



Delivering a *Return On Health*SM Through Integration

By integrating our clinical approach across medical and pharmacy plans, and implementing effective cost-management programs, CIGNA can help improve the health of your plan participants, lower your overall health care costs and generate a greater *Return On Health*SM.

Traditional pharmacy benefit plans focus solely on managing drug trend — lowering the cost of prescription medications. Employers with these standalone pharmacy plans may not fully realize the tremendous impact prescription drugs have on their total medical costs, as well as on the overall health of their employees.

With CIGNA Pharmacy Management, managing prescription cost is just the beginning. Working as one team with CIGNA HealthCare, our broad access to pharmacy, medical, lab and hospital information provides us with a more holistic view of a member's medical, behavioral and prescription histories. And when members are able to manage their health care services through a single plan, they are less likely to experience unnecessary medical complications or administrative obstacles that can impact the quality of their lives and increase total health care costs.

The CIGNA Solution

At CIGNA Pharmacy Management, we focus on the total health of your employees and their dependents and how they use their prescription drugs. And as we help them improve their health, we're also helping you reduce total health costs. Our solution is far more effective than simply managing *drug trend*. It's an integrated approach that we call managing *health trend* — the annual cost of providing all health-related benefits.

Through integrated case management, clinical programs and access to medical, behavioral and dental programs, we can increase the likelihood that your employees will:

- Receive the right medications at the right time;
- Avoid unfavorable drug interaction and side effects; and
- Adhere to their therapy as prescribed.

The key word is "integrated." By itself, CIGNA's Pharmacy Management program can reduce an employer's drug trend by 5-10 percent versus other pharmacy benefit plans. However, unlike stand alone pharmacy plans, we go beyond improving pharmacy costs and work to improve a member's overall health. Separate medical and pharmacy companies may be able to share information, but they would not be able to create this complete picture of a member's health.

Consider the following:

- We use data and system integration to track and identify member-specific gaps in care — prescriptions that are not being filled and/or used, multiple prescriptions that may not always mix well together, lab tests needed when taking certain medications, etc.
- Once these gaps are identified, we send this information to CIGNA members and their physicians.
- Member level gap data is used, along with our predictive modeling capabilities, to identify and prioritize outreach by case managers.
- And since nearly 200 of our gaps-in-care rules are related to pharmaceutical therapy, our nurses have access to a CIGNA Pharmacy pharmacist when pharmaceutical issues are identified.

Unlike a standalone pharmacy plan that doesn't have access to the multiple facets of a member's health, CIGNA Pharmacy Management is able to identify gaps in care at this level. CIGNA also has a team of health clinicians ready to work with the member and his or her physician to improve the situation.

The Value of Total Integration

Integration within the pharmacy benefit management industry is typically focused on data exchange. To achieve our goals of maximizing medical outcomes through a low net cost pharmacy benefit, CIGNA Pharmacy Management integration reaches far beyond this simple transaction. Each component of our integration adds more value in terms of improving outcomes as well as the consumer experience.



DATA

CIGNA Pharmacy Management has designed our data integration process to assure that the member's pharmacy information links seamlessly with his or her other benefit information and medical experiences. We have access to all related health information – whenever a member is prescribed a medication, fills a prescription, takes a medication or has an adverse reaction to a medication.

SYSTEMS

It takes multiple systems to administer health care benefits – from claim systems, to member services systems, to patient management systems. Our systems are designed to take advantage of, and provide information to, other CIGNA HealthCare systems.

PROCESSES/PROGRAMS

While integrated data and the systems to leverage this data are the foundation for helping our members improve their health, the true value of integration is realized when we incorporate this foundation into the workflow and processes of our CIGNA associates and clinicians and create programs and services that help improve our members' health and reduce overall health care costs.

PEOPLE

CIGNA health advisors, disease management nurses, case managers and CIGNA Behavioral Health care managers have direct, real-time access to CIGNA Pharmacy Management prescription systems. They can use claims data to better understand a member's medication adherence. Then, as necessary, they can help the member access needed care and improve compliance with their care plan over time.

Improving health and the member experience

Through our integrated design process and the focus on overall health improvement, CIGNA Pharmacy Management's clinical programs and benefit designs offer solutions to improve the pharmaceutical treatment of conditions. Members also benefit from:

- One secure website that provides all the pharmacy, medical claim and other information they need, including a best-in-class drug price comparison tool and a personalized health risk assessment.
- One customer service number to call, providing access to all member benefit information.
- A single ID card that includes pharmacy benefit information, in addition to medical benefit information.
- Coordinated case management outreach, versus multiple resources and multiple calls.
- No confusion over which benefit plan covers a specific drug in which setting which company requires precertification.

With a standalone pharmacy plan members are often left to figure out whether they need to use their health benefits or pharmacy benefits. CIGNA Pharmacy Management makes it easier for them to understand and access all of their benefits.

Integration for a Return on HealthSM

With fully integrated clinical programs and case management across medical and pharmacy, CIGNA can deliver better health outcomes as well as cost management. We're proud of the fact that we've helped members improve their health and adhere to their prescription therapy through effective, lower-cost options. And we're equally proud that we're helping employers better manage their *overall health trend* — the annual cost of providing *all* health-related benefits — and generating a greater **Return On Health**.

Traditional pharmacy programs just can't offer your employees the same level of service and care management. Isn't it time you learned more about how CIGNA Pharmacy Management can work for you?

CIGNA Pharmacy Management: Delivering ROH Through Plan Design & Financial Management Solutions

www.CIGNA.com

"CIGNA", "CIGNA HealthCare", "CIGNA Pharmacy Management" and the "Tree of Life" logo are registered service marks of CIGNA Intellectual Property, Inc., licensed for use by CIGNA Corporation and its operating subsidiaries. All products and services are provided exclusively by such operating subsidiaries and not by CIGNA Corporation. Such operating subsidiaries include Connecticut General Life Insurance Company, Tel-Drug, Inc. and its affiliates, CIGNA Behavioral Health, Inc., Intracorp, and HMO or service company subsidiaries of CIGNA Health Corporation and CIGNA Dental Health, Inc. In Arizona, HMO plans are offered by CIGNA HealthCare of Arizona, Inc. In California, HMO plans are offered by CIGNA HealthCare of California, Inc. In Connecticut, HMO plans are offered by CIGNA HealthCare of Connecticut, Inc. In Virginia, HMO plans are offered by CIGNA HealthCare Mid-Atlantic, Inc. In North Carolina, HMO plans are offered by CIGNA HealthCare of North Carolina, Inc. All other medical plans in these states are insured or administered by Connecticut General Life Insurance Company. "CIGNA Tel-Drug" refers to Tel-Drug, Inc. and Tel-Drug of Pennsylvania, L.L.C.

© 2008 CIGNA Pharmacy Management. All rights reserved.

816472

