

Cigna Run Together Contest OFFICIAL RULES

NO PURCHASE NECESSARY. A PURCHASE OR PAYMENT OF ANY KIND WILL NOT INCREASE YOUR CHANCES OF WINNING.

1. Eligibility: Cigna Run Together Contest (the "Contest") is open only to legal residents of the fifty (50) United States and the District of Columbia who are at least eighteen (18) years old at the time of entry and who did not purchase any equipment for the purposes of entering this Contest. Employees of Cigna Corporate Services, LLC, Disney Worldwide Services, Inc., HelloWorld, Inc., and any of their parent and affiliate companies as well as the immediate family (spouse, parents, siblings and children) and household members of each such employee are not eligible. The Contest is subject to all applicable federal, state, and local laws and regulations and is void where prohibited.

2. Sponsor: Cigna Corporate Services, LLC, 300 Bellevue Parkway, Suite 101, Wilmington, DE 19809.
Administrator: HelloWorld, Inc., One ePrize Drive, Pleasant Ridge, MI 48069.

3. Agreement to Official Rules: Participation in this Contest constitutes entrant's full and unconditional agreement to these Official Rules and Sponsor's and Administrator's decisions, which are final and binding in all matters related to this Contest. Winning a prize is contingent upon fulfilling all requirements set forth herein.

4. Timing: The Contest begins on August 10, 2015 at 12:00 a.m. Eastern Time ("ET"), ends on September 13, 2015 at 11:59 p.m. ET (the "Contest Period") and consists of five (5) weekly entry periods (each a "Weekly Entry Period") as defined in the chart below. Each Weekly Entry Period will consist of one (1) Twitter Contest and one (1) Instagram Contest.

Weekly Entry Period	Start Date at 12:00 a.m. ET	End Date at 11:59 p.m. ET	Approximate Winner Notification Date
1	August 10, 2015	August 16, 2015	August 18, 2016
2	August 17, 2015	August 23, 2015	August 25, 2015
3	August 24, 2015	August 30, 2015	September 1, 2015
4	August 31, 2015	September 6, 2015	September 8, 2015
5	September 7, 2015	September 13, 2015	September 15, 2015

Twitter Inc's and Instagram, LLC's servers are the official time-keeping devices for the Contest.

5. How to Enter: During each Weekly Entry Period, there is a Twitter Contest and an Instagram Contest. You will need to use your Twitter account and/or your Instagram account ("Social Account") to participate. Creating either Social Account is free, but is subject to the applicable terms and conditions (<https://twitter.com/tos>) or (<http://instagram.com/about/legal/terms/#>). **Posting on Instagram requires a mobile device and therefore message and data rates may apply.** If entering via a mobile phone or other web-enabled device and using your wireless carrier's network, standard data charges from your wireless carrier may apply. Your account settings on the Social Account that you use to enter must be set to "unprotected" and/or "public" in order for your Tweets or posts to be viewable by Sponsor. Take the following actions to receive an entry into one or both of the applicable Weekly Entry Period Contests:

Twitter Contest: Tweet one (1) photo of yourself and/or the person that inspires you to run, along with a caption describing why that person gets you to the start line or across the finish line, and include the hashtag #CignaRunTogetherContest.

Instagram Contest: Post one (1) photo to Instagram of yourself and/or the person that inspires you to run, along with a caption describing why that person gets you to the start line or across the finish line, and the hashtag #CignaRunTogetherContest.

Your photo and caption will collectively be referred to as your submission ("Submission"). Your eligible Submission will be considered for the applicable Weekly Entry Period Twitter or Instagram Contest. By Tweeting or posting your Submission, you agree that it conforms to the Submission Guidelines and

Content Restrictions as defined below (collectively, the “Guidelines and Restrictions”) and that Sponsor may disqualify you from the Contest if it believes, in its sole discretion, that your Submission fails to conform to the Guidelines and Restrictions or is otherwise not in compliance with these Official Rules.

Submission Guidelines:

- The Submission must only display the entrant and/or one (1) other individual;
- The Submission must be in a format acceptable by Twitter and Instagram; and
- The Submission must be in English or Spanish.

Content Restrictions:

- The Submission must not contain material that violates or infringes another’s rights, including but not limited to privacy, publicity or intellectual property rights, or that constitutes copyright infringement;
- The Submission must not disparage Sponsor, Disney Worldwide Services, Inc., Administrator or any other person or party affiliated with the Contest;
- Entrant must have permission from the individual that appears in the Submission to use their name and likeness in the Submission and if requested, must be able to provide such permissions in a form acceptable to Sponsor;
- The Submission must not contain brand names or trademarks other than those under Sponsor or its affiliates’ control, which entrant has a limited license to use to incorporate in his/her Submission in this Contest;
- The Submission must not contain images or artwork not created by entrant;
- The Submission must not contain material that is inappropriate, indecent, obscene, hateful, tortious, defamatory, or libelous;
- The Submission must not contain material that promotes bigotry, racism, hatred or harm against any group or individual or promotes discrimination based on race, gender, religion, nationality, disability, sexual orientation or age; and
- The Submission must not contain material that is unlawful, in violation of or contrary to the laws or regulations in any state where Submission is created or any other applicable laws of any nation or state with jurisdiction over the Submission.

