 Miscellaneous proceeds	1	0
12.8 Total investment proceeds (Lines 12.1 to 12.7)	1,015,001	0
13. Cost of investments acquired (long-term only):		
13.1 Bonds	324,938	0
13.2 Stocks	0	0
13.3 Mortgage loans	0	0
13.4 Real estate	0	0
13.5 Other invested assets	0	0
13.6 Miscellaneous applications	0	0
13.7 Total investments acquired (Lines 13.1 to 13.6)	324,938	0
14. Net increase (decrease) in contract loans and premium notes	0	0
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	690,063	0
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes	0	0
16.2 Capital and paid in surplus, less treasury stock	0	0
16.3 Borrowed funds	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities	0	0
16.5 Dividends to stockholders	6,000,000	0
16.6 Other cash provided (applied)	261,026	2,103
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(5,738,974)	2,103
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	(5,456,942)	4,383,633
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	12,083,783	7,700,150
19.2 End of year (Line 18 plus Line 19.1)	6,626,841	12,083,783

Note: Supplemental disclosures of cash flow information for non-cash transactions:

--	--	--

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE CIGNA HealthCare of New Jersey Inc.

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS

	1	2	3	4	5	6	7	8	9	10
	Total	Comprehensive (Hospital & Medical)	Medicare Supplement	Dental Only	Vision Only	Federal Employees Health Benefits Plan	Title XVIII Medicare	Title XIX Medicaid	Other Health	Other Non-Health
1. Net premium income	358,806	358,806	0	0	0	0	0	0	0	0
2. Change in unearned premium reserves and reserve for rate credit	0	0	0	0	0	0	0	0	0	0
3. Fee-for-service (net of \$ medical expenses)	0	0	0	0	0	0	0	0	0	XXX
4. Risk revenue	0	0	0	0	0	0	0	0	0	XXX
5. Aggregate write-ins for other health care related revenues	0	0	0	0	0	0	0	0	0	XXX
6. Aggregate write-ins for other non-health care related revenues	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
7. Total revenues (Lines 1 to 6)	358,806	358,806	0	0	0	0	0	0	0	0
8. Hospital/medical benefits	111,290	111,290	0	0	0	0	0	0	0	XXX
9. Other professional services	15,680	15,680	0	0	0	0	0	0	0	XXX
10. Outside referrals	7,488	7,488	0	0	0	0	0	0	0	XXX
11. Emergency room and out-of-area	17,756	17,756	0	0	0	0	0	0	0	XXX
12. Prescription drugs	9,241	9,241	0	0	0	0	0	0	0	XXX
13. Aggregate write-ins for other hospital and medical	0	0	0	0	0	0	0	0	0	XXX
14. Incentive pool, withhold adjustments and bonus amounts	2,296	2,296	0	0	0	0	0	0	0	XXX
15. Subtotal (Lines 8 to 14)	163,751	163,751	0	0	0	0	0	0	0	XXX
16. Net reinsurance recoveries	0	0	0	0	0	0	0	0	0	XXX
17. Total medical and hospital (Lines 15 minus 16)	163,751	163,751	0	0	0	0	0	0	0	XXX
18. Non-health claims (net)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
19. Claims adjustment expenses including \$ 3,647 cost containment expenses	16,679	16,679	0	0	0	0	0	0	0	0
20. General administrative expenses	(56,261)	(56,261)	0	0	0	0	0	0	0	0
21. Increase in reserves for accident and health contracts	(1,290)	(1,290)	0	0	0	0	0	0	0	XXX
22. Increase in reserves for life contracts	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
23. Total underwriting deductions (Lines 17 to 22)	122,879	122,879	0	0	0	0	0	0	0	0
24. Total underwriting gain or (loss) (Line 7 minus Line 23)	235,927	235,927	0	0	0	0	0	0	0	0
DETAILS OF WRITE-INS										
0501.										XXX
0502.										XXX
0503.										XXX
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0	0	0	0	0	0	0	0	XXX
0599. Totals (Lines 0501 thru 0503 plus 0598) (Line 5 above)	0	0	0	0	0	0	0	0	0	XXX
0601.		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0602.		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0603.		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0698. Summary of remaining write-ins for Line 6 from overflow page	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
0699. Totals (Lines 0601 thru 0603 plus 0698) (Line 6 above)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
1301.										XXX
1302.										XXX
1303.										XXX
1398. Summary of remaining write-ins for Line 13 from overflow page	0	0	0	0	0	0	0	0	0	XXX
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0	0	0	0	0	XXX

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 - PREMIUMS

Line of Business	1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Ceded	4 Net Premium Income (Cols. 1 + 2 - 3)
1. Comprehensive (hospital and medical)	373,528		14,722	358,806
2. Medicare Supplement				0
3. Dental only				0
4. Vision only				0
5. Federal Employees Health Benefits Plan	0			0
6. Title XVIII - Medicare	0			0
7. Title XIX - Medicaid	0			0
8. Other health				0
9. Health subtotal (Lines 1 through 8)	373,528	0	14,722	358,806
10. Life	0			0
11. Property/casualty	0			0
12. Totals (Lines 9 to 11)	373,528	0	14,722	358,806

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE CIGNA HealthCare of New Jersey Inc.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - CLAIMS INCURRED DURING THE YEAR

	1	2	3	4	5	6	7	8	9	10
	Total	Comprehensive (Hospital & Medical)	Medicare Supplement	Dental Only	Vision Only	Federal Employees Health Benefits Plan	Title XVIII Medicare	Title XIX Medicaid	Other Health	Other Non-Health
1. Payments during the year:										
1.1 Direct	292,769	292,769								
1.2 Reinsurance assumed	0									
1.3 Reinsurance ceded	0									
1.4 Net	292,769	292,769	0	0	0	0	0	0	0	0
2. Paid medical incentive pools and bonuses	2,296	2,296								
3. Claim liability December 31, current year from Part 2A:										
3.1 Direct	45,750	45,750	0	0	0	0	0	0	0	0
3.2 Reinsurance assumed	0									
3.3 Reinsurance ceded	0									
3.4 Net	45,750	45,750	0	0	0	0	0	0	0	0
4. Claim reserve December 31, current year from Part 2D:										
4.1 Direct	0									
4.2 Reinsurance assumed	0									
4.3 Reinsurance ceded	0									
4.4 Net	0	0	0	0	0	0	0	0	0	0
5. Accrued medical incentive pools and bonuses, current year	0									
6. Net healthcare receivables (a)	3,604	3,604								
7. Amounts recoverable from reinsurers December 31, current year	0									
8. Claim liability December 31, prior year from Part 2A:										
8.1 Direct	173,460	173,460	0	0	0	0	0	0	0	0
8.2 Reinsurance assumed	0									
8.3 Reinsurance ceded	0									
8.4 Net	173,460	173,460	0	0	0	0	0	0	0	0
9. Claim reserve December 31, prior year from Part 2D:										
9.1 Direct	0									
9.2 Reinsurance assumed	0									
9.3 Reinsurance ceded	0									
9.4 Net	0	0	0	0	0	0	0	0	0	0
10. Accrued medical incentive pools and bonuses, prior year	0									
11. Amounts recoverable from reinsurers December 31, prior year	0									
12. Incurred Benefits:										
12.1 Direct	161,455	161,455	0	0	0	0	0	0	0	0
12.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0
12.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0
12.4 Net	161,455	161,455	0	0	0	0	0	0	0	0
13. Incurred medical incentive pools and bonuses	2,296	2,296	0	0	0	0	0	0	0	0

(a) Excludes \$ 0 loans or advances to providers not yet expensed.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2A - CLAIMS LIABILITY END OF CURRENT YEAR

	1	2	3	4	5	6	7	8	9	10
	Total	Comprehensive (Hospital & Medical)	Medicare Supplement	Dental Only	Vision Only	Federal Employees Health Benefits Plan	Title XVIII Medicare	Title XIX Medicaid	Other Health	Other Non-Health
1. Reported in Process of Adjustment:										
1.1 Direct .....	.0									
1.2 Reinsurance assumed .....	.0									
1.3 Reinsurance ceded .....	.0									
1.4 Net .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. Incurred but Unreported:										
2.1 Direct	45,750	45,750								
2.2 Reinsurance assumed .....	.0									
2.3 Reinsurance ceded .....	.0									
2.4 Net	45,750	45,750	.0	.0	.0	.0	.0	.0	.0	.0
3. Amounts Withheld from Paid Claims and Capitations:										
3.1 Direct .....	.0									
3.2 Reinsurance assumed .....	.0									
3.3 Reinsurance ceded .....	.0									
3.4 Net .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. TOTALS:										
4.1 Direct	45,750	45,750	.0	.0	.0	.0	.0	.0	.0	.0
4.2 Reinsurance assumed .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4.3 Reinsurance ceded .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4.4 Net	45,750	45,750	0	0	0	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE CIGNA HealthCare of New Jersey Inc.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2B - ANALYSIS OF CLAIMS UNPAID - PRIOR YEAR - NET OF REINSURANCE

Line of Business	Claims Paid During the Year		Claim Reserve and Claim Liability December 31 of Current Year		5 Claims Incurred In Prior Years (Columns 1 + 3)	6 Estimated Claim Reserve and Claim Liability December 31 of Prior Year
	1	2	3	4		
	On Claims Incurred Prior to January 1 of Current Year	On Claims Incurred During the Year	On Claims Unpaid December 31 of Prior Year	On Claims Incurred During the Year		
1. Comprehensive (hospital and medical)	95,000	197,770	16,200	29,550	111,200	173,460
2. Medicare Supplement					0	0
3. Dental Only					0	0
4. Vision Only					0	0
5. Federal Employees Health Benefits Plan					0	0
6. Title XVIII - Medicare					0	0
7. Title XIX - Medicaid					0	0
8. Other health					0	0
9. Health subtotal (Lines 1 to 8)	95,000	197,770	16,200	29,550	111,200	173,460
10. Healthcare receivables (a)				9,319	0	5,714
11. Other non-health					0	0
12. Medical incentive pools and bonus amounts	232	2,064	0	0	232	0
13. Totals (Lines 9 - 10 + 11 + 12)	95,232	199,834	16,200	20,231	111,432	167,746

(a) Excludes \$0 loans or advances to providers not yet expensed.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2C - DEVELOPMENT OF PAID AND INCURRED HEALTH CLAIMS
(\$000 Omitted)

Section A - Paid Health Claims - Comprehensive (Hospital & Medical)

Year in Which Losses Were Incurred		Cumulative Net Amounts Paid				
		1 2016	2 2017	3 2018	4 2019	5 2020
1.	Prior	(33)	(33)	(33)	(33)	(33)
2.	2016	2,271	2,144	2,144	2,144	2,144
3.	2017	XXX	4,732	5,654	5,654	5,654
4.	2018	XXX	XXX	6,483	7,694	7,694
5.	2019	XXX	XXX	XXX	31	126
6.	2020	XXX	XXX	XXX	XXX	200

Section B - Incurred Health Claims - Comprehensive (Hospital & Medical)

Year in Which Losses Were Incurred		Sum of Cumulative Net Amount Paid and Claim Liability, Claim Reserve and Medical Incentive Pool and Bonuses Outstanding at End of Year				
		1 2016	2 2017	3 2018	4 2019	5 2020
1.	Prior	(25)	(33)	(33)	(33)	(33)
2.	2016	2,757	2,155	2,155	2,155	2,155
3.	2017	XXX	6,314	5,663	5,663	5,663
4.	2018	XXX	XXX	8,179	7,698	7,698
5.	2019	XXX	XXX	XXX	194	142
6.	2020	XXX	XXX	XXX	XXX	220

Section C - Incurred Year Health Claims and Claims Adjustment Expense Ratio - Comprehensive (Hospital & Medical)

Years in which Premiums were Earned and Claims were Incurred	1 Premiums Earned	2 Claims Payment	3 Claim Adjustment Expense Payments	4 (Col. 3/2) Percent	5 Claim and Claim Adjustment Expense Payments (Col. 2 + 3)	6 (Col. 5/1) Percent	7 Claims Unpaid	8 Unpaid Claims Adjustment Expenses	9 Total Claims and Claims Adjustment Expense Incurred (Col. 5+7+8)	10 (Col. 9/1) Percent
1. 2016	3,891	763	30	3.9	793	20.4	0	0	793	20.4
2. 2017	4,383	4,732	21	0.4	4,753	108.4	0	0	4,753	108.4
3. 2018	4,841	6,483	47	0.7	6,530	134.9	0	0	6,530	134.9
4. 2019	2,198	31	26	83.9	57	2.6	16	0	73	3.3
5. 2020	359	200		0.0	200	55.7	30	63	293	81.6

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2C - DEVELOPMENT OF PAID AND INCURRED HEALTH CLAIMS

(\$000 Omitted)

Section A - Paid Health Claims - Grand Total

Year in Which Losses Were Incurred		Cumulative Net Amounts Paid				
		1 2016	2 2017	3 2018	4 2019	5 2020
1.	Prior	(33)	(33)	(33)	(33)	(33)
2.	2016	2,271	2,144	2,144	2,144	2,144
3.	2017	XXX	4,732	5,654	5,654	5,654
4.	2018	XXX	XXX	6,483	7,694	7,694
5.	2019	XXX	XXX	XXX	31	126
6.	2020	XXX	XXX	XXX	XXX	200

Section B - Incurred Health Claims - Grand Total

Year in Which Losses Were Incurred		Sum of Cumulative Net Amount Paid and Claim Liability, Claim Reserve and Medical Incentive Pool and Bonuses Outstanding at End of Year				
		1 2016	2 2017	3 2018	4 2019	5 2020
1.	Prior	(25)	(33)	(33)	(33)	(33)
2.	2016	2,757	2,155	2,155	2,155	2,155
3.	2017	XXX	6,314	5,663	5,663	5,663
4.	2018	XXX	XXX	8,179	7,698	7,698
5.	2019	XXX	XXX	XXX	194	142
6.	2020	XXX	XXX	XXX	XXX	220

Section C - Incurred Year Health Claims and Claims Adjustment Expense Ratio - Grand Total

Years in which Premiums were Earned and Claims were Incurred	1 Premiums Earned	2 Claims Payment	3 Claim Adjustment Expense Payments	4 (Col. 3/2) Percent	5 Claim and Claim Adjustment Expense Payments (Col. 2 + 3)	6 (Col. 5/1) Percent	7 Claims Unpaid	8 Unpaid Claims Adjustment Expenses	9 Total Claims and Claims Adjustment Expense Incurred (Col. 5+7+8)	10 (Col. 9/1) Percent
1. 2016	3,891	763	30	3.9	793	20.4	0	0	793	20.4
2. 2017	4,383	4,732	21	0.4	4,753	108.4	0	0	4,753	108.4
3. 2018	4,841	6,483	47	0.7	6,530	134.9	0	0	6,530	134.9
4. 2019	2,198	31	26	83.9	57	2.6	16	0	73	3.3
5. 2020	359	200	0	0.0	200	55.7	30	63	293	81.6

12.GT

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2D - AGGREGATE RESERVE FOR ACCIDENT AND HEALTH CONTRACTS ONLY

	1	2	3	4	5	6	7	8	9
	Total	Comprehensive (Hospital & Medical)	Medicare Supplement	Dental Only	Vision Only	Federal Employees Health Benefits Plan	Title XVIII Medicare	Title XIX Medicaid	Other
1. Unearned premium reserves	0								
2. Additional policy reserves (a)	0								
3. Reserve for future contingent benefits	250	250	0	0	0	0	0	0	0
4. Reserve for rate credits or experience rating refunds (including \$0) for investment income	69,624	69,624	0	0	0	0	0	0	0
5. Aggregate write-ins for other policy reserves	0	0	0	0	0	0	0	0	0
6. Totals (gross)	69,874	69,874	0	0	0	0	0	0	0
7. Reinsurance ceded	0								
8. Totals (Net)(Page 3, Line 4)	69,874	69,874	0	0	0	0	0	0	0
9. Present value of amounts not yet due on claims	0								
10. Reserve for future contingent benefits	0								
11. Aggregate write-ins for other claim reserves	0	0	0	0	0	0	0	0	0
12. Totals (gross)	0	0	0	0	0	0	0	0	0
13. Reinsurance ceded	0								
14. Totals (Net)(Page 3, Line 7)	0	0	0	0	0	0	0	0	0
DETAILS OF WRITE-INS									
0501.									
0502.									
0503.									
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0	0	0	0	0	0	0	0
0599. Totals (Lines 0501 thru 0503 plus 0598) (Line 5 above)	0	0	0	0	0	0	0	0	0
1101.									
1102.									
1103.									
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0	0	0	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198) (Line 11 above)	0	0	0	0	0	0	0	0	0

(a) Includes \$0 premium deficiency reserve.

UNDERWRITING AND INVESTMENT EXHIBIT**PART 3 - ANALYSIS OF EXPENSES**

	Claim Adjustment Expenses		3 General Administrative Expenses	4 Investment Expenses	5 Total
	1 Cost Containment Expenses	2 Other Claim Adjustment Expenses			
1. Rent (\$0 for occupancy of own building)	0	202	348	0	550
2. Salary, wages and other benefits	635	8,375	13,828	0	22,838
3. Commissions (less \$0 ceded plus \$0 assumed)	0	0	443	0	443
4. Legal fees and expenses	0	48	83	0	131
5. Certifications and accreditation fees	0	1	2	0	3
6. Auditing, actuarial and other consulting services	1	74	126	0	201
7. Traveling expenses	0	69	2,107	0	2,176
8. Marketing and advertising	0	58	101	0	159
9. Postage, express and telephone	1	472	815	0	1,288
10. Printing and office supplies	0	34	59	0	93
11. Occupancy, depreciation and amortization	1	2,228	3,846	0	6,075
12. Equipment	0	50	86	0	136
13. Cost or depreciation of EDP equipment and software	0	0	0	0	0
14. Outsourced services including EDP, claims, and other services	0	0	0	0	0
15. Boards, bureaus and association fees	0	27	47	0	74
16. Insurance, except on real estate	0	(1,281)	(2,212)	0	(3,493)
17. Collection and bank service charges	(2)	125	218	0	341
18. Group service and administration fees	0	0	0	0	0
19. Reimbursements by uninsured plans	0	0	0	0	0
20. Reimbursements from fiscal intermediaries	0	0	0	0	0
21. Real estate expenses	0	0	0	0	0
22. Real estate taxes	0	0	0	0	0
23. Taxes, licenses and fees:					
23.1 State and local insurance taxes	0	16	(211,958)	0	(211,942)
23.2 State premium taxes	0	0	0	0	0
23.3 Regulatory authority licenses and fees	0	(183)	36,338	0	36,155
23.4 Payroll taxes	0	472	814	0	1,286
23.5 Other (excluding federal income and real estate taxes)	0	(3,423)	11,156	0	7,733
24. Investment expenses not included elsewhere				10,309	10,309
25. Aggregate write-ins for expenses	3,010	5,669	87,492	0	96,171
26. Total expenses incurred (Lines 1 to 25)	3,646	13,033	(56,261)	10,309	(a) (29,273)
27. Less expenses unpaid December 31, current year		63,174			63,174
28. Add expenses unpaid December 31, prior year	0	998	623,952	0	624,950
29. Amounts receivable relating to uninsured plans, prior year					0
30. Amounts receivable relating to uninsured plans, current year					0
31. Total expenses paid (Lines 26 minus 27 plus 28 minus 29 plus 30)	3,646	(49,143)	567,691	10,309	532,503
DETAILS OF WRITE-INS					
2501. Other Corporate Expenses	2,965	4,913	8,578	0	16,456
2502. Other Non-Managed	24	1,193	78,753	0	79,970
2503. Claims Handling Reserve	21	(437)	161	0	(255)
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	3,010	5,669	87,492	0	96,171

(a) Includes management fees of \$8,414 to affiliates and \$0 to non-affiliates.

EXHIBIT OF NET INVESTMENT INCOME

	1	2
	Collected During Year	Earned During Year
1. U.S. government bonds	(a) 20,315	20,414
1.1 Bonds exempt from U.S. tax	(a)	
1.2 Other bonds (unaffiliated)	(a) 23,795	14,914
1.3 Bonds of affiliates	(a)	
2.1 Preferred stocks (unaffiliated)	(b)	
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)		
2.21 Common stocks of affiliates		
3. Mortgage loans	(c)	
4. Real estate	(d)	
5. Contract Loans		
6. Cash, cash equivalents and short-term investments	(e) 45,647	45,647
7. Derivative instruments	(f)	
8. Other invested assets		
9. Aggregate write-ins for investment income	.97	.97
10. Total gross investment income	89,854	81,072
11. Investment expenses		(g) 10,309
12. Investment taxes, licenses and fees, excluding federal income taxes		(g) .0
13. Interest expense		(h) 804
14. Depreciation on real estate and other invested assets		(i)
15. Aggregate write-ins for deductions from investment income		.0
16. Total deductions (Lines 11 through 15)		11,113
17. Net investment income (Line 10 minus Line 16)		69,959
DETAILS OF WRITE-INS		
0901. Commitment Fee Income	.97	.97
0902.		
0903.		
0998. Summary of remaining write-ins for Line 9 from overflow page	.0	.0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	.97	.97
1501.		
1502.		
1503.		
1598. Summary of remaining write-ins for Line 15 from overflow page		.0
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above)		.0

- (a) Includes \$8 accrual of discount less \$30,449 amortization of premium and less \$190 paid for accrued interest on purchases.
- (b) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued dividends on purchases.
- (c) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (d) Includes \$ for company's occupancy of its own buildings; and excludes \$ interest on encumbrances.
- (e) Includes \$45,647 accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (f) Includes \$ accrual of discount less \$ amortization of premium.
- (g) Includes \$ investment expenses and \$ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ interest on surplus notes and \$ interest on capital notes.
- (i) Includes \$ depreciation on real estate and \$ depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1	2	3	4	5
	Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds	0	0	0	0	0
1.1 Bonds exempt from U.S. tax					
1.2 Other bonds (unaffiliated)	0	0	0	0	0
1.3 Bonds of affiliates	0	0	0	0	0
2.1 Preferred stocks (unaffiliated)	0	0	0	0	0
2.11 Preferred stocks of affiliates	0	0	0	0	0
2.2 Common stocks (unaffiliated)	0	0	0	0	0
2.21 Common stocks of affiliates	0	0	0	0	0
3. Mortgage loans	0	0	0	0	0
4. Real estate	0	0	0	0	0
5. Contract loans	0	0	0	0	0
6. Cash, cash equivalents and short-term investments	(7)	0	(7)	0	0
7. Derivative instruments	0	0	0	0	0
8. Other invested assets	0	0	0	0	0
9. Aggregate write-ins for capital gains (losses)	0	0	0	0	0
10. Total capital gains (losses)	(7)	0	(7)	0	0
DETAILS OF WRITE-INS					
0901.					
0902.					
0903.					
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0	0	0	0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	0	0	0	0	0

EXHIBIT OF NON-ADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)			0
2. Stocks (Schedule D):			
2.1 Preferred stocks			0
2.2 Common stocks			0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens			0
3.2 Other than first liens			0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			0
4.2 Properties held for the production of income			0
4.3 Properties held for sale			0
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)			0
6. Contract loans			0
7. Derivatives (Schedule DB)			0
8. Other invested assets (Schedule BA)			0
9. Receivables for securities			0
10. Securities lending reinvested collateral assets (Schedule DL)			0
11. Aggregate write-ins for invested assets	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	0	0	0
13. Title plants (for Title insurers only)			0
14. Investment income due and accrued	0	0	0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection	0	24,233	24,233
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due			0
15.3 Accrued retrospective premiums and contracts subject to redetermination	0	0	0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers			0
16.2 Funds held by or deposited with reinsured companies			0
16.3 Other amounts receivable under reinsurance contracts			0
17. Amounts receivable relating to uninsured plans			0
18.1 Current federal and foreign income tax recoverable and interest thereon	0		0
18.2 Net deferred tax asset			0
19. Guaranty funds receivable or on deposit			0
20. Electronic data processing equipment and software			0
21. Furniture and equipment, including health care delivery assets			0
22. Net adjustment in assets and liabilities due to foreign exchange rates			0
23. Receivable from parent, subsidiaries and affiliates	0	0	0
24. Health care and other amounts receivable	2	2	0
25. Aggregate write-ins for other than invested assets	0	0	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	2	24,235	24,233
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0
28. Total (Lines 26 and 27)	2	24,235	24,233
DETAILS OF WRITE-INS			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0	0
2501.			
2502.			
2503.			
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	0	0	0

EXHIBIT 1 - ENROLLMENT BY PRODUCT TYPE FOR HEALTH BUSINESS ONLY

Source of Enrollment	Total Members at End of					6 Current Year Member Months
	1 Prior Year	2 First Quarter	3 Second Quarter	4 Third Quarter	5 Current Year	
1. Health Maintenance Organizations	73	73	73	80	78	866
2. Provider Service Organizations						
3. Preferred Provider Organizations						
4. Point of Service						
5. Indemnity Only						
6. Aggregate write-ins for other lines of business	0	0	0	0	0	0
7. Total	73	73	73	80	78	866
DETAILS OF WRITE-INS						
0601.						
0602.						
0603.						
0698. Summary of remaining write-ins for Line 6 from overflow page	0	0	0	0	0	0
0699. Totals (Lines 0601 thru 0603 plus 0698) (Line 6 above)	0	0	0	0	0	0

Cigna HealthCare of New Jersey, Inc.

(Indirect wholly-owned subsidiary of Cigna Corporation)

Statutory Financial Statements

December 31, 2020 and 2019

Cigna HealthCare of New Jersey, Inc.
(Indirect wholly-owned subsidiary of Cigna Corporation)
Notes to Statutory Financial Statements

Note 1. Summary of Significant Accounting Policies**Organization and Operation**

Cigna HealthCare of New Jersey, Inc. (“the Company”) is a health maintenance organization (“HMO”) which provides health insurance services throughout the region. Principal products and services include managed care products and services. The Company is a wholly-owned subsidiary of Healthsource, Inc. (“the Parent”), which is a wholly-owned subsidiary of Cigna Health Corporation (“CHC”), which is an indirect wholly-owned subsidiary of Cigna Corporation (“Cigna”). Cigna is a global health services organization incorporated in Delaware.

The Company had one customer from which it earned 95% of total revenue, excluding investment income for the year ended December 31, 2020, and the Company had one customer, from which it earned 88% of total revenue, excluding investment income for the year ended December 31, 2019.

COVID-19 Impact

The novel strain of coronavirus (“COVID-19”) was declared a pandemic by the World Health Organization in March 2020. From the onset of the COVID-19 pandemic, Cigna and its subsidiaries (including the Company) have taken actions to drive affordability, reduce uncertainty, and make health care easier. For customers, these actions include COVID-19 related expanded access to virtual care, support for access to medication, and advocating for whole person health through various behavioral health initiatives. The COVID-19 pandemic has pervasively impacted the economy and financial markets. The Company closely monitors its financial instruments and maintains effective controls to identify risks and evaluate potential exposures. As of December 31, 2020, the Company has not experienced a material decline in fair value relating to its financial instruments including investments, accounts receivable and reinsurance recoverables. Please refer to notes 5, 8, and 20 for additional information related to the Company’s financial instruments.

A. Accounting Practices

The financial statements of the Company are presented in conformity with accounting practices prescribed or permitted by the State of New Jersey Department of Banking and Insurance (“The Department”), which is a comprehensive basis of accounting other than accounting principles generally accepted in the United States of America (“GAAP”) and include management’s estimates and assumptions, such as those regarding medical costs and interest rates, that affect the recorded amounts. The National Association of Insurance Commissioners’ (“NAIC”) *Accounting Practices and Procedures Manual* (“NAIC SAP” or “SSAPs”) has been adopted as a component of prescribed or permitted practices by the State.

The principal differences between statutory-basis financial statements presented herein and those prepared on a GAAP basis include nonadmitted assets, deferred income taxes, unrealized appreciation (depreciation) on bonds, and bad debt allowances and expenses. These statutory accounting practices disallow certain assets from admission in the Statutory Balance Sheets. These nonadmitted assets, otherwise included on the Company’s balance sheets prepared under GAAP, include receivables greater than 90 days past due and certain non-current assets. Under GAAP, bonds classified as available-for-sale are carried at fair value with the related unrealized appreciation (depreciation) recorded as a component of equity. Under statutory accounting principles, bonds are carried principally at amortized cost. Under GAAP, deferred taxes are recorded for any temporary differences between the tax basis of assets and liabilities to the extent it is more likely than not that the deferred tax assets are realizable, with changes in deferred tax assets and liabilities recorded as a component of net income tax expense. Under statutory accounting principles, the amount of deferred tax assets that may be admitted is generally limited based on the Realization Threshold Limitation Table in Statement of Statutory Accounting Principles (“SSAP”) No. 101, *Income Taxes, a Replacement of SSAP 10R and SSAP 10*. The net change in the deferred tax assets and liabilities is recognized as a separate component of changes in unassigned surplus.

A reconciliation of the Company’s net income and capital and surplus between NAIC SAP and practices prescribed and permitted by the State is shown below:

	<u>SSAP #</u>	<u>F/S Page</u>	<u>F/S Line #</u>	2020	2019
NET INCOME					
(1) State basis				\$ 215,861	\$ 3,695,862
(2) State Prescribed Practices that are an increase/(decrease) from NAIC SAP					\$ -
(3) State Permitted Practices that are an increase/(decrease) from NAIC SAP					\$ -
(4) NAIC SAP (1-2-3=4)				<u>\$ 215,861</u>	<u>\$ 3,695,862</u>
SURPLUS					
(5) State Basis				\$ 8,138,903	\$ 13,779,605
(6) State Prescribed Practices that are an increase/(decrease) from NAIC SAP					\$ -
(7) State Permitted Practices that are an increase/(decrease) from NAIC SAP					\$ -
(8) NAIC SAP (5-6+7=8)				<u>\$ 8,138,903</u>	<u>\$ 13,779,605</u>

B. Use of Estimates in the Preparation of the Financial Statements

The preparation of financial statements in conformity with NAIC SAP requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities. NAIC SAP also requires disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. Significant estimates are disclosed throughout these notes; however actual results could differ from those estimates.

C. Accounting Policy

The Company uses the following accounting policies:

- (1) Cash, Cash Equivalents and Short-term Investments: Cash equivalents consist of investments with original

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE CIGNA HealthCare of New Jersey Inc.

maturities of three months or less from the time of purchase. Investments with original maturities of one year or less from the time of purchase are classified as short term. Cash equivalents and short-term investments are carried at cost.

- (2) Bonds: Bonds designated highest quality and high quality are carried at amortized cost. All other bonds are carried at the lower of cost or fair value. Amortization of bond premium or discount is calculated using the scientific (constant yield) interest method. Bonds containing call provisions are amortized to call date which produces the lowest asset value (yield to worst). Bonds are considered impaired and their cost basis is written down to fair value through net realized gains (losses), when management expects a decline in value to persist (i.e., the decline is other than temporary).

The Company holds no mandatory convertible securities or Securities Valuation Office (“SVO”) Identified bond ETF’s as of December 31, 2020 and 2019.

- (3) Common Stocks: The Company holds no common stocks as of December 31, 2020 and 2019.
- (4) Preferred Stocks: The Company holds no preferred stocks as of December 31, 2020 and 2019.
- (5) Mortgage Loans: The Company holds no mortgage loans as of December 31, 2020 and 2019.
- (6) Loan-Backed Securities: The Company holds no loan-backed securities as of December 31, 2020 and 2019.
- (7) Investments in Subsidiaries, Controlled and Affiliated Entities (“SCA”): The Company holds no investments in subsidiaries, controlled and affiliated entities as of December 31, 2020 and 2019.
- (8) Joint Ventures, Partnerships and Limited Liability Companies: The Company holds no investments in joint ventures, controlled and affiliated entities as of December 31, 2020 and 2019.
- (9) Derivatives: The Company has no derivative instruments as of December 31, 2020 and 2019.
- (10) Premium Deficiency Reserves: The Company anticipates investment income as a factor in its premium deficiency calculations.
- (11) Claims Unpaid and Unpaid Claims Adjustment Expenses: Claims unpaid and unpaid claims adjustment expenses include an amount determined from individual case estimates and loss reports and an amount, based on past experience, for losses incurred but not reported. Such liabilities are necessarily based on assumptions and estimates and while management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liabilities are continually reviewed and any adjustments are reflected in the period determined. Management develops these estimates using actuarial methods based upon historical data for claim payment patterns, cost trends, product mix, seasonality, utilization of health care services and other relevant factors. When estimates change, the Company records the adjustment in medical and hospital expenses in the period the change in estimate occurs. Unpaid claim adjustment expenses represents a reserve for additional administrative expenses associated with unpaid health claims that are in the process of settlement, as well as those that have been incurred but not yet reported. This reserve is based on the historical relationship between claims handling expenses and incurred claims.
- (12) Asset Capitalization Policy: Changes were made to Cigna’s asset capitalization policies during the years ended December 31, 2020 and 2019 which included increasing the capitalization threshold on electronic data processing, furniture purchases and certain building and property improvements. The Company had no fixed assets in 2020 and 2019.
- (13) Pharmaceutical Rebate Receivable: The Company estimates pharmaceutical rebate receivables based on utilization data and past history, and billed amounts to pharmaceutical companies. The income from pharmacy rebates is reported as a reduction of prescription drugs expense in the Statement of Revenue and Expenses, and the rebate receivable is included in healthcare and other amounts receivable. Generally, rebate amounts are paid on a monthly basis.
- (14) Net Investment Income: When interest and principal payments on investments are current, the Company recognizes interest income when it is earned. The Company stops recognizing interest income on bonds when interest payments are 90 days past due. Investment income on these investments is only recognized when interest payments are received. See Note 7 for further information.
- (15) Investment Gains and Losses: Unrealized capital gains and losses on investments carried at fair value are reflected directly in unassigned surplus. Realized capital gains and losses resulting from sales, investment asset write-downs and changes in valuation reserves are based on specifically identified assets and are recognized in net income.
- (16) Nonadmitted Assets: In accordance with NAIC SAP, certain assets or certain portions of assets are excluded from the Company’s admitted assets on its Statutory Balance Sheet through a direct charge to unassigned surplus. Certain assets are limited by factors, such as percentage of surplus, as to the amounts that qualify as admitted assets. Such assets may include electronic data processing equipment and deferred tax assets.
- (17) Aggregate Health Policy Reserves: The Company includes an accrual for losses where it is probable that expected future health care costs and maintenance costs under a group of existing contracts will exceed anticipated future premiums and insurance recoveries on those contracts, known as Premium Deficiency Reserve (“PDR”). The Company also includes the Minimum Medical Loss Ratio Rebate Accrual, if any,

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE CIGNA HealthCare of New Jersey Inc.

described below. In addition, the Company includes an accrual for losses on any policy that provides for the Extension of Benefits (“EOB”) after termination of the policy. Any reserves are included in aggregate health policy reserves in the accompanying Statutory Balance Sheets.