Limit: Each entrant may upload one (1) Submission per day, per Social Account, during each Weekly Entry Period. Submissions received from any person, Twitter, or Instagram account in excess of the stated limit will be void. Submissions generated by script, macro or other automated means or by any means that subvert the entry process are void. In the event of a dispute regarding any Submission, the authorized account holder of the Twitter or Instagram account used to enter will be deemed to be the entrant and he/she must comply with these Official Rules. Each potential winner may be required to show proof of being an authorized account holder.

6. Sponsor's Use of Submissions: Tweeting or posting a Submission constitutes entrant’s grant to Sponsor of a royalty-free, irrevocable, perpetual, non-exclusive license to use, reproduce, modify, publish, create derivative works from, and display such submissions in whole or in part, on a worldwide basis, and to incorporate it into other works, in any form, media or technology now known or later developed, including for promotional or marketing purposes. If requested, entrant will sign any documentation required for Sponsor or its designees to make use of the non-exclusive rights entrant is granting to use the Submission. Released Parties (as defined in Section 9, below) are not responsible for lost, late, stolen, damaged, incomplete, invalid, un-intelligible, garbled, delayed or misdirected Submissions, all of which will be void.

7. Winner Determination: After the conclusion of each Weekly Entry Period, a panel of qualified judges determined by Sponsor in its sole discretion will select the potential Twitter Contest and Instagram Contest winners from among all eligible Submissions received, based on an application of the following criteria (“Judging Criteria”):

- Creativity/Originality (33%);
- Quality of Submission (34%); and
- Fit to Contest Theme (33%)

Non-winning entries will not be considered in subsequent Weekly Entry Period Contests. In the event of a tie, the entrant whose Submission received the highest score for Quality of Submission, as determined by the qualified judges, in their sole discretion, will be deemed the applicable winner. Sponsor reserves the right to select fewer than the stated number of winners, if, in its sole discretion, it does not receive a sufficient number of eligible and qualified Submissions during a Weekly Entry Period.

8. Winner Requirements: Potential winners will be notified by Instagram Message Direct from @CignaTogether, or by a Tweet from @Cigna requiring the potential winner to follow @Cigna in order to then receive a Twitter Direct Message, on or around the dates set forth in the chart in Section 4. Each potential winner will be required to verify his/her email address and provide their full name and mailing address (no P.O. Boxes) information for prize fulfillment purposes within **two (2) days** of the date notice or attempted notice is sent, in order to claim his/her prize or the prize will be forfeited in its entirety. If a potential winner cannot be contacted, fails to provide any other requested information within the required time period (as applicable), does not comply with these Official Rules, or prize is returned as undeliverable, potential winner forfeits the prize. If a potential winner is disqualified for any reason, the prize may be awarded to a runner-up, if any, in Sponsor's sole discretion. Only three (3) alternate winners may be determined, after which the applicable prize will remain un-awarded. Prizes will be fulfilled 8 – 10 weeks after conclusion of the Contest. Acceptance of any prize shall constitute and signify each winner's agreement and consent that Sponsor and its designees may use the winner's name, city, state, likeness, Submission and/or prize information in connection with the Contest for promotional, advertising or other purposes, worldwide, in any and all media now known or hereafter devised, including the Internet, without limitation and without further payment, notification, permission or other consideration, except where prohibited by law. Without limiting the generality of these Official Rules, each winner shall irrevocably grant, transfer, convey and assign to Sponsor the entirety of the rights in and to the Submission and all renewals and extensions of copyright, and the right to secure copyright registrations thereto in perpetuity including, without limitation, the rights to use the Submission for any and all purposes in any and all media whether now known or hereafter developed, on a worldwide basis, in perpetuity. Each winner accepts and acknowledges that Sponsor shall not be obligated to use the Submission and that Sponsor in its sole discretion shall have the right to refrain from using the Submission. Sponsor shall not incur any liability whatsoever to the extent Sponsor chooses to refrain from any exploitation of its rights hereunder. Each winner will indemnify Released Parties and any licensee against all claims, damages, liabilities, and expenses (including reasonable counsel fees and legal expenses) arising out of any breach of these terms.

9. Prizes: FIVE (5) TWITTER GRAND PRIZES: (Awarded one (1) per Weekly Entry Period). One (1) \$100 Disney® Gift Card. Approximate Retail Value: \$100.
FIVE (5) INSTAGRAM GRAND PRIZES: (Awarded one (1) per Weekly Entry Period). One (1) \$100 Disney® Gift Card. Approximate Retail Value: \$100.