- (18) **Income Taxes:** The Company is included in the consolidated United States federal income tax return filed by Cigna. Pursuant to the Tax Sharing Agreement with Cigna, federal income taxes are allocated to the Company as if it were filing on a separate return basis. The tax benefit of net operating losses, capital losses and tax credits are funded to the extent they reduce the consolidated federal income tax liability. The Company generally recognizes deferred income taxes when assets and liabilities have different values for financial statement and tax reporting purposes (temporary difference). Limitations of the admitted amount of the deferred tax asset are calculated in accordance with SSAP No. 101. See Note 9 for more detailed information about the Company’s income taxes.
- (19) **Provider Incentives and Other Risk Sharing Arrangements:** The Company contracts with physicians or provider groups (collectively known as providers) to provide medical services to its members. The Company pays capitation or negotiated fees for defined services provided by the providers. The Company and some of the providers have entered into incentive sharing agreements. Under the terms of these agreements, certain providers are eligible to receive or owe a provider bonus/refund based on qualitative and quantitative factors. Risk sharing balances are estimated using current experience to calculate the receivable or payable balances for each contract. These estimates may be adjusted based on actual experience, contract terms, and the offsetting of receivables against payables.
- (20) **Net Premium Income:** Amounts charged for health care services are recognized as revenue in the month for which customers are entitled to medical care. Unearned premiums represent that portion of premiums received which are applicable to the unexpired terms of contracts in force. Medical loss ratio rebates required pursuant to the Public Health Service Act are recorded as a reduction to net premium income.
- (21) **Minimum Medical Loss Ratio Rebate Accrual:** The Company records its rebate accrual based on year-to-date estimated medical loss ratios calculated as prescribed by the interim final rule issued by the Department of Health & Human Services using year-to-date premium and claim information by state and market segment. Further information on the minimum medical loss ratio rebate can be found in Note 24.
- (22) **Risk Sharing Provisions of the Affordable Care Act:** Beginning in 2014, as prescribed by the Patient Protection and Affordable Care Act (“ACA”), three programs went into effect to reduce the risk for participating health insurance companies selling coverage on the public exchanges. These programs include a three-year (2014-2016) reinsurance program and a premium stabilization program comprised of a permanent component and a temporary component (2014-2016). The Company accounts for these programs in accordance with SSAP 107, *Accounting for the Risk-Sharing Provisions of the Affordable Care Act*. See Note 24 for additional information.
- (23) **Section 9010 Insurer Fee:** Federal legislation suspended the health insurance industry tax for 2019 and the Company’s premium rates for 2019 reflect this suspension. Under current legislation, the industry tax was reinstated in 2020. The return of the industry tax in 2020 was contemplated in our premium rates and benefits for the affected products and increased the Company’s effective tax rate in 2020. In addition, as a result of the passage of the Further Consolidated Appropriations Act of 2020 in December 2019, the health insurance industry tax will be repealed effective 2021.

D. Going Concern

The Company has assessed and concluded that there were no conditions or events, considered in the aggregate, that raise substantial doubt about the Company’s ability to continue as a going concern within one year after the date the financial statements were issued.

Note 2. Accounting Changes and Corrections of Errors

As a result of the Connecticut Insurance Department (CID) coordinated examination, the Company became aware of an error in its 2011 through 2018 previously filed financial statements related to the Company’s treatment of rebates received from pharmaceutical manufacturers.

Cigna Health and Life Insurance Company (CHLIC) and Connecticut General Life Insurance Company (CGLIC), related parties to the Company, performed pharmacy benefits services for the Company during the exam period 2014 through 2018 under an operating expense sharing agreement. The Company also used CHLIC and CGLIC’s retail pharmacy network and retained all corresponding discounts. CHLIC and CGLIC, in their capacity as pharmacy benefit services provider, retained all related pharmacy manufacturer rebates. This arrangement has been superseded by the 2019 Pharmacy Benefit Services Agreement (PBSA) between the Company and Express Scripts. In accordance with the PBSA the Company receives manufacturer rebates associated with its utilization.

During December 2020, upon further review of the previous practice, CID instructed CGLIC and CHLIC to reimburse the Company for the pharmacy rebates retained from 2011 through 2018 based on the Company’s drug utilization and to reassess the impact on the Centers for Medicare and Medicaid Services Minimum Medical Loss Ratio (MLR) rebates. As permitted by SSAP No 3 – Accounting Changes and Corrections of Errors the Company received permission from its domiciliary regulator to report the correction of the error as an adjustment to unassigned funds (surplus) at December 31, 2020. As a result, this correction had no impact on 2019 net income. Net income for 2020 was impacted by federal and state taxes incurred as a result of the net correction. The correction did not impact reported assets, liabilities or surplus for year ended December 31, 2019. The correction did result in a \$257 thousand increase in receivables from parent, subsidiaries and affiliates and \$132 thousand increase in MLR Rebate payable resulting in a net \$125 thousand increase to surplus at December 31, 2020.

Note 3. Business Combinations and Goodwill

The Company was not party to a business combination during the years ended December 31, 2020 and 2019, and does not carry goodwill in its statutory balance sheets.

Note 4. Discontinued Operations

The Company did not discontinue any operations during 2020 and 2019.

Note 5. Investments

- A. The Company has no mortgage loans.
- B. The Company has no debt restructuring.
- C. The Company has no reverse mortgages.
- D. The Company has no loan-backed securities.
- E. The Company has no dollar repurchase agreements or securities lending transactions.
- F. The Company has no repurchase agreement transactions accounted for as a securing borrowing.
- G. The Company has no reverse repurchase agreement transactions accounted for as a secured borrowing.
- H. The Company has no repurchase agreement transactions accounted for as a sale.
- I. The Company has no reverse repurchase agreement transactions accounted for as a sale.
- J. The Company has no real estate property investments.
- K. The Company has no low-income housing tax credits.
- L. Restricted Assets

(1) Restricted Assets (Including Pledged):

Restricted Asset Category	1	2	3	4	5	6	7
	Total Gross (Admitted & Nonadmitted) Restricted from Current Year	Total Gross (Admitted & Nonadmitted) Restricted From Prior Year	Increase/(Decrease) (1 minus 2)	Total Current Year Nonadmitted Restricted	Total Current Year Admitted Restricted (1 minus 4)	Gross (Admitted and Nonadmitted) Restricted to Total Asset (a)	Admitted Restricted to Total Admitted Assets (b)
Subject to contractual obligation for which liability is not shown	-	-	-	-	-	-	-
Collateral held under security lending agreements	-	-	-	-	-	-	-
Subject to repurchase agreements	-	-	-	-	-	-	-
Subject to reverse repurchase agreements	-	-	-	-	-	-	-
Subject to dollar repurchase agreements	-	-	-	-	-	-	-
Subject to dollar reverse repurchase agreements	-	-	-	-	-	-	-
Placed under option contracts	-	-	-	-	-	-	-
Letter stock or securities restricted as to sale - excluding	-	-	-	-	-	-	-
FHLB capital stock	-	-	-	-	-	-	-
FHLB capital stock	-	-	-	-	-	-	-
On deposit with states	1,325,656	1,927,818	(602,162)	-	1,325,656	15.05%	15.05%
On deposit with other regulatory bodies	-	-	-	-	-	-	-
Pledged as collateral to FHLB (including assets backing funding agreements)	-	-	-	-	-	-	-
Pledged as collateral not captured in other categories	-	-	-	-	-	-	-
Other restricted assets	-	-	-	-	-	-	-
Total restricted assets	1,325,656	1,927,818	(602,162)	-	1,325,656	15.05%	15.05%

(a) Column 1 divided by Asset Page, Column 1, Line 28

(b) Column 5 divided by Asset Page, Column 3, Line 28

(2) The Company has no assets pledged as collateral not captured in other categories.

(3) The Company has no other restricted assets.

(4) The Company holds no collateral received and reflected as assets.

- M. The Company has no working capital finance investments.
- N. The Company has no offsetting and netting of assets and liabilities related to derivatives, repurchase and reverse repurchase agreements or security borrowing and lending activities.
- O. The Company has no structured notes.
- P. The Company holds no 5* securities. NAIC 5* is a designation assigned by the SVO for certain obligations when an insurer certifies: (1) that documentation necessary to permit a full credit analysis of a security does not exist and

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE CIGNA HealthCare of New Jersey Inc.

(2) the issuer or obligor is current on all contracted interest and principal payments and (3) the insurer has an actual expectation of ultimate repayment of all contracted interest and principal.

Q. The Company has no short sales.

R. The Company has no prepayment penalty and acceleration fees.

S. Bonds

As of December 31, 2020, the amortized cost and estimated fair values for the Company's bonds, including short-term investments and cash equivalents, by contractual maturity period were as follows:

	Amortized Cost	Fair Value
Due in one year or less	\$ 7,100,641	\$ 7,114,774
Due after one year through five years	324,946	325,051
Total	<u>\$ 7,425,587</u>	<u>\$ 7,439,825</u>

Actual maturities could differ from contractual maturities because borrowers may have the right to call or prepay obligations with or without call or prepayment penalties. Also, the Company may extend maturity dates in some cases.

As of December 31, 2020 and December 31, 2019, the gross unrealized appreciation (depreciation) for bonds by type of issuer, were as follows:

2020	Amortized Cost	Appreciation	Depreciation	Fair Value
US Government	1,325,656	14,238		1,339,894
Total	<u>1,325,656</u>	<u>14,238</u>	-	<u>1,339,894</u>
2019	Amortized Cost	Appreciation	Depreciation	Fair Value
US Government	1,001,667	7,083		1,008,750
Special revenue and assessment obligations	1,044,493	3,718		1,048,211
Total	<u>2,046,160</u>	<u>10,801</u>	-	<u>2,056,961</u>

Management reviews bonds with a decline in fair value from cost for impairment based on criteria that include length of time and severity of decline; financial health and specific near term prospects of the issuer; changes in the regulatory, economic or general market environment of the issuer's industry or geographic region; and the Company's intent to sell or the likelihood of a required sale prior to recovery.

The unrealized appreciation of bonds is primarily due to the increase in market yield since purchase.

There were no other-than-temporary impairments of bonds as of December 31, 2020 and 2019.

The net unrealized appreciation on bonds that are carried at amortized cost of \$14,238 at December 31, 2020 and \$10,801 at December 31, 2019, is not reflected in the statutory financial statements.

There were no disposals of bonds for the years December 31, 2020 and December 31, 2019

Note 6. Joint Ventures, Partnerships and Limited Liability Companies

The Company has no investments in joint ventures, partnerships, or limited liability companies.

Note 7. Investment Income

A. Due and accrued income is excluded from surplus on the following basis:

Bonds – all investment income due and accrued with amounts that are over 90 days past due.

B. No amounts due and accrued were excluded from the statutory statements for the years ended December 31, 2020 and 2019.

Note 8. Derivative Instruments

The Company has no derivative instruments.

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE CIGNA HealthCare of New Jersey Inc.

Note 9. Income Taxes

A. The components of the net deferred tax asset/(liability) at December 31 are as follows:

1.

	12/31/2020			12/31/2019			Change		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Ordinary	Capital	(Col 1+2) Total	Ordinary	Capital	(Col 4+5) Total	Ordinary	Capital	(Col 7+8) Total
(a) Gross Deferred Tax Assets	438	-	438	6,008	-	6,008	(5,570)	-	(5,570)
(b) Statutory Valuation Allowance Adjustments	-	-	-	-	-	-	-	-	-
(c) Adjusted Gross Deferred Tax Assets (1a-1b)	438	-	438	6,008	-	6,008	(5,570)	-	(5,570)
(d) Deferred Tax Assets Nonadmitted	(0)	-	(0)	0	-	0	-	-	-
Subtotal Net Admitted Deferred Tax Asset (1c-1d)	438	-	438	6,008	-	6,008	(5,570)	-	(5,570)
(f) Deferred Tax Liabilities	(1,472)	-	(1,472)	(1,765)	-	(1,765)	293	-	293
Net Admitted Deferred Tax asset/(Net Deferred Tax Liability) (1e-1f)	(1,034)	-	(1,034)	4,243	-	4,243	(5,277)	-	(5,277)

The realization of DTAs depends on the Company's historical earnings and the generation of future taxable income during the periods in which the temporary differences are deductible. Management may consider the scheduled reversal of deferred tax liabilities (including impact of available carryback and carryforward periods), projected taxable income, and tax planning strategies in making the assessment.

2.

Admission Calculation Components SSAP No. 101	12/31/2020			12/31/2019			Change		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Ordinary	Capital	(Col 1+2) Total	Ordinary	Capital	(Col 4+5) Total	Ordinary	Capital	(Col 7+8) Total
(a) Federal Income Taxes Paid in Prior Years Recoverable Through Loss Carrybacks.	438	-	438	6,008	-	6,008	(5,570)	-	(5,570)
(b) Adjusted Gross Deferred Tax Assets Expected to Be Realized (Excluding The Amount of Deferred Tax Assets From 2(a) above) After Application of the Threshold Limitation. (The Lesser of 2(b)1 and 2(b)2 Below)	-	-	-	-	-	-	-	-	-
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.	-	-	-	-	-	-	-	-	-
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	-	-	1,220,992	-	-	2,066,304	-	-	(845,312)
(c) Adjusted Gross Deferred Tax Assets (Excluding The Amount Of Deferred Tax Assets From 2(a) and 2(b) above) Offset by Gross Deferred Tax Liabilities.	0	-	0	-	-	-	0	-	0
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c))	438	-	438	6,008	-	6,008	(5,570)	-	(5,570)

3.

	2020	2019
(a) Ratio Percentage Used To Determine Recovery Period And Threshold Limitation Amount.	2419%	4042%
(b) Amount Of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above.	8,139,945	13,775,362

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE CIGNA HealthCare of New Jersey Inc.

4.

	12/31/2020		12/31/2019		Change	
	(1) Ordinary	(2) Capital	(3) Ordinary	(4) Capital	(5) (Col 1-3) Ordinary	(6) (Col 2-4) Capital
Impact of Tax-Planning Strategies						
Determination Of Adjusted Gross Deferred Tax Assets And Net Admitted Deferred Tax Assets,						
(a) By Tax Character As A Percentage.						
1. Adjusted Gross DTAs Amount from Note 9A1C						
	0	0	0	0	0	0
2. Percentage Of Adjusted Gross DTAs By Tax Character Attributable To The Impact Of Tax Planning Strategies						
	0	0	0	0	0	0
3. Net Admitted Adjusted Gross DTAs Amount From Note 9A1E						
	0	0	0	0	0	0
4. Percentage Of net Admitted Adjusted Gross DTAs By Tax Character Admitted Because Of The Impact Of Tax Planning Strategies						
	0%	0%	0%	0%	0%	0%
Does the Company's tax-planning strategies						
(b) include the use of reinsurance?	Yes		No		X	

B. Regarding deferred tax liabilities that are not recognized:

Not applicable.

C. Current income taxes incurred consist of the following major components:

	(1)	(2)	(3)
	12/31/2020	12/31/2019	(Col 1-2) Change
1. Current Income Tax			
(a) Federal	90,008	388,492	(298,484)
(b) Foreign	-	-	-
(c) Subtotal	90,008	388,492	(298,484)
(d) Federal income tax on net capital gains	(1)	-	(1)
(e) Utilization of capital loss carry-forwards	-	-	-
(f) Other	-	-	-
(g) Federal and foreign income taxes incurred	90,007	388,492	(298,485)

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE CIGNA HealthCare of New Jersey Inc.

The tax effects of temporary differences that give rise to significant portions of the deferred tax assets and deferred tax liabilities are as follows:

	(1) 12/31/2020	(2) 12/31/2019	(3) (Col 1-2) Change
2. Deferred Tax Assets:			
(a) Ordinary			
(1) Unearned premium reserve	-	-	-
(2) Loss Reserve Discounting	344	554	(210)
(3) Solvency Reserves	-	-	-
(4) Other Insurance & Contract Holder Liability	53	323	(270)
(5) Bad Debt	41	42	(1)
(6) Depreciation and Amortization	-	-	-
(7) Non Admitted Assets	-	5,089	(5,089)
(8) DOI Audit Accrual	-	-	-
(9) Reinsurance Contribution	-	-	-
(10) Other	-	-	-
(99) Subtotal	438	6,008	(5,570)
(b) Statutory valuation allowance adjustment	-	-	-
(c) Nonadmitted	-	-	-
(d) Admitted ordinary deferred tax assets	438	6,008	(5,570)
(e) Capital:			
(1) Investments	-	-	-
(2) Net capital loss carry-forward	-	-	-
(3) Real estate	-	-	-
(4) Other (including items <5% of total capital tax assets)	-	-	-
(99) Subtotal	-	-	-
(f) Statutory valuation allowance adjustment	-	-	-
(g) Nonadmitted	-	-	-
(h) Admitted capital deferred tax assets	-	-	-
(i) Admitted deferred tax assets	438	6,008	(5,570)
3. Deferred Tax Liabilities			
(a) Ordinary			
(1) Discount of bond premiums/Deferred gain	(2)	(0)	(2)
(2) Retroactivity Adjustment	-	-	-
(3) Other Insurance & Contract Holder Liability	(1,470)	(1,765)	295
(99) Subtotal	(1,472)	(1,765)	293
(b) Capital:			
(1) Investments	-	-	-
(2) Real estate	-	-	-
(3) Other (including items <5% of total capital tax liabilities)	-	-	-
(99) Subtotal	-	-	-
(c) Deferred tax liabilities	(1,472)	(1,765)	293
4. Net deferred tax assets/liabilities			
	(1,034)	4,243	(5,277)

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE CIGNA HealthCare of New Jersey Inc.

The change in net deferred income taxes is comprised of the following. (this analysis is exclusive of nonadmitted assets as the Change in Nonadmitted Assets is reported separately from the Change in Net Deferred Income Taxes in the capital and surplus section of the Statutory Statements of Capital and Surplus):

	12/31/2020	12/31/2019	(Col 1-2) Change
Total deferred tax assets	438	6,008	(5,570)
Total deferred tax liabilities	(1,472)	(1,765)	293
Net deferred tax asset (liability)	(1,034)	4,243	(5,277)
Statutory valuation allowance adjustment	-	-	-
Net deferred tax assets/liabilities after SVA	(1,034)	4,243	(5,277)
Tax effect of unrealized gains (losses)			-
Statutory valuation allowance adjustment allocated to unrealized			-
Other intraperiod allocation of deferred tax movement			-
Change in net deferred income tax			(5,277)

D. Reconciliation of total statutory income taxes reported to tax at statutory rate:

1. The provision for federal income taxes incurred is different from that which would be obtained by applying the statutory federal income tax rate to income before income taxes including realized capital gains / losses. The significant items causing this difference are as follows:

	12/31/2020	Effective Tax Rate	12/31/2019	Effective Tax Rate
Provision computed at statutory rate	64,232	21.0%	\$ 857,714	21.0%
Tax exempt interest income (net)	(2,349)	-0.8%	(2,901)	-0.1%
Meals and entertainment	421	0.1%	118	0.0%
Lobbying Expense	7	0.0%	11	0.0%
Health Industry Fee	1,620	0.5%	-	0.0%
Change in nonadmitted assets	5,088	1.7%	10,115	0.3%
Stock options	123	0.0%	146	0.0%
Pharmacy rebate correction	26,142	8.6%	-	0.0%
Provision to Filed Adjustment	-	0.0%	8	0.0%
Valuation Allowance	-	0.0%	(480,962)	-11.8%
Total	\$ 95,284	31.1%	\$ 384,249	9.4%
Federal and foreign income taxes incurred	90,007	29.4%	\$ 388,492	9.5%
Change in deferred income taxes	5,277	1.7%	(4,243)	-0.1%
Total statutory income taxes	\$ 95,284	31.1%	\$ 384,249	9.4%

E. Carry forwards, recoverable taxes, and IRC Sec. 6603 deposits:

(1) At December 31, 2020 and 2019, the Company has utilized all its net operating or capital loss carry forwards.

(2) Income taxes, ordinary and capital, available for recoupment in the event of future losses as follows:

Ordinary		Capital	
2020	90,008	2020	-
2019	388,484	2019	-
2018	N/A	2018	-

(3) Deposits under IRS Code Section 6603 – Not applicable.

F. Consolidated Federal Income Tax Return

(1) The Company's Federal Income Tax return is consolidated with Cigna, and the following subsidiaries of Cigna:

Accredo Health Group, Inc.	Cigna Healthcare of California Inc	Express Scripts Sales Operations, Inc.
Accredo Health, Inc.	Cigna Healthcare of Colorado Inc	Express Scripts Senior Care Holdings, Inc.
AHG of New York, Inc.	Cigna Healthcare of Connecticut Inc	Express Scripts Senior Care, Inc.
Allegiance Benefit Plan Management Inc	Cigna Healthcare of Florida Inc	Express Scripts Services Company, Inc.
Allegiance Cobra Services Inc	Cigna Healthcare of Georgia Inc	Express Scripts Specialty Distribution Services, Inc.
Allegiance Life & Health Insurance Co	Cigna Healthcare of Illinois Inc	Express Scripts Strategic Development, Inc.
Allegiance Re Inc	Cigna Healthcare of Indiana Inc	Express Scripts Utilization Management, Inc.
American Retirement Life Insurance Company	Cigna Healthcare of Maine Inc	Express Scripts, Inc.
Arizona Healthplan Inc	Cigna Healthcare of Massachusetts Inc	Former Cigna Investments Inc
Benefit Management Corp	Cigna Healthcare of New Hampshire Inc	Freco, Inc.

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE CIGNA HealthCare of New Jersey Inc.

BioPartners in Care, Inc.	Cigna Healthcare of New Jersey Inc	GreatWest Healthcare of Illinois Inc
Bravo Health Mid-Atlantic, Inc.	Cigna Healthcare of North Carolina Inc	Hazard Center Investment Co LLC
Bravo Health Pennsylvania, Inc.	Cigna Healthcare of Pennsylvania Inc	Healthbridge Reimbursement & Product Support, Inc.
Brighter, Inc.	Cigna Healthcare of South Carolina	Healthbridge, Inc.
Care Continuum, Inc.	Cigna Healthcare of St Louis Inc	Healthsource Benefits Inc
CareAllies, Inc.	Cigna Healthcare of Tennessee Inc	Healthsource Inc
CG Individual Tax Benefit Payments Inc	Cigna Healthcare of Texas Inc	Healthsource Properties Inc
CG Life Pension Benefit Payments Inc	Cigna Healthcare of Utah Inc	Healthspring Life & Health Insurance Company
CG LINA Pension Benefit Payments Inc	Cigna Holding Company	Healthspring of Florida, Inc.
Chiro Alliance Corporation	Cigna Holdings Inc	Healthspring, Inc.
Cigna Arbor Life Insurance Company	Cigna Holdings Overseas Inc	IHN Inc.
Cigna Behavioral Health Inc	Cigna Integrated Care Inc	Intermountain Underwriters Inc
Cigna Behavioral Health of California Inc	Cigna Intellectual Property Inc	Kronos Optimal Health Company
Cigna Behavioral Health of Texas	Cigna International Corporation	Life Ins Co of North America
Cigna Benefit Technology Solutions, Inc.	Cigna International Finance Inc	LINA Benefit Payments Inc
Cigna Benefits Financing, Inc.	Cigna International Services Inc	Loyal American Life Insurance Company
Cigna Dental Health Inc	Cigna Investment Group Inc	Lynnfield Compounding Center, Inc.
Cigna Dental Health of California Inc	Cigna Investments Inc	Lynnfield Drug, Inc.
Cigna Dental Health of Colorado Inc	Cigna Life Insurance Company of New York	MAH Pharmacy, LLC
Cigna Dental Health of Delaware Inc	Cigna Linden Holdings Inc	Managed Care Consultants Inc
Cigna Dental Health of Florida Inc	Cigna Managed Care Benefits Company	Matrix Healthcare Services, Inc.
Cigna Dental Health of Illinois Inc	Cigna National Health Insurance Company	MCC Independent Practice Assoc of New York Inc
Cigna Dental Health of Kansas Inc	Cigna Poplar Holdings Inc	Medco Containment Insurance Company of New York
Cigna Dental Health of Kentucky Inc	Cigna RE Corporation	Medco Containment Life Insurance Company
Cigna Dental Health of Maryland Inc	Cigna Resource Manager Inc	Medco Health Information Network Partners, Inc.
Cigna Dental Health of Missouri Inc	Cigna Worldwide Insurance Company	Medco Health Puerto Rico, LLC
Cigna Dental Health of New Jersey Inc	Connecticut General Benefit Payments Inc.	Medco Health Services, Inc.
Cigna Dental Health of North Carolina Inc	Connecticut General Corporation	Medco Health Solutions, Inc.
Cigna Dental Health of Ohio Inc	Connecticut General Life Insurance Company	Mediversal Inc
Cigna Dental Health of Pennsylvania Inc	Curascript, Inc.	Medsolutions Holdings, Inc.
Cigna Dental Health of Texas Inc	Diversified NY IPA, Inc.	Medsolutions of Texas, Inc.
Cigna Dental Health of Virginia Inc	Diversified Pharmaceutical Services, Inc.	Priority Healthcare Corporation
Cigna Dental Healthplan of Arizona Inc	ESI GP Holdings, Inc.	Priority Healthcare Distribution, Inc.
Cigna Direct Marketing Company Inc.	ESI Mail Order Processing, Inc.	Provident American Life and Health Insurance Company
Cigna Federal Benefits Inc	ESI Mail Pharmacy Service, Inc.	QUALCARE ALLIANCE NETWORKS, INC.
Cigna Global Holdings Inc	Evernorth Enterprise Services, Inc.	QUALCARE, INC.
Cigna Global Insurance Company Limited	Evernorth Health, Inc.	Sagamore Health Network Inc
Cigna Global Reinsurance Company LTD	Evernorth Sales Operations, Inc.	SCIBAL ASSOCIATES, INC.
Cigna Health and Life Insurance Company	Evernorth Strategic Development, Inc.	Spectracare Health Care Ventures, Inc.
Cigna Health Corporation	eviCore 1, LLC	SpectraCare, Inc.
Cigna Health Management Inc	Express Reinsurance Company	Tel-Drug Inc
Cigna Healthcare Benefits Inc	Express Scripts Administrators, LLC	United Benefit Life Insurance Company
Cigna Healthcare Holdings Inc	Express Scripts Canada Holding Company	Universal Claims Administration
Cigna Healthcare Inc	Express Scripts Health Information Network Partners, Inc.	Verity Solutions Group, Inc.
Cigna Healthcare Mid-Atlantic Inc	Express Scripts Pharmaceutical Procurement, LLC	
Cigna Healthcare of Arizona Inc	Express Scripts Pharmacy, Inc.	

G. Federal or Foreign Income Tax Loss Contingencies

- (1) The statute of limitations for Cigna's consolidated income tax returns through 2016 have closed. Cigna has filed amended consolidated tax returns for various years and the pending refunds are subject to Internal Revenue Service (IRS) review. Cigna is currently under examination for 2015 and 2017. The IRS has examined ESI's tax returns for 2010 through 2012 for which there is a significant disputed tax matter, and ESI is currently under examination for 2013 through 2017. No material impacts are anticipated for the Company.
- (2) In Management's opinion, the Company has adequate tax liabilities to address potential exposures involving tax positions the Company has taken that may be challenged by the IRS upon audit. These liabilities could be revised in the near term if estimates of Cigna's ultimate liability change as a result of new developments or a change in circumstances. No material contingent tax liability is included in the Company's current federal income tax payable. The Company does not expect a significant increase in federal or foreign contingent tax liability within the next twelve months.

Note 10. Information Concerning Parent, Subsidiaries and Affiliates and Other Related Parties

- A. The Company is indirectly owned by Cigna.
- B. Except for transactions reported under Part F of this footnote, insurance contracts that were issued by the Company in the ordinary course of its business are not reported in this footnote.
- C. See Part F of this footnote for the dollar amounts of material transactions with affiliates.
- D. At December 31, 2020 and at December 31, 2019, the Company reported \$0 and \$0 as amounts due to parent, subsidiaries and affiliates and \$250,504 and \$2,380 as amounts due from parent, subsidiaries and affiliates. Cash settlements are processed according to the terms of the agreement, generally within 30 days of the balance sheet date.
- E. The Company does not have any guarantees or undertakings, written or otherwise, for the benefit of an affiliate or related party that result in a material contingent exposure.

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE CIGNA HealthCare of New Jersey Inc.

F. Administrative Services Agreements:

- (1) The Management Services Agreement, as amended, is by and among CHC and each of its subsidiaries or affiliates which are signatories thereto. Under this agreement, CHC and certain affiliates provide Management Services (as defined and described in said agreement) to the Company. The terms of the agreement require that these amounts be settled within 30 days. The fees charged are based largely on the Company's plan participants as a percentage of total applicable participants for the Company and its affiliates. CHC charged the Company \$37,252 and \$61,748 in administrative service fees for the periods ended December 31, 2020 and 2019.
- (2) CHC credited the Company \$1 in 2020 and \$20 in 2019 for liability insurance. This program provides protection against liabilities imposed on the Company from allegations of negligence stemming from the management of health care activities.
- (3) The Line of Credit Agreement (also known as the LOC Agreement) is by and between the Company and CHC. Under this agreement, CHC would loan funds to the Company from time to time, to ensure that the Company will be able to meet its operational cash obligations while earning additional investment income. There was no liability associated with this agreement as of December 31, 2020 and December 31, 2019.
- (4) The Network Access Agreement is by and among the Company, Connecticut General Life Insurance Company ("CGLIC"), Cigna Health and Life Insurance Company ("CHLIC") and the affiliated HMOs. This agreement allows CGLIC, CHLIC and the affiliated HMOs to access the Company's provider networks. There were no charges related to this agreement in 2020 and 2019.
- (5) Cigna Behavioral Health, Inc. ("CBH") is an affiliate of the Company. The CBH Agreement is by and between CBH and CHC on behalf of their respective subsidiaries and affiliates, and arranges for the provision of mental health and substance use services by CBH, its subsidiaries or affiliates to the enrollees of the HMOs. The expense relating to this contract was \$12,414 in 2020 and \$18,207 in 2019.
- (6) Cigna Health Management, Inc. ("CHM") formerly known as International Rehabilitation Associates, Inc. (d/b/a Intracorp), is an affiliate of the Company. The Intercompany Service Agreement is by and between CHM, CGLIC, and CHC on behalf of their respective health plan subsidiaries and affiliates. CHM provides utilization management, case management, demand management, disease management, care management and other services to the Company's enrollees of the HMOs. The expense relating to this contract was \$1,023 in 2020 and \$1,100 in 2019.
- (7) The Dental Consultation Agreement is by and between the Company and its affiliated HMOs and Cigna Dental Health, Inc. ("CDH"). Pursuant to this agreement, CDH provides dental consultations to the Company on selected dental cases relative to services provided under the members' HMO contracts. There were no charges related to this agreement in 2020 and 2019.
- (8) The Cigna Health Access Premium Billing Authorization Agreement by and among Cigna and certain subsidiaries, including the Company, enables each HMO to provide its Cigna Health Access customers with a single premium bill. There were no charges related to this agreement in 2020 and 2019.
- (9) The Company participates in an Investment Advisory Agreement pursuant to which Cigna Investments, Inc. serves as the Company's investment advisor. The expense related to this agreement was \$10,256 in 2020 and \$12,256 in 2019.
- (10) Several of Cigna's subsidiaries are subject to the Health Insurance Providers Fee, ("the Fee"), which is imposed on each covered entity engaged in the business of providing health insurance for any United States health risk. Such entities, along with Cigna, are collectively treated as a single "covered entity" as that term is defined in Section 9010(c) and Treas. Reg. § 57.2(b). By entering into this Fee Sharing Agreement (the "Agreement"), each subsidiary has consented to select Cigna as its "designated entity" for the payment of this Fee. The Agreement allows Cigna to pay each year to the United States Department of the Treasury the Fee owed collectively by all covered entities in the group, and to perform all necessary and appropriate actions that may be required to fulfill Cigna's responsibilities as the designated entity. This Agreement further allows Cigna to delegate to a wholly owned subsidiary the authority to perform these actions on Cigna's behalf. For financial management and reporting purposes, Cigna and the subsidiaries will allocate the Fee for each Fee Year among the subsidiaries in proportion to estimates of each subsidiary's Premiums for that Fee Year. This Agreement was approved by the Department. There were no charges related to this agreement in 2020 and 2019.
- (11) The Company currently participates in the Amended and Restated Consolidated Federal Income Tax Agreement by and between Cigna and its subsidiaries in order to facilitate the filing of a consolidated federal income tax return as an affiliated group under Cigna. Pursuant to this agreement, payments are made to Cigna based on taxable income of the Company. In the case of a taxable loss, Cigna pays the Company a refund to the extent Cigna is able to utilize that loss in the consolidated tax return. There were no charges related to this agreement in 2020 and 2019.
- (12) Beginning in 2019, the Company was party to a Commercial Rebate Services Agreements and a Pharmacy Benefit Services Agreement (collectively "the agreements") with Express Scripts, Inc. ("ESI"). Under the agreements, ESI made the following pharmacy benefit management services available to the Company: manufacturer revenue services, formulary development, pharmacy network contracting, claims processing, care management, and clinical services. ESI is an indirect subsidiary of Cigna. There were no charges related to this agreement in 2020 or 2019.

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE CIGNA HealthCare of New Jersey Inc.

- (13) Beginning January 1, 2020, the Company is party to a Health System Agreement (“the Agreement”) with eviCore healthcare MSI, LLC d/b/a evicore healthcare (“evicore”). Under the Agreement, eviCore will arrange for the provision of the gene therapy drugs through its network of contracted specialty pharmacies and facilities.
- G. All outstanding shares of the Company are owned by its Parent.
- H. The Company does not own shares of an upstream intermediate or ultimate parent, either directly or indirectly via a downstream subsidiary, controlled or affiliated company.
- I. The Company does not hold any investments in subsidiary, controlled or affiliated companies that exceeds 10% of admitted assets.
- J. The Company does not hold any investments in impaired subsidiary, controlled or affiliated companies.
- K. The Company has no investments in foreign subsidiaries.
- L. The Company has no investments in a downstream non-insurance holding company.
- M. The Company has no investments in SCA entities.
- N. The Company has no investments in Insurance SCAs.

Note 11. Debt

The Company had no outstanding debt with third parties or outstanding federal home loan bank agreements during 2020 and 2019.

Note 12. Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans

The Company has no employees; instead employees of CHLIC performed certain functions on behalf of the healthplan.

CHLIC provides certain postretirement benefits to retired employees, spouses and other eligible dependents through a plan sponsored by Cigna. CHLIC also participates in a capital accumulation 401(k) plan sponsored by Cigna in which employee contributions are supplemented by the Company's matching contributions. The Company has no legal obligation for benefits under these plans. CHLIC allocates amounts to the Company based on salary ratios and member months. The Company's expense credit for such benefits, included within general administrative expenses, was \$784 and \$1,186 for 2020 and 2019, respectively.

Cigna froze its primary domestic defined benefit pension plans effective July 1, 2009. As a result, pension expense is no longer allocated to the Company.

Note 13. Capital and Surplus, Shareholders' Dividend Restrictions and Quasi-Reorganizations

- (1) The Company has 1,000 Class A shares authorized, issued and outstanding as of December 31, 2020 with a par value of \$1 per share.
- (2) The Company has no preferred stock outstanding.
- (3) Without prior approval of its domiciliary commissioner, dividends to shareholders are limited by the laws of the Company's state of incorporation and are based on restrictions relating to statutory surplus. The Department restricts dividend payments to the greater of 10% of prior year's surplus or net gain from operations from the prior year. Net gain from operations is defined as income after taxes but prior to realized capital gains, as reported on the Statutory Statements of Revenue and Expenses. Dividends may only be paid out of unassigned surplus, adjusted for a portion of cumulative unrealized capital gains.
- (4) The Company paid dividends of \$6,000,000 and \$0 to the Parent during the years ended December 31, 2020 and December 31, 2019, respectively.
- (5) The amount of ordinary dividends that may be paid out during any given period are subject to certain restrictions as specified by state statute.
- (6) There were no restrictions placed on the Company's surplus, including for whom the surplus is being held.
- (7) No advances to surplus not repaid were outstanding at December 31, 2020 and 2019.
- (8) The Company does not hold any stock, including stock of affiliated companies, for special purposes.
- (9) The Company had a change in balance of the special surplus funds of (\$6,477) from the prior year due to the ACA Section 9010 Insurer Fee segregated surplus requirement.

The Company had a change in balance in aggregate write-ins for gains in surplus of \$124,481 due to a SSAP 3 PY correction of Pharmacy Rebates.

- (10) The portion of unassigned funds (surplus) reduced by non-admitted asset values was \$2 and \$24,235 as of December 31, 2020 and December 31, 2019, respectively.

- (11) The Company has no outstanding surplus notes.
- (12) The Company has not restated due to a quasi-reorganization.
- (13) The Company has never been a party to a quasi-reorganization.

Note 14. Liabilities, Contingencies and Assessments

- A. The Company has no contingent commitments.
- B. The Company operates in a regulatory environment that may require its participation in assessments under state insurance guaranty association laws. The Company's exposure to assessments for certain obligations of insolvent insurance companies to policyholders and claimants is based on its share of business written in the relevant jurisdictions.

There were no material effects for existing or new guaranty fund assessments for the year ended December 31, 2020.