For all Prizes: Terms and conditions of Disney Gift Cards apply. The Disney Gift Card can be used at select participating locations at *Walt Disney World®* Resort, *Disneyland®* Resort, *Disney Cruise Line*, Disney Store locations in the U.S., *DisneyStore.com*, *Disney PhotoPass™*, *DisneyMusicStore.com*, *Disney Vacation Club®*, and *Adventures by Disney®*. It is not redeemable for cash, will not be replaced if lost or stolen without required proof of purchase, and it is subject to the terms and conditions of the Disney Gift Card Program. The Disney Gift Card cannot be used towards the purchase of a *Disney Vacation Club* Membership. The Disney Gift Card is issued by Disney Gift Card Services, Inc. Gift cards may not be used towards the purchase of Disney Dollars or Disney Gift Cards. Other restrictions apply. Use of gift card is acceptance of its terms and conditions. Visit DisneyGiftCard.com for complete terms and conditions and for more information about the Disney Gift Card program. Prizes are non-transferable, cannot be redeemed for cash and no substitution will be made except as provided herein at the Sponsor's sole discretion. Sponsor reserves the right to substitute a prize for one of comparable or greater value, in its sole discretion. Winners are responsible for all taxes and fees associated with prize receipt and/or use. All prize details are at Sponsor's sole discretion. Limit: One (1) prize per person.

10. Release: By entering, entrants agree to release and hold harmless the Sponsor, Disney Worldwide Services, Inc., Twitter, Inc., Instagram, LLC, Administrator, and their respective parents, subsidiaries, affiliates, suppliers, distributors, advertising/promotion agencies, and prize suppliers, and each of their respective officers, directors, employees and agents (collectively, the "Released Parties") from and against any claim or cause of action, including, but not limited to, personal injury, death, or damage to or loss of

property, arising out of participation in the Contest or receipt or use or misuse of any prize.

11. General Conditions: Sponsor reserves the right to cancel, suspend and/or modify the Contest, or any part of it, if any fraud, technical failures, human error or any other factor impairs the integrity or proper functioning of the Contest, as determined by Sponsor in its sole discretion. If terminated, Sponsor may, in its sole discretion, determine the winners from among all non-suspect, eligible Submissions received up to time of such action using the judging procedure outlined above or as otherwise seemed fair and appropriate by Sponsor. Sponsor, in its sole discretion, reserves the right to disqualify any individual it finds to be tampering with the Submission process or the operation of the Contest or to be acting in violation of the Official Rules of this or any other promotion or in an unsportsmanlike or disruptive manner and void all associated Submissions. Any attempt by any person to deliberately undermine the legitimate operation of the Contest may be a violation of criminal and civil law, and, should such an attempt be made, Sponsor reserves the right to seek damages and other remedies (including attorneys' fees) from any such person to the fullest extent permitted by law. Sponsor's failure to enforce any term of these Official Rules shall not constitute a waiver of that provision.

12. Limitations of Liability: Released Parties are not responsible for: (1) any incorrect or inaccurate information, whether caused by entrant, printing, typographical or other errors or by any of the equipment or programming associated with or utilized in the Contest; (2) technical failures of any kind, including, but not limited to malfunctions, interruptions, or disconnections in phone lines or network hardware or software, or lost, interrupted or unavailable network, server, Internet Service Provider (ISP), website, or other connections, availability or accessibility or miscommunications or failed computer, satellite, telephone or cable transmissions, lines, or technical failure or jumbled, scrambled, delayed, or misdirected transmissions; (3) unauthorized human intervention in any part of the Submission process or the Contest; (4) other errors or problems of any kind relating to or in connection with the Promotion, whether printing, typographical, technical, computer, network, mechanical, human error or otherwise, which may occur in the administration of the Contest, the uploading, the processing of entries or the processing or judging of Submissions, the announcement of the prizes or in any Promotion-related materials; (5) late, lost, undeliverable, damaged or stolen mail; or (6) any injury or damage to persons or property which may be caused, directly or indirectly, in whole or in part, from entrant's participation in the Contest or receipt or use or misuse of any prize. Released Parties are not responsible for any unauthorized third-party use of any Submission.

13. Disputes: Except where prohibited, entrant agrees that: (1) any and all disputes, claims and causes of action arising out of or connected with this Contest or any prize awarded shall be resolved individually, without resort to any form of class action, and exclusively by the United States District Court for the Southern District of New York located in Manhattan, New York; (2) any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering this Contest, and in no event will entrant be permitted to obtain attorneys' fees or other legal costs; and (3) under no circumstances will entrant be permitted to obtain awards for, and entrant hereby waives all rights to claim, indirect, punitive, incidental and consequential damages and any other damages, other than for actual out-of-pocket expenses, and any and all rights to have damages multiplied or otherwise increased. All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, or the rights and obligations of the entrant and Sponsor in connection with the Contest, shall be governed by, and construed in accordance with, the laws of the State of New York without giving effect to any choice of law or conflict of law rules (whether of the State of New York or any other jurisdiction), which would cause the application of the laws of any jurisdiction other than the State of New York.

14. Entrant's Personal Information: Information collected from entrant is subject to Sponsor's Privacy Policy <http://www.cigna.com/privacyinformation/> and Administrator's Privacy Policy <http://www.helloworld.com/privacy-policy>.

15. Winners List: For a winners list, visit bit.ly/1Mueall. The winners list will be posted after winner confirmation is complete.

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