- C. The Company is not aware of any gain contingencies that should be disclosed in the statutory basis financial statements.
- D. The Company is not aware of any claims related to extra contractual obligations or bad faith losses stemming from lawsuits that should be disclosed in the statutory basis financial statements.
- E. The Company is not aware of any joint and several liabilities that should be disclosed in the statutory basis financial statements.
- F. All Other Contingencies

Litigation and Other Legal Matters

Cigna and its subsidiaries including the Company are routinely involved in numerous claims, lawsuits, regulatory inquiries and audits, government investigations, including under the federal False Claims Act and state false claims acts initiated by a government investigating body or by a qui tam relator's filing of a complaint under court seal, and other legal matters arising, for the most part, in the ordinary course of managing a health services business. Any disputed tax matters arising from audits by the Internal Revenue Service or other state and foreign jurisdictions, including those resulting in litigation, are accounted for under the NAIC's accounting guidance for tax loss contingencies.

As of December 31, 2020 there were no pending litigation and legal or regulatory matters determined to have a reasonably possible material loss. In light of the uncertainties involved in these matters, there is no assurance that their ultimate resolution will not exceed current expectations. An adverse outcome in one or more of these matters could be material to Cigna's results of operations, financial condition or liquidity for any particular period. The outcomes of lawsuits are inherently unpredictable, and Cigna may be unsuccessful in these ongoing litigation matters or any future claims or litigation.

Note 15. Leases

The Company was not a party to any lease agreements in 2020 and 2019.

Note 16. Information About Financial Instruments With Off-Balance Sheet Risk And Financial Instruments With Concentrations of Credit Risk

The Company does not hold any financial instruments with off-balance sheet risk or concentrations of credit risk.

Note 17. Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities

The Company does not participate in any transfer of receivables, financial assets, or wash sales.

Note 18. Gain or Loss to the Reporting Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans

The Company has no uninsured or partially insured plans.

Note 19. Direct Premium Written/Produced by Managing General Agents/Third Party Administrators

The Company has no direct premiums written or produced by managing agents or third-party administrators.

Note 20 - Fair Value Measurements

A. Fair Value Measurements

Fair value is defined as the price at which an asset could be exchanged in an orderly transaction between market participants at the balance sheet date. The Company's financial assets have been classified based upon a hierarchy defined by SAP. The hierarchy gives the highest ranking to fair values determined using unadjusted quoted prices in active markets for identical assets and liabilities (Level 1) and the lowest ranking to fair values determined using

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE CIGNA HealthCare of New Jersey Inc.

methodologies and models with unobservable inputs (Level 3). An asset's or a liability's classification is based on the lowest level input that is significant to its measurement. For example, a financial asset or liability carried at fair value would be classified in Level 3 if unobservable inputs were significant to the instrument's fair value, even though the measurement may be derived using inputs that are both observable (Levels 1 and 2) and unobservable (Level 3).

- Level 1 Inputs for instruments classified in Level 1 include unadjusted quoted prices for identical assets in active markets accessible at the measurement date. Active markets provide pricing data for trades occurring at least weekly and include exchanges and dealer markets.
- Level 2 Inputs for instruments classified in Level 2 include quoted prices for similar assets in active markets, quoted prices from those willing to trade in markets that are not active, or other inputs that are market observable or can be corroborated by market data for the term of the instrument. Such other inputs include market interest rates and volatilities, spreads and yield curves. An instrument is classified in Level 2 if the Company determines that unobservable inputs are insignificant. Level 2 assets primarily include corporate bonds valued using recent trades of similar securities or pricing models that discount future cash flows at estimated market interest rates.
- Level 3 Certain inputs for instruments classified in Level 3 are unobservable (supported by little or no market activity) and significant to their resulting fair value measurement. Unobservable inputs reflect the Company's best estimate of what hypothetical market participants would use to determine a transaction price for the asset or liability at the reporting date.

SSAP 100 allows the use of net asset value (NAV) as a practical expedient to fair value for investments in investment companies where there is no readily determinable fair value. There were no such investments owned by the Company for either period presented.

1. **Fair Value Measurements at Reporting Date** – None
2. **Fair Value Measurements in Level 3 of the Fair Value Hierarchy** – None
3. **Level 3 Transfers** – None
4. **Valuation Techniques and Inputs** – No financial instruments at fair value

B. Other Fair Value Disclosures

The Company provides additional fair value information in Notes 1 and 5.

C. Aggregate Fair Value of All Financial Instruments

The following tables provide the fair value, carrying value, and classification in the fair value hierarchy of the Company's financial instruments as of December 31, 2020 and 2019.

<u>2020</u>		Admitted		Net Asset Val			Not Practicable
Type of Financial Instrument	Aggregate Fair Value	Assets	(Level 1)	(Level 2)	(Level 3)	(NAV)	(Carrying Value)
Bonds	\$ 1,339,895	\$ 1,325,656	\$ 1,339,895	\$ -	\$ -	\$ -	\$ -
Cash, Cash Equivalents, and Short-Term Investments	6,626,841	6,626,841	526,910	6,099,931	-	-	-
Total	<u>\$ 7,966,736</u>	<u>\$ 7,952,497</u>	<u>\$ 1,866,805</u>	<u>\$ 6,099,931</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>

<u>2019</u>		Admitted		Net Asset Val			Not Practicable
Type of Financial Instrument	Aggregate Fair Value	Assets	(Level 1)	(Level 2)	(Level 3)	(NAV)	(Carrying Value)
Bonds	\$ 2,056,961	\$ 2,046,160	\$ 1,008,750	\$ 1,048,211	\$ -	\$ -	\$ -
Cash, Cash Equivalents, and Short-Term Investments	12,083,782	12,083,782	377,220	11,706,562	-	-	-
Total	<u>\$ 14,140,743</u>	<u>\$ 14,129,942</u>	<u>\$ 1,385,970</u>	<u>\$ 12,754,773</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>

The following valuation methodologies and significant assumptions are used by the Company to determine fair value for each instrument.

Bonds

The Company estimates fair values using prices from third parties or internal pricing methods. Fair value estimates received from third-party pricing services are based on reported trade activity and quoted market prices when available, and other market information that a market participant may use to estimate fair value. Such other inputs include market interest rates and volatilities, spreads, and yield curves. The internal pricing methods are performed by the Company's investment professionals and generally involve using discounted cash flow analyses, incorporating current market inputs for similar financial instruments with comparable terms and credit quality, as well as other qualitative factors. In instances where there is little or no market activity for the same or similar instruments, the fair value is estimated using methods, models, and assumptions that the Company believes a hypothetical market participant would use to determine a current transaction price.

Cash, Cash Equivalents, and Short-Term Investments

Short-term investments, cash equivalents, and cash are carried at cost which approximates fair value. Short-term investments and cash equivalents are classified in Level 2, and cash is classified in Level 1.

D. Disclosures about Financial Instruments Not Practicable to Estimate Fair Value – None

E. Investments Measured Using the NAV Practical Expedient – None

Note 21. Other Items

The Company has no extraordinary items, troubled debt restructurings, unusual items, business interruption insurance recoveries, state tax credits, subprime-mortgage-related risk exposure, retained asset accounts for beneficiaries, or insurance-linked securities contracts.

Note 22. Events Subsequent

The Company is not aware of any Type 1 or Type 2 event that occurred subsequent to the close of the books or accounts for these financial statements which would have had a material effect on the financial condition of the Company. In preparing these financial statements the Company has evaluated events that occurred between the balance sheet date and February 26, 2021.

Note 23. Reinsurance

Reinsurance is ceded primarily to limit losses from large exposures and to permit recovery of a portion of direct losses. Reinsurance does not relieve the originating insurer of liability.

Effective January 1, 1994, the Company entered into the CGLIC Reinsurance Agreement (“the Agreement”) with CGLIC. Effective January 1, 2013, the Agreement was amended to change the reinsurer to CHLIC for claims incurred on January 1, 2013 and after. The Agreement is administered by CHC. Under the provisions of the Agreement, the Company pays a monthly premium based on an established rate per commercial health plan member. In return for premiums paid, the Company is reimbursed a percentage of costs in excess of a deductible for hospital and related services provided to individual health plan members. The required deductible per individual commercial health plan member per calendar year was \$150,000 for the years ended December 31, 2020 and 2019.

Responsibility for covered charges under the CHLIC Reinsurance Agreement per member per year during the periods ended December 31, 2020 and 2019 were as follows:

<u>December 31, 2020 and 2019</u>	
\$150,000 and greater	- 20% the Company 80% CHLIC

A. Ceded Reinsurance Report

Section 1 — General Interrogatories

- (1) Are any non-affiliated reinsurers owned in excess of 10% or controlled, either directly or indirectly, by the company or by any representative, officer, trustee, or director of the company?

Yes () No (X)

- (2) Have any policies issued by the company been reinsured with a company chartered in a country other than the United States (excluding U.S. Branches of such companies) that is owned in excess of 10% or controlled directly or indirectly by an insured, a beneficiary, a creditor or any other person not primarily engaged in the insurance business?

Yes () No (X)

Section 2 – Ceded Reinsurance Report – Part A

- (1) Does the company have any reinsurance agreements in effect under which the reinsurer may unilaterally cancel any reinsurance for reasons other than for nonpayment of premium or other similar credit?

Yes () No (X)

- (2) Does the reporting entity have any reinsurance agreements in effect such that the amount of losses paid or accrued through the statement date may result in a payment to the reinsurer of amounts that, in aggregate and allowing for offset of mutual credits from other reinsurance agreements with the same reinsurer, exceed the total direct premium collected under the reinsured policies?

Yes () No (X)

Section 3 – Ceded Reinsurance Report – Part B

- (1) What is the estimated amount of the aggregate reduction in surplus, (for agreements other than those under which the reinsurer may unilaterally cancel for reasons other than for nonpayment of premium or other similar credits that are reflected in Section 2 above) of termination of ALL reinsurance agreements, by either party, as of the date of this statement? Where necessary, the company may consider the current or anticipated experience of the business reinsured in making this estimate \$0.

- (2) Have any new agreements been executed or existing agreements amended, since January 1 of the year of this statement, to include policies or contracts that were in force or which had existing reserves established by the company as of the effective date of the agreement?

Yes () No (X)

- B. The Company has no uncollectible reinsurance recoverables.
- C. There was no commutation of reinsurance in 2020 or 2019.
- D. The Company has no reinsurers with rating downgrades or with status subject to revocation.

Note 24. Retrospectively Rated Contracts & Contracts Subject to Redetermination

- A. The Company has no estimated accrued retrospective premium adjustments other than further disclosed in Part E of this note.
- B. The Company has no recorded accrued retrospective premium other than further disclosed in Part E of this note.
- C. The Company has no net premiums written that are subject to retrospective rating features other than further disclosed in Part E of this note.
- D. Medical Loss Ratio Rebates Pursuant to the Public Health Services Act:

	Individual	Small Group Employer	Large Group Employer	Other Categories with Rebates	Total
Prior Reporting Year					
(1) Medical loss ratio rebates incurred	-	23,283	-	-	23,283
(2) Medical loss ratio rebates paid	-	23,283	-	-	23,283
(3) Medical loss ratio rebates unpaid	-	-	-	-	-
(4) Plus reinsurance ceded amounts	XXX	XXX	XXX	XXX	-
(5) Less reinsurance ceded amounts	XXX	XXX	XXX	XXX	-
(6) Rebates unpaid net of reinsurance	XXX	XXX	XXX	XXX	-
Current Reporting Year-to-Date					
(7) Medical loss ratio rebates incurred	-	-	-	-	-
(8) Medical loss ratio rebates paid	-	-	-	-	-
(9) Medical loss ratio rebates unpaid	-	-	69,624	-	69,624
(10) Plus reinsurance ceded amounts	XXX	XXX	XXX	XXX	-
(11) Less reinsurance ceded amounts	XXX	XXX	XXX	XXX	-
(12) Rebates unpaid net of reinsurance	XXX	XXX	XXX	XXX	69,624

E. Risk Sharing Provisions of the Affordable Care Act

- (1) Did the reporting entity write accident and health insurance premium which is subject to the Affordable Care Act risk-sharing provisions? Yes
- (2) Impact of Risk-Sharing Provisions of the Affordable Care Act on Admitted Assets, Liabilities, and Revenue for the Current Year:

Assets	
1. Premium adjustments receivable due to ACA Risk Adjustment	464,909
Liabilities	
2. Risk adjustment user fees payable for ACA Risk Adjustment	-
3. Premium adjustments payable due to ACA Risk Adjustment	-
Operations (Revenue & Expense)	
4. Reported as revenue in premium for accident and health contracts (written/collected) due to ACA Risk Adjustment	-
5. Reported in expenses as ACA Risk Adjustment user fees (incurred/paid)	-

B. Transitional ACA Reinsurance Program

Assets	
1. Amounts recoverable for claims paid due to ACA Reinsurance	-
2. Amounts recoverable for claims unpaid due to ACA Reinsurance (Contra Liability)	-
3. Amounts receivable relating to uninsured plans for contributions for ACA Reinsurance	-
Liabilities	
4. Liabilities for contributions payable due to ACA Reinsurance - not reported as ceded premium	-
5. Ceded reinsurance premiums payable due to ACA Reinsurance	-
6. Liabilities for amounts held under uninsured plans contributions for ACA Reinsurance	-
Operations (Revenue & Expense)	
7. Ceded reinsurance premiums due to ACA Reinsurance	-
8. Reinsurance recoveries (income statement) due to ACA Reinsurance payments or expected payments	-
9. ACA Reinsurance contributions - not reported as ceded premium	-

C. Temporary ACA Risk Corridors Program

Assets	
1. Accrued retrospective premium due to ACA Risk Corridors	-
Liabilities	
2. Reserve for rate credits or policy experience rating refunds due to ACA Risk Corridors	-
Operations (Revenue & Expense)	
3. Effect of ACA Risk Corridors on net premium income (paid/received)	-
4. Effect of ACA Risk Corridors on change in reserves for rate credits	-

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE CIGNA HealthCare of New Jersey Inc.

(3) Roll forward of prior year ACA risk-sharing provisions for the following asset (gross of any nonadmission) and liability balances, along with reasons for adjustments to prior year balance.

	Accrued During the Prior Year on Business Written Before December 31 of the Prior year		Received or Paid as of the Current Year on Business Written Before December 31 of the Prior Year		Differences Prior Year		Adjustments		Unsettled Balances as of the Reporting Date		
	1	2	3	4	Accrued Less Payments (Col 3)	Accrued Less Payments (Col 2-4)	To Prior Year Balances	To Prior Year Balances	Cumulative Balance from Prior Years (Col 1-3+7)	Cumulative Balance from Prior Years (Col 2-4+8)	
	Receivable	(Payable)	Receivable	(Payable)	5 Receivable	6 (Payable)	7 Receivable	8 (Payable)	9 Receivable	10 (Payable)	
A. Permanent ACA Risk Adjustment Program											
1. Premium adjustments receivable	464,409	-	-	-	464,409	-	-	-	-	464,409	-
2. Premium adjustments (payable)	-	-	-	-	-	-	-	-	-	-	-
3. Subtotal ACA Permanent Risk Adjustment Program	464,409	-	-	-	464,409	-	-	-	-	464,409	-
B. Transitional ACA Reinsurance Program											
1. Amounts recoverable for claims paid	-	-	-	-	-	-	-	-	-	-	-
2. Amounts recoverable for claims unpaid (contra liability)	-	-	-	-	-	-	-	-	-	-	-
3. Amounts receivable relating to uninsured plans	-	-	-	-	-	-	-	-	-	-	-
4. Liabilities for contributions payable due to ACA Reinsurance - not reported as ceded premium	-	-	-	-	-	-	-	-	-	-	-
5. Ceded reinsurance premiums payable	-	-	-	-	-	-	-	-	-	-	-
6. Liability for amounts held under uninsured plans	-	-	-	-	-	-	-	-	-	-	-
7. Subtotal ACA Transitional Reinsurance Program	-	-	-	-	-	-	-	-	-	-	-
C. Temporary ACA Risk Corridors Program											
1. Accrued retrospective premium	-	-	-	-	-	-	-	-	-	-	-
2. Reserve for rate credits or policy experience rating refunds	-	-	-	-	-	-	-	-	-	-	-
3. Subtotal ACA Risk Corridors Program	-	-	-	-	-	-	-	-	-	-	-
D. Total for ACA Risk-Sharing Provisions	464,409	-	-	-	464,409	-	-	-	-	464,409	-

(4) The Company had no risk corridor receivables at December 31, 2019

(5) The Company has no risk corridor receivables at December 31, 2020.

Note 25. Change in Incurred Claims and Claim Adjustment Expenses

The following table presents an analysis of reserves for claims payable and unpaid claims adjustment expenses and a reconciliation of beginning and ending reserve balances for 2020 and 2019. Reserves are stated on a net basis after deductions from reinsurers on unpaid losses.

	2020	2019
Balances at January 1	174,458	1,734,085
Incurred related to:		
Current year	300,461	220,594
Prior year	(120,031)	(518,875)
Total incurred	180,430	(298,281)
Paid related to:		
Current year	213,451	50,680
Prior year	32,513	1,210,666
Total payments	245,964	1,261,346
Balances at December 31	108,924	174,458

Unpaid claims and claims adjustment expenses attributable to insured events of prior year decreased by \$120,031 in 2020 and by \$518,875 in 2019, as a result of re-estimation of unpaid claims and claims adjustment expenses. The estimation process for determining these liabilities inherently results in adjustments each year for claims incurred (but not paid) in preceding years. Negative amounts reported for incurred related to prior years results from claims ultimately being settled for amounts less than originally estimated (favorable development). Positive amounts reported for incurred related to prior years result from claims ultimately being settled for amounts greater than originally estimated (unfavorable development). During 2020 and 2019, there were no significant changes in the methodologies and assumptions used in calculating the liability for claims unpaid and unpaid claims adjustment expenses.

Note 26. Intercompany Pooling Arrangements

The Company had no intercompany pooling arrangements in 2020 or 2019.

Note 27. Structured Settlements

The Company had no structured settlements in 2020 or 2019.

Note 28. Health Care Receivables

A. Pharmaceutical Rebate Receivables

The estimated pharmacy rebates as reported in the Statutory Balance Sheets for December 31, 2020 excludes \$0 related to non-admitted pharmacy rebates.

Quarter	Estimated Pharmacy Rebates as Reported on Financial Statements	Pharmacy Rebates as Billed	Actual Rebates Collected Within 90 Days of Billing	Actual Rebates Collected Within 91 to 180 Days of Billing	Actual Rebates Collected More Than 180 Days After Billing
12/31/20	9,368	(561)	0	0	0
09/30/20	8,859	(509)	0	0	0
06/30/20	0	(508)	44	0	0
03/31/20	1,323	(399)	477	(3)	(41)
12/31/19	4,819	6,659	6,351	(54)	28
09/30/19	6,361	6,043	4,573	1,916	0
06/30/19	5,991	12,432	6,621	3,356	1,678

B. Risk Sharing Receivables

The Company has no risk-sharing receivables

Note 29. Participating Policies

The Company did not have any participating contracts in 2020 or 2019.

Note 30. Premium Deficiency Reserves

The Company had no Premium Deficiency Reserves in 2020 or 2019.

Note 31. Anticipated Salvage and Subrogation

The Company does not anticipate any salvage or subrogation in 2020 or 2019.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES GENERAL

- 1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes [X] No []
If yes, complete Schedule Y, Parts 1, 1A and 2
- 1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent, or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes [X] No [] N/A []
- 1.3 State Regulating? New Jersey
- 1.4 Is the reporting entity publicly traded or a member of a publicly traded group? Yes [X] No []
- 1.5 If the response to 1.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group. 1739940
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [] No [X]
- 2.2 If yes, date of change:
- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2018
- 3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2018
- 3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 07/22/2020
- 3.4 By what department or departments?
State of New Jersey Department of Banking and Insurance
- 3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? Yes [] No [] N/A [X]
- 3.6 Have all of the recommendations within the latest financial examination report been complied with? Yes [] No [] N/A [X]
- 4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity), receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.11 sales of new business? Yes [] No [X]
4.12 renewals? Yes [] No [X]
- 4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.21 sales of new business? Yes [] No [X]
4.22 renewals? Yes [] No [X]
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [] No [X]
If yes, complete and file the merger history data file with the NAIC.
- 5.2 If yes, provide the name of the entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1 Name of Entity	2 NAIC Company Code	3 State of Domicile

- 6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes [] No [X]
- 6.2 If yes, give full information:
- 7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? Yes [] No [X]
- 7.2 If yes,
7.21 State the percentage of foreign control; %
7.22 State the nationality(s) of the foreign person(s) or entity(s) or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact; and identify the type of entity(s) (e.g., individual, corporation or government, manager or attorney in fact).

1 Nationality	2 Type of Entity

GENERAL INTERROGATORIES

- 15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List? Yes [] No [X]
- 15.2 If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

1 American Bankers Association (ABA) Routing Number	2 Issuing or Confirming Bank Name	3 Circumstances That Can Trigger the Letter of Credit	4 Amount

BOARD OF DIRECTORS

16. Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof? Yes [X] No []
17. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof? Yes [X] No []
18. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict with the official duties of such person? Yes [X] No []

FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes [] No [X]
- 20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
- | | | |
|---|----|--|
| 20.11 To directors or other officers..... | \$ | |
| 20.12 To stockholders not officers..... | \$ | |
| 20.13 Trustees, supreme or grand (Fraternal Only) | \$ | |
- 20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
- | | | |
|---|----|--|
| 20.21 To directors or other officers..... | \$ | |
| 20.22 To stockholders not officers..... | \$ | |
| 20.23 Trustees, supreme or grand (Fraternal Only) | \$ | |
- 21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes [] No [X]
- 21.2 If yes, state the amount thereof at December 31 of the current year:
- | | | |
|---------------------------------|----|--|
| 21.21 Rented from others..... | \$ | |
| 21.22 Borrowed from others..... | \$ | |
| 21.23 Leased from others | \$ | |
| 21.24 Other | \$ | |
- 22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes [] No [X]
- 22.2 If answer is yes:
- | | | |
|---|----|--|
| 22.21 Amount paid as losses or risk adjustment \$ | | |
| 22.22 Amount paid as expenses | \$ | |
| 22.23 Other amounts paid | \$ | |
- 23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [X] No []
- 23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: \$ 0

INVESTMENT

- 24.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 24.03)..... Yes [X] No []
- 24.02 If no, give full and complete information relating thereto
.....
- 24.03 For securities lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)
.....
- 24.04 For the reporting entity's securities lending program, report amount of collateral for conforming programs as outlined in the Risk-Based Capital Instructions. \$
- 24.05 For the reporting entity's securities lending program, report amount of collateral for other programs. \$
- 24.06 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes [] No [] N/A [X]
- 24.07 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [] No [] N/A [X]
- 24.08 Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities lending Agreement (MSLA) to conduct securities lending? Yes [] No [] N/A [X]

GENERAL INTERROGATORIES

24.09 For the reporting entity's securities lending program state the amount of the following as of December 31 of the current year:

24.091	Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2	\$	0
24.092	Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2	\$	0
24.093	Total payable for securities lending reported on the liability page	\$	0

25.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity, or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 24.03)..... Yes [X] No []

25.2 If yes, state the amount thereof at December 31 of the current year:

25.21	Subject to repurchase agreements	\$
25.22	Subject to reverse repurchase agreements	\$
25.23	Subject to dollar repurchase agreements	\$
25.24	Subject to reverse dollar repurchase agreements	\$
25.25	Placed under option agreements	\$
25.26	Letter stock or securities restricted as to sale - excluding FHLB Capital Stock	\$
25.27	FHLB Capital Stock	\$
25.28	On deposit with states	\$ 1,325,656
25.29	On deposit with other regulatory bodies	\$
25.30	Pledged as collateral - excluding collateral pledged to an FHLB	\$
25.31	Pledged as collateral to FHLB - including assets backing funding agreements	\$
25.32	Other	\$

25.3 For category (25.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount

26.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [] No [X]

26.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [] No [] N/A [X]
If no, attach a description with this statement.

LINES 26.3 through 26.5: FOR LIFE/FRATERNAL REPORTING ENTITIES ONLY:

26.3 Does the reporting entity utilize derivatives to hedge variable annuity guarantees subject to fluctuations as a result of interest rate sensitivity? .. Yes [] No [X]

26.4 If the response to 26.3 is YES, does the reporting entity utilize:

26.41	Special accounting provision of SSAP No. 108	Yes [] No []
26.42	Permitted accounting practice	Yes [] No []
26.43	Other accounting guidance	Yes [] No []

26.5 By responding YES to 26.41 regarding utilizing the special accounting provisions of SSAP No. 108, the reporting entity attests to the following: Yes [] No []

- The reporting entity has obtained explicit approval from the domiciliary state.
- Hedging strategy subject to the special accounting provisions is consistent with the requirements of VM-21.
- Actuarial certification has been obtained which indicates that the hedging strategy is incorporated within the establishment of VM-21 reserves and provides the impact of the hedging strategy within the Actuarial Guideline Conditional Tail Expectation Amount.
- Financial Officer Certification has been obtained which indicates that the hedging strategy meets the definition of a Clearly Defined Hedging Strategy within VM-21 and that the Clearly Defined Hedging Strategy is the hedging strategy being used by the company in its actual day-to-day risk mitigation efforts.

27.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? Yes [] No [X]

27.2 If yes, state the amount thereof at December 31 of the current year. \$

28. Excluding items in Schedule E - Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook?..... Yes [X] No []

28.01 For agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1 Name of Custodian(s)	2 Custodian's Address
JPMorgan Chase Bank, N.A	4 Chase MetroTech Center Brooklyn, New York 11245

GENERAL INTERROGATORIES

28.02 For all agreements that do not comply with the requirements of the NAIC Financial Condition Examiners Handbook, provide the name, location and a complete explanation:

1 Name(s)	2 Location(s)	3 Complete Explanation(s)

28.03 Have there been any changes, including name changes, in the custodian(s) identified in 28.01 during the current year?..... Yes [] No []

28.04 If yes, give full and complete information relating thereto:

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason

28.05 Investment management – Identify all investment advisors, investment managers, broker/dealers, including individuals that have the authority to make investment decisions on behalf of the reporting entity. For assets that are managed internally by employees of the reporting entity, note as such. ["...that have access to the investment accounts"; "...handle securities"]

1 Name of Firm or Individual	2 Affiliation
Cigna Investments, Inc.	A.....

28.0597 For those firms/individuals listed in the table for Question 28.05, do any firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") manage more than 10% of the reporting entity's invested assets?..... Yes [] No []

28.0598 For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 28.05, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets?..... Yes [] No []

28.06 For those firms or individuals listed in the table for 28.05 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1	2	3	4	5
Central Registration Depository Number	Name of Firm or Individual	Legal Entity Identifier (LEI)	Registered With	Investment Management Agreement (IMA) Filed
105811	Cigna Investments, Inc.	Not Available	SEC	DS.....

29.1 Does the reporting entity have any diversified mutual funds reported in Schedule D, Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5(b)(1)])? Yes [] No []

29.2 If yes, complete the following schedule:

1	2	3
CUSIP #	Name of Mutual Fund	Book/Adjusted Carrying Value
29.2999 - Total		0

29.3 For each mutual fund listed in the table above, complete the following schedule:

1	2	3	4
Name of Mutual Fund (from above table)	Name of Significant Holding of the Mutual Fund	Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	Date of Valuation

GENERAL INTERROGATORIES

30. Provide the following information for all short-term and long-term bonds and all preferred stocks. Do not substitute amortized value or statement value for fair value.

	1	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds	7,425,587	7,439,825	14,238
30.2 Preferred stocks	0		0
30.3 Totals	7,425,587	7,439,825	14,238

30.4 Describe the sources or methods utilized in determining the fair values:

Fair values are based on quoted market prices when available. When market prices are not available, fair value is generally estimated using discounted cash flow analyses, incorporating current market inputs for similar financial instruments with comparable terms and credit quality. In instances where there is little or no market activity for the same or similar instruments, the Company estimates fair value using methods, models and assumptions that the Company believes a hypothetical market participant would use to determine a current transaction price. These valuation techniques involve some level of estimation and judgment by the Company which becomes significant with increasingly complex instruments or pricing models. Where appropriate, adjustments are included to reflect the risk inherent in a particular methodology, model or input used.

31.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D? Yes [] No [X]

31.2 If the answer to 31.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? Yes [] No []

31.3 If the answer to 31.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:

32.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Investment Analysis Office been followed? Yes [X] No []

32.2 If no, list exceptions:

33. By self-designating 5GI securities, the reporting entity is certifying the following elements of each self-designated 5GI security:
 a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.
 b. Issuer or obligor is current on all contracted interest and principal payments.
 c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.
 Has the reporting entity self-designated 5GI securities? Yes [] No [X]

34. By self-designating PLGI securities, the reporting entity is certifying the following elements of each self-designated PLGI security:
 a. The security was purchased prior to January 1, 2018.
 b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
 c. The NAIC Designation was derived from the credit rating assigned by an NAIC CRP in its legal capacity as a NRSRO which is shown on a current private letter rating held by the insurer and available for examination by state insurance regulators.
 d. The reporting entity is not permitted to share this credit rating of the PL security with the SVO.
 Has the reporting entity self-designated PLGI securities? Yes [] No [X]

35. By assigning FE to a Schedule BA non-registered private fund, the reporting entity is certifying the following elements of each self-designated FE fund:
 a. The shares were purchased prior to January 1, 2019.
 b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
 c. The security had a public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO prior to January 1, 2019.
 d. The fund only or predominantly holds bonds in its portfolio.
 e. The current reported NAIC Designation was derived from the public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO.
 f. The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.
 Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria? Yes [] No [X]

36. By rolling/renewing short-term or cash equivalent investments with continued reporting on Schedule DA, Part 1 or Schedule E Part 2 (identified through a code (%) in those investment schedules), the reporting entity is certifying to the following:
 a. The investment is a liquid asset that can be terminated by the reporting entity on the current maturity date.
 b. If the investment is with a nonrelated party or nonaffiliate, then it reflects an arms-length transaction with renewal completed at the discretion of all involved parties.
 c. If the investment is with a related party or affiliate, then the reporting entity has completed robust re-underwriting of the transaction for which documentation is available for regulator review.
 d. Short-term and cash equivalent investments that have been renewed/rolled from the prior period that do not meet the criteria in 36.a - 36.c are reported as long-term investments.
 Has the reporting entity rolled/renewed short-term or cash equivalent investments in accordance with these criteria? Yes [] No [] N/A [X]

GENERAL INTERROGATORIES

OTHER

37.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?\$0

37.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations and statistical or rating bureaus during the period covered by this statement.

1 Name	2 Amount Paid

38.1 Amount of payments for legal expenses, if any?\$131

38.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1 Name	2 Amount Paid

39.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any?\$0

39.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers or departments of government during the period covered by this statement.

1 Name	2 Amount Paid

GENERAL INTERROGATORIES

PART 2 - HEALTH INTERROGATORIES

1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force? Yes [] No [X]

1.2 If yes, indicate premium earned on U.S. business only. \$ _____

1.3 What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit? \$ _____

1.31 Reason for excluding

1.4 Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above \$ _____

1.5 Indicate total incurred claims on all Medicare Supplement Insurance. \$ _____ 0

1.6 Individual policies:

Most current three years:

1.61 Total premium earned \$ _____ 0

1.62 Total incurred claims \$ _____ 0

1.63 Number of covered lives 0

All years prior to most current three years:

1.64 Total premium earned \$ _____ 0

1.65 Total incurred claims \$ _____ 0

1.66 Number of covered lives 0

1.7 Group policies:

Most current three years:

1.71 Total premium earned \$ _____ 0

1.72 Total incurred claims \$ _____ 0

1.73 Number of covered lives 0

All years prior to most current three years:

1.74 Total premium earned \$ _____ 0

1.75 Total incurred claims \$ _____ 0

1.76 Number of covered lives 0

2. Health Test:

	1 Current Year	2 Prior Year	
2.1 Premium Numerator	358,806	2,198,132	
2.2 Premium Denominator	358,806	2,198,132	
2.3 Premium Ratio (2.1/2.2)	1.000	1.000	
2.4 Reserve Numerator	115,624	175,000	
2.5 Reserve Denominator	115,624	175,000	
2.6 Reserve Ratio (2.4/2.5)	1.000	1.000	

3.1 Has the reporting entity received any endowment or gift from contracting hospitals, physicians, dentists, or others that is agreed will be returned when, as and if the earnings of the reporting entity permits? Yes [] No [X]

3.2 If yes, give particulars:

4.1 Have copies of all agreements stating the period and nature of hospitals', physicians', and dentists' care offered to subscribers and dependents been filed with the appropriate regulatory agency? Yes [X] No []

4.2 If not previously filed, furnish herewith a copy(ies) of such agreement(s). Do these agreements include additional benefits offered? Yes [] No []

5.1 Does the reporting entity have stop-loss reinsurance? Yes [X] No []

5.2 If no, explain:

5.3 Maximum retained risk (see instructions)

5.31 Comprehensive Medical \$ _____ 320,000

5.32 Medical Only \$ _____

5.33 Medicare Supplement \$ _____

5.34 Dental & Vision \$ _____

5.35 Other Limited Benefit Plan \$ _____

5.36 Other \$ _____

6. Describe arrangement which the reporting entity may have to protect subscribers and their dependents against the risk of insolvency including hold harmless provisions, conversion privileges with other carriers, agreements with providers to continue rendering services, and any other agreements:
 Hold harmless contract language with providers, insolvency protection through reinsurance arrangements, statutory reserves and special deposits.

7.1 Does the reporting entity set up its claim liability for provider services on a service date basis? Yes [X] No []

7.2 If no, give details

8. Provide the following information regarding participating providers:

8.1 Number of providers at start of reporting year 30,075

8.2 Number of providers at end of reporting year 32,133

9.1 Does the reporting entity have business subject to premium rate guarantees? Yes [] No [X]

9.2 If yes, direct premium earned:

9.21 Business with rate guarantees between 15-36 months. \$ _____

9.22 Business with rate guarantees over 36 months \$ _____

GENERAL INTERROGATORIES

10.1 Does the reporting entity have Incentive Pool, Withhold or Bonus Arrangements in its provider contracts? Yes [X] No []

10.2 If yes: 10.21 Maximum amount payable bonuses \$
10.22 Amount actually paid for year bonuses \$
10.23 Maximum amount payable withholds \$
10.24 Amount actually paid for year withholds \$

11.1 Is the reporting entity organized as:
11.12 A Medical Group/Staff Model, Yes [] No [X]
11.13 An Individual Practice Association (IPA), or, . Yes [X] No []
11.14 A Mixed Model (combination of above)? Yes [] No [X]

11.2 Is the reporting entity subject to Statutory Minimum Capital and Surplus Requirements? Yes [X] No []
 11.3 If yes, show the name of the state requiring such minimum capital and surplus. New Jersey
 11.4 If yes, show the amount required. \$ 2,133,666
 11.5 Is this amount included as part of a contingency reserve in stockholder's equity? Yes [] No [X]

11.6 If the amount is calculated, show the calculation
 Minimum required surplus is the greater of an amount set by the Commissioner of Insurance and adjusted annually by the regional consumer price index, or 2% of annual premium revenues on the first \$150 million, or the sum of 8% of fee for service and hospital non-contracted costs and 4% of contracted hospitals costs, or an amount equal to the sum of three months of uncovered healthcare expenditures or Company Action Level Risk Based Capital (RBC) (200% of Authorized Control Level RBC).

12. List service areas in which reporting entity is licensed to operate:

1 Name of Service Area
State of New Jersey

13.1 Do you act as a custodian for health savings accounts? Yes [] No [X]

13.2 If yes, please provide the amount of custodial funds held as of the reporting date. \$

13.3 Do you act as an administrator for health savings accounts? Yes [] No [X]

13.4 If yes, please provide the balance of funds administered as of the reporting date. \$

14.1 Are any of the captive affiliates reported on Schedule S, Part 3, authorized reinsurers? Yes [] No [] N/A [X]

14.2 If the answer to 14.1 is yes, please provide the following:

1 Company Name	2 NAIC Company Code	3 Domiciliary Jurisdiction	4 Reserve Credit	Assets Supporting Reserve Credit		
				5 Letters of Credit	6 Trust Agreements	7 Other

15. Provide the following for individual ordinary life insurance* policies (U.S. business only) for the current year (prior to reinsurance assumed or ceded):

15.1 Direct Premium Written \$

15.2 Total Incurred Claims \$

15.3 Number of Covered Lives

*Ordinary Life Insurance Includes
Term(whether full underwriting, limited underwriting, jet issue, "short form app")
Whole Life (whether full underwriting, limited underwriting, jet issue, "short form app")
Variable Life (with or without secondary gurarantee)
Universal Life (with or without secondary gurarantee)
Variable Universal Life (with or without secondary gurarantee)

16. Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states? Yes [] No [X]

16.1 If no, does the reporting entity assume reinsurance business that covers risks residing in at least one state other than the state of domicile of the reporting entity? Yes [] No [X]

FIVE-YEAR HISTORICAL DATA

	1 2020	2 2019	3 2018	4 2017	5 2016
Balance Sheet (Pages 2 and 3)					
1. Total admitted assets (Page 2, Line 28)	8,715,992	14,621,559	13,913,898	7,486,459	10,332,433
2. Total liabilities (Page 3, Line 24)	577,089	841,954	3,882,561	5,364,526	3,109,493
3. Statutory minimum capital and surplus requirement	2,133,666	2,133,666	2,133,666	2,003,489	2,003,489
4. Total capital and surplus (Page 3, Line 33)	8,138,903	13,779,605	10,031,337	2,121,933	7,222,940
Income Statement (Page 4)					
5. Total revenues (Line 8)	358,806	2,198,132	4,841,316	4,382,619	3,890,953
6. Total medical and hospital expenses (Line 18)	163,751	(297,461)	7,516,155	5,705,287	2,538,176
7. Claims adjustment expenses (Line 20)	16,679	(821)	64,196	19,252	30,094
8. Total administrative expenses (Line 21)	(56,261)	810,601	277,468	297,534	301,870
9. Net underwriting gain (loss) (Line 24)	235,927	3,819,763	(1,438,503)	(4,038,784)	1,768,273
10. Net investment gain (loss) (Line 27)	69,953	198,396	79,117	75,920	68,666
11. Total other income (Lines 28 plus 29)	(11)	66,195	(26,000)	(10,425)	(40,824)
12. Net income or (loss) (Line 32)	215,861	3,695,862	(788,097)	(3,421,316)	1,386,335
Cash Flow (Page 6)					
13. Net cash from operations (Line 11)	(408,031)	4,381,530	(3,637,386)	(1,118,499)	(124,906)
Risk-Based Capital Analysis					
14. Total adjusted capital	8,138,903	13,779,605	10,031,337	2,121,933	7,222,940
15. Authorized control level risk-based capital	336,507	340,838	506,285	386,079	326,880
Enrollment (Exhibit 1)					
16. Total members at end of period (Column 5, Line 7)	78	73	128	200	131
17. Total members months (Column 6, Line 7)	866	965	1,558	2,195	1,697
Operating Percentage (Page 4) (Item divided by Page 4, sum of Lines 2, 3 and 5) x 100.0					
18. Premiums earned plus risk revenue (Line 2 plus Lines 3 and 5)	100.0	100.0	100.0	100.0	100.0
19. Total hospital and medical plus other non-health (Lines 18 plus Line 19)	45.6	(13.5)	155.3	130.2	65.2
20. Cost containment expenses	1.0	0.9	0.8	0.1	0.1
21. Other claims adjustment expenses	3.6	(0.9)	0.5	0.4	0.7
22. Total underwriting deductions (Line 23)	34.2	(73.8)	129.7	192.2	54.6
23. Total underwriting gain (loss) (Line 24)	65.8	173.8	(29.7)	(92.2)	45.4
Unpaid Claims Analysis (U&I Exhibit, Part 2B)					
24. Total claims incurred for prior years (Line 13, Col. 5)	111,432	1,215,212	931,505	(112,723)	(24,671)
25. Estimated liability of unpaid claims-[prior year (Line 13, Col. 6)]	167,746	1,706,510	1,594,705	493,932	194,432
Investments In Parent, Subsidiaries and Affiliates					
26. Affiliated bonds (Sch. D Summary, Line 12, Col. 1)					
27. Affiliated preferred stocks (Sch. D Summary, Line 18, Col. 1)	0	0			
28. Affiliated common stocks (Sch. D Summary, Line 24, Col. 1)	0	0			
29. Affiliated short-term investments (subtotal included in Schedule DA Verification, Col. 5, Line 10)	0	0	0	0	0
30. Affiliated mortgage loans on real estate					
31. All other affiliated					
32. Total of above Lines 26 to 31	0	0	0	0	0
33. Total investment in parent included in Lines 26 to 31 above.					

NOTE: If a party to a merger, have the two most recent years of this exhibit been restated due to a merger in compliance with the disclosure requirements of SSAP No. 3, Accounting Changes and Correction of Errors? Yes [] No []
 If no, please explain: _____

SCHEDULE T PREMIUMS AND OTHER CONSIDERATIONS

Allocated by States and Territories

1 States, etc.	Active Status (a)	Direct Business Only							9 Deposit-Type Contracts	
		2 Accident & Health Premiums	3 Medicare Title XVIII	4 Medicaid Title XIX	5 Federal Employees Health Benefits Plan Premiums	6 Life & Annuity Premiums & Other Considerations	7 Property/Casualty Premiums	8 Total Columns 2 Through 7		
1. Alabama	AL	N							0	
2. Alaska	AK	N							0	
3. Arizona	AZ	N							0	
4. Arkansas	AR	N							0	
5. California	CA	N							0	
6. Colorado	CO	N							0	
7. Connecticut	CT	N							0	
8. Delaware	DE	N							0	
9. District of Columbia	DC	N							0	
10. Florida	FL	N							0	
11. Georgia	GA	N							0	
12. Hawaii	HI	N							0	
13. Idaho	ID	N							0	
14. Illinois	IL	N							0	
15. Indiana	IN	N							0	
16. Iowa	IA	N							0	
17. Kansas	KS	N							0	
18. Kentucky	KY	N							0	
19. Louisiana	LA	N							0	
20. Maine	ME	N							0	
21. Maryland	MD	N							0	
22. Massachusetts	MA	N							0	
23. Michigan	MI	N							0	
24. Minnesota	MN	N							0	
25. Mississippi	MS	N							0	
26. Missouri	MO	N							0	
27. Montana	MT	N							0	
28. Nebraska	NE	N							0	
29. Nevada	NV	N							0	
30. New Hampshire	NH	N							0	
31. New Jersey	NJ	L	373,528						373,528	
32. New Mexico	NM	N							0	
33. New York	NY	N							0	
34. North Carolina	NC	N							0	
35. North Dakota	ND	N							0	
36. Ohio	OH	N							0	
37. Oklahoma	OK	N							0	
38. Oregon	OR	N							0	
39. Pennsylvania	PA	N							0	
40. Rhode Island	RI	N							0	
41. South Carolina	SC	N							0	
42. South Dakota	SD	N							0	
43. Tennessee	TN	N							0	
44. Texas	TX	N							0	
45. Utah	UT	N							0	
46. Vermont	VT	N							0	
47. Virginia	VA	N							0	
48. Washington	WA	N							0	
49. West Virginia	WV	N							0	
50. Wisconsin	WI	N							0	
51. Wyoming	WY	N							0	
52. American Samoa	AS	N							0	
53. Guam	GU	N							0	
54. Puerto Rico	PR	N							0	
55. U.S. Virgin Islands	VI	N							0	
56. Northern Mariana Islands	MP	N							0	
57. Canada	CAN	N							0	
58. Aggregate other alien	OT	XXX	0	0	0	0	0	0	0	0
59. Subtotal	XXX		373,528	0	0	0	0	0	373,528	0
60. Reporting entity contributions for Employee Benefit Plans	XXX								0	
61. Total (Direct Business)	XXX		373,528	0	0	0	0	0	373,528	0
DETAILS OF WRITE-INS										
58001.	XXX									
58002.	XXX									
58003.	XXX									
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX		0	0	0	0	0	0	0	0
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX		0	0	0	0	0	0	0	0

(a) Active Status Counts:

L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG.....1 R - Registered - Non-domiciled RRGs.....0
 E - Eligible - Reporting entities eligible or approved to write surplus lines in the state.....0 Q - Qualified - Qualified or accredited reinsurer.....0
 N - None of the above - Not allowed to write business in the state.....56

(b) Explanation of basis of allocation by states, premiums by state, etc.
 The Company only has business in the State of New Jersey

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE CIGNA HealthCare of New Jersey Inc.

PART 1 – ORGANIZATION CHART

Cigna CORPORATION
(A Delaware corporation and ultimate parent company)

The following is a listing identifying and indicating the interrelationships among all affiliated insurers and all other affiliates, as of December 31, 2020:

Entity Name	EN	State	NAIC CODE
Cigna Corporation (A Delaware corporation and ultimate parent company)			
Cigna Holding Company	82-4991898	DE	
Cigna Holdings, Inc.	06-1059331	DE	
Cigna Intellectual Property, Inc.	06-1072796	DE	
Cigna Investment Group, Inc.	51-0402128	DE	
Cigna International Finance, Inc.	06-1095823	DE	
Former Cigna Investments, Inc.	52-0291385	DE	
Cigna Investments, Inc.	23-1914061	DE	
Cigna Benefits Financing, Inc.	06-0861092	DE	
CareAllies, Inc.	01-0947889	DE	
CareAllies Accountable Care Collaborative LLC	26-0180898	DE	
CareAllies Accountable Care Network LLC	85-0954556	DE	
Connecticut General Corporation	85-0935554	DE	
Benefit Management Corp.	06-0840391	CT	
Allegiance Life & Health Insurance Company	81-0585518	MT	
Allegiance Re, Inc.	20-4433475	MT	12814
Allegiance Benefit Plan Management, Inc.	20-3851464	MT	
Allegiance COBRA Services, Inc.	81-0400550	MT	
Allegiance Provider Direct, LLC	71-0916514	MT	
Community Health Network, LLC	26-2201582	MT	
Intermountain Underwriters, Inc.	84-1461840	MT	
Allegiance Care Management, LLC	81-0423785	MT	
HealthSpring, Inc.	03-0507057	MT	
NewQuest, LLC	20-1821898	DE	
NewQuest Management Northeast, LLC	76-0628370	TX	
Bravo Health Mid-Atlantic, Inc.	52-1929677	DE	
Bravo Health Pennsylvania, Inc.	52-2259087	MD	10095
HealthSpring Life & Health Insurance Company, Inc.	52-2363406	PA	11524
HealthSpring of Florida, Inc.	20-8534298	TX	12902
NewQuest Management of Illinois, LLC	65-1129599	FL	11632
NewQuest Management of Florida, LLC	77-0632665	IL	
HealthSpring Management of America, LLC	20-4954206	FL	
NewQuest Management of West Virginia, LLC	20-8647386	DE	
TexQuest, LLC	45-0633893	DE	
HouQuest, LLC	75-3108527	DE	
GulfQuest, LP	75-3108521	DE	
NewQuest Management of Alabama, LLC	76-0657035	TX	
HealthSpring USA, LLC	33-1033586	AL	
Tennessee Quest, LLC	72-1559530	TN	
HealthSpring Pharmacy Services, LLC	20-5524622	TN	
HealthSpring Pharmacy of Tennessee, LLC	26-2353476	DE	
Home Physicians Management, LLC	26-2353772	DE	
Alegis Care Services, LLC	20-4266628	DE	
Alegis Care Services of Colorado, LLC	35-2562415	DE	
Cigna Arbor Life Insurance Company	85-0909305	CO	
Cigna Behavioral Health, Inc.	03-0452349	CT	13733
Cigna Behavioral Health of California, Inc.	41-1648670	MN	
Cigna Behavioral Health of Texas, Inc.	94-3107309	CA	
MCC Independent Practice Association of New York, Inc.	75-2751090	TX	
Cigna Dental Health, Inc.	06-1346406	NY	
Cigna Dental Health Plan of Arizona, Inc.	59-2308055	FL	
Cigna Dental Health of California, Inc.	86-0807222	AZ	47013
Cigna Dental Health of Colorado, Inc.	59-2600475	CA	
Cigna Dental Health of Delaware, Inc.	59-2675861	CO	11175
Cigna Dental Health of Florida, Inc.	59-2676987	DE	95380
Cigna Dental Health of Illinois, Inc.	59-1611217	FL	52021
Cigna Dental Health of Kansas, Inc.	06-1351097	IL	
Cigna Dental Health of Kentucky, Inc.	59-2625350	KS	52024
Cigna Dental Health of Maryland, Inc.	59-2619589	KY	52108
Cigna Dental Health of Missouri, Inc.	20-2844020	MD	48119
Cigna Dental Health of New Jersey, Inc.	06-1582068	MO	11160
Cigna Dental Health of North Carolina, Inc.	59-2308062	NJ	11167
Cigna Dental Health of Ohio, Inc.	56-1803464	NC	95179
Cigna Dental Health of Pennsylvania, Inc.	59-2579774	OH	47805
Cigna Dental Health of Texas, Inc.	52-1220578	PA	47041
Cigna Dental Health of Virginia, Inc.	59-2676977	TX	95037
Cigna Health Corporation	52-2188914	VA	52617
Healthsource, Inc.	62-1312478	DE	
Cigna HealthCare of Arizona, Inc.	02-0387748	DE	
Cigna HealthCare of California, Inc.	86-0334392	AZ	95125
Cigna HealthCare of Colorado, Inc.	95-3310115	CA	
Cigna HealthCare of Connecticut, Inc.	84-1004500	CO	95604
Cigna HealthCare of Florida, Inc.	06-1141174	CT	95660
Cigna HealthCare of Georgia, Inc.	59-2089259	FL	95136
Cigna HealthCare of Illinois, Inc.	58-1641057	GA	98229
Cigna HealthCare of Indiana, Inc.	36-3385638	IL	95602
Cigna HealthCare of Maine, Inc.	35-1679172	IN	95525
Cigna HealthCare of Massachusetts, Inc.	01-0418220	ME	
Cigna HealthCare of Michigan, Inc.	02-0402111	MA	
Cigna HealthCare of Minnesota, Inc.	52-1404350	MD	
Cigna HealthCare of New Hampshire, Inc.	02-0387749	NH	95493
Cigna HealthCare of New Jersey, Inc.	22-2720890	NJ	95500
Cigna HealthCare of North Carolina, Inc.	56-1479515	NC	95132
Cigna HealthCare of Pennsylvania, Inc.	23-2301807	PA	
Cigna HealthCare of South Carolina, Inc.	36-3359925	MO	95635
Cigna HealthCare of Tennessee, Inc.	06-1185590	SC	95708
Cigna HealthCare of Texas, Inc.	62-1218053	TN	95606
Cigna HealthCare of Utah, Inc.	74-2767437	TX	95383
Temple Insurance Company Limited	62-1230908	UT	
Arizona Health Plan, Inc.	00-0000000		
Healthsource Properties, Inc.	86-3581583	AZ	
Managed Care Consultants, Inc.	02-0467679	NH	
Cigna Benefit Technology Solutions, Inc.	88-0241365	NV	
Sagamore Health Network, Inc.	02-0515554	DE	
Cigna Healthcare Holdings, Inc.	35-1641636	IN	
Great-West Healthcare of Illinois, Inc.	84-0985943	CO	
Cigna Healthcare, Inc.	93-1174749	IL	
Connecticut General Life Insurance Company	02-0495422	VT	
CareAllies, LLC	06-0303370	CT	62308
Cigna Onsite Health, LLC	81-2760646	DE	
Gillette Ridge Community Council, Inc.	32-0222252	DE	
Gillette Ridge Golf, LLC	00-0000000	CT	
Hazard Center Investment Company LLC	20-3700105	DE	
TeDrug of Pennsylvania, LLC	52-2149519	DE	
GRG Acquisitions LLC	23-3074013	PA	
Cigna Affiliates Realty Investment Group, LLC	00-0000000	DE	
Secon Properties, LP	27-5402196	DE	
Transwestern Federal Holdings, L.L.C.	95-2876207	CA	
Transwestern Federal, L.L.C.	00-0000000	DE	
CR Washington Street Investors LP	00-0000000	DE	
Dulles Town Center Mall, LLC	27-3555688	DE	
PUR Arbors Apartments Venture LLC	52-2099336	VA	
CG Seventh Street, LLC	45-5046449	DE	
Ideal Properties II LLC	45-5499889	DE	
Mallory Square Partners I, LLC	95-4838551	CA	
Houston Briar Forest Apartments Limited Partnership	80-0908244	DE	
SB-SNH LLC	37-1708015	DE	
680 Investors LLC	46-3593103	DE	
685 New Hampshire LLC	00-0000000	CA	
222 Main Street Caring GP LLC	00-0000000	DE	
222 Main Street Investors LP	00-0000000	DE	
Lakehills CM-CG LLC	46-4671745	DE	
Berewick Apartments LLC	47-4375626	DE	
CIG-LEI Ygnacio Associates LLC	81-2650133	DE	
CGGL Orange Collection LLC	81-3389374	DE	
CGGL Chapman LLC	61-1797835	DE	
CGGL City Parkway LLC	81-3281922	DE	
Heights at Bear Creek Venture LLC	81-3313562	DE	
SOMA Apartments Venture LLC	81-4139432	DE	
Arbor Heights Venture LLC	82-1732483	DE	
CG/Wood ALTA 601, LLC	82-3315524	DE	
CPI-CII 9171 Wilshire JV LLC	82-1280312	DE	
9171 Wilshire CPI-CII LLC	82-4936006	DE	
CARING Alta Leander Investor LLC	82-4794800	DE	
CG/Wood Alta Leander Station, LLC	85-2966766	DE	
CARING Avondale Investor LLC	85-2233381	DE	
Westcore Realty CG Avondale, LLC	85-2966766	DE	
CARING Capitol Hill GP LLC	85-3567364	DE	
CARING Capitol Hill LP LLC	32-0570889	DE	
Rise-CG Capitol Hill, LP	37-1903297	DE	
CARING 3130 Investor LLC	83-1460134	DE	
CARING 9171 Wilshire Investor LLC	84-1960231	DE	
CARING Heights at Bear Creek Investor LLC	83-2318410	DE	
CARING Dulles Town Center Investor LLC	83-2318233	DE	
CARING 500 Ygnacio Investor LLC	83-2318370	DE	
	83-2562994	DE	

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE CIGNA HealthCare of New Jersey Inc.

PART 1 – ORGANIZATION CHART

Cigna CORPORATION
(A Delaware corporation and ultimate parent company)

The following is a listing identifying and indicating the interrelationships among all affiliated insurers and all other affiliates, as of December 31, 2020:

Entity Name	EN	State	NAIC CODE
CARING Alta Englewood Investor LLC	83-2851501	DE	
CARING Alta Woodson Investor LLC	83-2563284	DE	
CARING Mallory Square Investor LLC	83-2339522	DE	
CARING Soma Investor LLC	83-2563138	DE	
CARING Century Plaza Investor LLC	83-2851364	DE	
CG-Muller 550 Winchester, LLC	83-2993316	DE	
CARING Hillcrest Investor LLC	83-1400482	DE	
CGS Hillcrest LLC	82-1612980	DE	
CARING Alexan Enclave Investor LLC	83-2633790	DE	
CARING Orange Collection Investor LLC	83-2633886	DE	
CGGL Orange Collection Mezz LLC	00-0000000	DE	
CARING South Coast Subsidiary LLC	83-8294933	DE	
CARING 18th & Salmon Investor LLC	83-1400586	DE	
CGS Portland, LLC	82-4774243	DE	
CARING Firestone Investor LLC	83-3701937	DE	
CG-AQ 477 South Market Street LLC	84-2083351	DE	
CARING XR 2 International Investor LLC	83-4317078	DE	
CGGL XR 2 International LLC	84-1843578	DE	
CGGL XR 2 International JV LLC	84-1843578	DE	
CGGL XR 2 International Mezz LLC	84-1843578	DE	
CARING XR International Investor LLC	83-3923178	DE	
CGGL XR International LLC	84-1921719	DE	
CARING JA Lofts Investor GP LLC	00-0000000	DE	
CARING JA Lofts Investor LP LLC	00-0000000	DE	
JA Lofts JV Limited Partnership	84-3395923	DE	
JA Lofts Holdings, LLC	84-3406799	DE	
RISE-CG JA Lofts Limited Partnership	84-3254168	DE	
CARING Westcore Holding Investor LLC	38-4086763	DE	
Westcore CG AC, LLC	00-0000000	DE	
Westcore CG Commerce, LLC	00-0000000	DE	
Westcore CG Dove Valley II, LLC	84-3178563	DE	
Westcore CG Venture, LLC	00-0000000	DE	
Westcore CG Dove Valley I, LLC	84-3178563	DE	
Westcore CG Camelback, LLC	84-3178563	DE	
Westcore CG Susana, LLC	84-3178563	DE	
Westcore CG Navy, LLC	84-3178563	DE	
Westcore CG I-35, LLC	84-3178563	DE	
Westcore CG Potomac Park, LLC	84-3178563	DE	
Westcore CG Fountain Lakes, LLC	84-3178563	DE	
Westcore CG Mezz, LLC	84-3178563	DE	
Westcore CG Solano, LLC	84-3178563	DE	
Westcore CG Gateway, LLC	84-3178563	DE	
CARING IBP Investor LLC	84-4410554	DE	
CG-LEDO IBP Venture LLC	84-4773972	DE	
CG-LEDO IBP I LLC	84-4747045	DE	
CG-LEDO IBP II LLC	84-4755025	DE	
CARING Interbay Investor LP LLC	85-1984627	DE	
The Flats at Interbay JV Limited Partnership	85-1965075	DE	
The Flats at Interbay Limited Partnership	85-1962013	DE	
The Flats at Interbay Holdings, LLC	85-1965731	DE	
CARING Interbay Investor GP LLC	85-1961034	DE	
Cigna Health and Life Insurance Company	59-1031071	CT	67369
CarePlexus, LLC	45-2681649	DE	
Cigna Corporate Services, LLC	27-3396038	DE	
Cigna Insurance Agency, LLC	27-1903785	CT	
Ceres Sales of Ohio, LLC	34-1970892	OH	
Cigna National Health Insurance Company	34-0970995	OH	61727
Provident American Life & Health Insurance Company	23-1335885	OH	67903
United Benefit Life Insurance Company	75-2305400	OH	65269
Loyal American Life Insurance Company	63-0343428	OH	65722
American Retirement Life Insurance Company	59-2760189	OH	88366
QualCare Alliance Networks, Inc.	23-3744987	NJ	
QualCare, Inc.	22-3129563	NJ	
Scibal Associates, Inc.	22-2483867	NJ	
QualCare Management Resources Limited Liability Company	46-1801639	NJ	
Health-Lynx, LLC	46-2086778	NJ	
Sterling Life Insurance Company	13-1867829	IL	77399
Olympic Health Management Systems, Inc.	91-1500758	WA	
Olympic Health Management Services, Inc.	91-1599329	WA	
Cigna Ventures, LLC	83-1069280	DE	
AristaMD, Inc.	46-4090861	DE	
Buroy Health, Inc.	46-4918521	DE	
Occluso Health Group, Inc.	82-5244890	DE	
Trainer Rx, Inc.	46-5264463	DE	
Crickel Health, Inc.	47-2746692	DE	
Verity Solutions Group, Inc.	00-0000000	DE	
Cigna & CMB Life Insurance Company Limited	91440000710931571W		
Cigna & CMB Health Services Company, Ltd.	00-0000000		
Cigna & CMB Asset Management Company Limited	00-0000000		
Cigna Health Management, Inc.	23-1728483	DE	
Kronos Optimal Health Company	20-8064696	AZ	
Cigna Direct Marketing Company, Inc.	58-1136865	DE	
Tel-Drug, Inc.	46-0427127	SD	
Cigna Global Wellbeing Holdings Limited	224 72651 19448		
Cigna Global Wellbeing Solutions Limited	579 23011 03137		
Vielife Services, Inc.	98-0463704	DE	
CG Individual Tax Benefit Payments, Inc.	06-1332403	DE	
CG Life Pension Benefits Payments, Inc.	06-1332405	DE	
CG LINA Pension Benefits Payments, Inc.	06-1332401	DE	
Cigna Federal Benefits, Inc.	62-1724116	DE	
Cigna Healthcare Benefits, Inc.	23-2741293	DE	
Cigna Integratedcare, Inc.	23-2924152	DE	
Cigna Managed Care Benefits Company	23-2741294	DE	
Cigna Re Corporation	06-1071502	DE	
Blodgett & Hazard Limited	06-1522976	DE	
Cigna Resource Manager, Inc.	06-1567902	DE	
Connecticut General Benefit Payments, Inc.	06-1252419	DE	
Healthsource Benefits, Inc.	06-1533565	DE	
IHN, Inc.	35-2041388	IN	
Mediversal, Inc.	88-0334401	NV	
Universal Claims Administration	88-0344624	NV	
Brighter, Inc.	27-1713977	DE	
Patient Provider Alliance, Inc.	80-0818758	DE	
Cigna Global Holdings, Inc.	51-0389196	DE	
Cigna International Corporation, Inc.	51-0116777	DE	
Cigna International Services, Inc.	23-2610178	DE	
Cigna International Marketing (Thailand) Limited	0105546038364		
CGO Participatos LTDA	00-0000000		
YCFM Servicios LTDA	00-0000000		
Cigna Global Reinsurance Company, Ltd.	98-0210110		
Cigna Holdings Overseas, Inc.	23-3009279	DE	
Cigna Bellevue Alpha LLC	00-0000000	DE	
Cigna Linden Holdings, Inc.	46-4110289	DE	
Cigna Laurel Holdings, Ltd.	98-1146864		
Cigna Palmetto Holdings, Ltd.	98-1232443		
Cigna Apac Holdings, Ltd.	00-0000000		
Cigna Alder Holdings, LLC	00-0000000	DE	
Cigna Walnut Holdings, Ltd.	00-0000000		
Cigna Chestnut Holdings, Ltd.	98-1137759		
LINA Life Insurance Company of Korea	00-0000000		
Cigna International Services Australia Pty Ltd.	00-0000000		
Cigna Hong Kong Holdings Company Limited	00-0000000		
Cigna Data Services (Shanghai) Company Limited	00-0000000		
Cigna HLA Technology Services Company Limited	00-0000000		
Cigna Worldwide General Insurance Company Limited	00-0000000		
Cigna Worldwide Life Insurance Company Limited	00-0000000		
Cigna International Health Services Sdn. Bhd.	00-0000000		
Cigna New Zealand Holdings Limited	00-0000000		
OnePath Life (NZ) Limited	00-0000000		
Cigna Life Insurance New Zealand Limited	00-0000000		
Grown Ups New Zealand Limited	119-599-164		
Cigna Life Insurance Company of Canada	AA-1560515		
Cigna Korea Chusik Heosa (A/K/A Cigna Korea Company Limited)	00-0000000		
LINA Financial Service	00-0000000		
Cigna Spruce Holdings GmbH	00-0000000		
Ascent Health Services LLC	00-0000000		
NAS Neuron Health Services, L.L.C.	00-0000000		
Claims and Risk Services Limited	00-0000000		
Egyptian Emirates Administration Services SAE	00-0000000		
Independent Health Information Technology Services L.L.C.	00-0000000		
NAS Administrative Services Company LLC	00-0000000		
Kuwait Emirates Administration Services WLL	00-0000000		
NAS United SPV	00-0000000		
Neuron LLC	00-0000000		
Cigna Nederland Gamma B.V.	00-0000000		

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE CIGNA HealthCare of New Jersey Inc.

PART 1 – ORGANIZATION CHART

Cigna CORPORATION
(A Delaware corporation and ultimate parent company)

The following is a listing identifying and indicating the interrelationships among all affiliated insurers and all other affiliates, as of December 31, 2020:

Entity Name	EN	State	NAIC CODE
Cigna Finans Emeklilik Ve Hayat A.S.	00-000000		
RHP (Thailand) Limited	00-000000		
Cigna Brokerage & Marketing (Thailand) Limited	00-000000		
KDM (Thailand) Limited	00-000000		
Cigna Insurance Public Company Limited	00-000000		
Cigna Taiwan Life Assurance Company Limited	00-000000		
Cigna Myrtle Holdings, Ltd.	98-1154657		
Cigna Elmwood Holdings, SPRL	98-1159943		
Cigna Beechwood Holdings	98-1181787		
Cigna Life Insurance Company of Europe S.A.-N.V.	AA-1240009		
Cigna Europe Insurance Company S.A.-N.V.	00-000000		
Cigna European Services (UK) Limited	00-000000		
Cigna 2000 UK Pension LTD	00-000000		
Cigna Oak Holdings, Ltd.	00-000000		
Cigna Willow Holdings, LTD.	00-000000		
FirstAssist Administration Limited	00-000000		
Cigna Legal Protection U.K, Ltd.	00-000000		
Cigna Insurance Services (Europe) Limited	00-000000		
Cigna International Health Services, BVBA	00-000000		
Cigna International Health Services, LLC	30-0526216	FL	
Cigna International Health Services Kenya Limited	00-000000		
Cigna Cedar Holdings, Ltd.	00-000000		
Cigna Insurance Middle East S.A.L.	00-000000		
Cigna Insurance Management Services (DIFC), Ltd.	00-000000		
Cigna Magnolia Holdings, Ltd.	98-1232512		
Cigna Turkey Danismanlik Hizmetleri, A.S (A/K/A Cigna Turkey Consultancy Services, A.S.)	00-000000		
Cigna Health Solution India Pvt. Ltd.	00-000000		
Cigna Poplar Holdings, Inc.	46-4099800	DE	
PT GAR Indonesia	00-000000		
Cigna Global Insurance Company Limited	68-0676638		
International Pharmaceutical Solutions, GmbH	00-000000		
ManipalCigna Health Insurance Company Limited	00-000000		
Cigna Worldwide Insurance Company	23-2088429	DE	90859
PT Asuransi Cigna	AA-5360003		
Cigna Teak Holdings, LLC	00-000000	DE	
Evernorth Strategic Development, Inc.	85-2717903	DE	
Evernorth Enterprise Services, Inc.	85-2732455	DE	
Express Scripts, Inc.	43-1420563	DE	
Evernorth Health, Inc.	45-2884094	DE	
Express Scripts Services Co.	43-1832983	DE	
Diversified Pharmaceutical Services, Inc.	41-1627938	MN	
Diversified NY IPA, Inc.	16-1526641	NY	
ESI Mail Pharmacy Service, Inc.	43-1867735	DE	
Express Scripts Pharmaceutical Procurement, LLC	20-5826948	DE	
Econdisc Contracting Solutions, LLC	27-3542089	DE	
Express Scripts Sales Operations, Inc.	22-3144423	NJ	
Express Scripts Specialty Distribution Services, Inc.	43-1869712	DE	
ESI Partnership	43-1925662	DE	
ESI Resources, Inc.	41-2006555	MN	
ESI GP Holdings, Inc.	43-1925566	DE	
Express Scripts Utilization Management Company	43-1869714	DE	
Express Scripts Strategic Development, Inc.	22-2230703	NJ	
Airport Holdings, LLC	75-3040465	NJ	
CuraScript, Inc.	36-4369972	DE	
Priority Healthcare Corporation	35-1927379	IN	
Lynfield Drug, Inc.	04-3546044	FL	
Freedom Service Company, LLC	20-3229217	FL	
Priority Healthcare Distribution, Inc.	59-3761140	FL	
Freco, Inc.	02-0523249	FL	
Lynfield Compounding Center, Inc.	58-2593075	FL	
SpectraCare, Inc.	61-1147068	KY	
SpectraCare Health Care Ventures, Inc.	61-1317695	KY	
Care Continuum, Inc.	61-1162797	KY	
Matrix GPO, LLC	51-0500147	IN	
Healthbridge Reimbursement & Product Support, Inc.	04-2992335	MA	
Strategic Pharmaceutical Investments, LLC	47-2658932	DE	
L&C Investments, LLC	47-5292506	DE	
Express Scripts Senior Care Holdings, Inc.	20-3126104	DE	
Express Scripts Senior Care, Inc.	20-3126075	DE	
ESI Mail Order Processing, Inc. (f/k/a NXI)	74-2974964	DE	
Express Reinsurance Company	27-3175443	MO	13918
Express Scripts Canada Holding Co.	43-1942542	DE	
Express Scripts Canada Co.	98-0650775/CN98-0358790		
ESI Canada	CN 98-0358792		
ESI GP Canada ULC	CN 98-0358791		
ESI GP2 Canada ULC	00-000000		
Express Scripts Canada Wholesale	CN25-0012861		
Express Scripts Canada Services	00-000000		
Express Scripts Pharmacy Ontario, Ltd.	00-000000		
Express Scripts Pharmacy West, Ltd.	00-000000		
Express Scripts Pharmacy Central, Ltd.	00-000000		
Express Scripts Pharmacy Atlantic, Ltd.	00-000000		
Express Scripts Canada Holding, LLC	27-1490640	DE	
Healthbridge, Inc.	26-2159005	DE	
Inside RX, LLC	82-0658250	DE	
myMatrix Holdings, LLC	82-1350878	DE	
Matrix Healthcare Services, Inc.	59-3720653	FL	
myMatrix-B, LLC	46-2589799	FL	
MyM Technology Services, LLC	36-4833284	FL	
Innovative Product Alignment, LLC	82-1655179	DE	
Express Scripts Health Information Network Partners, Inc.	84-5003423	DE	
Medco Health Solutions, Inc.	22-3461740	DE	
MAH Pharmacy, LLC	27-1506930	DE	
Medco Containment Life Insurance Company	42-1425239	PA	63762
Medco Containment Insurance Company of NY	13-3506395	NY	34720
Accredo Health, Incorporated	55-0894449	DE	
AHG of New York, Inc.	13-388938	NY	
Biopartners in Care, Inc.	43-1815573	MO	
Accredo Health Group, Inc.	11-3385635	DE	
Willow DSP LLC	00-000000	DE	
Medco Europe, LLC	46-2166374	DE	
Medco Europe II, LLC	27-3709630	DE	
Express Scripts Administrators LLC	41-2063830	DE	
Medco Health Puerto Rico, LLC	81-0616525	DE	
Systemed, LLC	22-3474888	DE	
Medco Health Services, Inc.	26-3544786	DE	
Express Scripts Pharmacy, Inc.	30-0789911	DE	
Specialty Products Acquisitions, LLC	82-4405071	DE	
ValoremRx Sourcing Solutions, LLC	82-4410128	DE	
SureScripts, LLC	00-000000	VA	
Medco Health Information Network Partners, Inc.	84-5017653	DE	
Evernorth Sales Operations, Inc.	85-2759151	DE	
eviCore 1, LLC	46-4676347	DE	
MedSolutions Holdings, Inc.	27-3801345	DE	
CareCore National, LLC	14-1831391	NY	
eviCore healthcare MSI, LLC	62-1615395	TN	
CareCore NJ, LLC	20-1089572	NJ	10144
CCN-WNY IPA, LLC	33-1039759	NY	
CCN NMO, LLC	45-2604992	NY	
MSI Health Organization of Texas, Inc.	32-0071543	TX	
MSIAZ I, LLC	66-1090522	TN	
MSICA I, LLC	20-1749733	TN	
MSICO I, LLC	20-1222347	TN	
MSIFL, LLC	55-0840800	TN	
MSIMD I, LLC	26-0181185	TN	
MSINC I, LLC	74-3122235	TN	
MSINH, LLC	03-0524694	TN	
MSINH II, LLC	11-3715243	TN	
MSINJ I, LLC	20-1749446	TN	
MSINV I, LLC	20-1761914	TN	
MSI HT, LLC	27-5492993	TN	
MSI LT, LLC	27-5493148	TN	
MSI SAR-GW, LLC	27-5493321	TN	
MSISC II, LLC	55-0840806	TN	
MSI VT I, LLC	26-0336736	TN	
MSIWA, LLC	20-2536458	TN	
Chiro Alliance Corporation	59-3466707	FL	
QPID Health, LLC	45-5569416	DE	

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Liabilities Line 23

	Current Year			Prior Year
	1 Covered	2 Uncovered	3 Total	4 Total
2304. Escheat Liability	0	0	0	498
2397. Summary of remaining write-ins for Line 23 from overflow page	0	0	0	498

NONE