

Bulletin

Your source for the latest on CIGNA's products and services, plus benefits research, workforce trends, and other news of interest.

FALL 2007

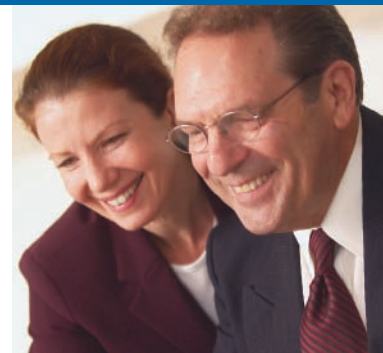
Integrating medical and disability programs improves return-to-work rates, productivity

CIGNA's study shows programs that assist employees with disabilities, or potential disabilities, can help contain health care costs

Individuals covered by CIGNA's integrated medical and disability programs who have taken a short-term disability leave are more likely to return to work, according to new research by CIGNA. In fact, the study shows marked improvement in return-to-work rates for these claimants of at least five percent and up to 37 percent, as compared to their counterparts in non-integrated,

disability-only plans. *National Underwriter* featured these results in its [Oct. 15 issue](#).

You can read the full news release [here](#) and talk to your CIGNA representative about how this analysis can help you and your customers. Be on the lookout for a special edition of *Benefits Bulletin* with detailed information about how integrating benefits can help employers improve productivity and lower costs.



CIGNA finds FML use may predict future behavioral disability claims, adds EAP referral to CIGNA Leave SolutionsSM

Analysis from CIGNA's 2007 integration value study suggests that use of Family Medical Leave (FML) may help predict future disability claims. Employees on FML were five times more likely to have a subsequent short-term disability claim than those not on FML (24 percent vs. 4.5 percent). Further, those on FML for a family reason were 50 percent more likely to have a subsequent short-term disability claim for behavioral illness than those on FML for other reasons.

CIGNA is introducing a valuable enhancement to CIGNA Leave SolutionsSM. Employees who file for a FML leave will automatically be referred to the extensive resources of CIGNA's Life AssistanceSM program to help manage their personal circumstances.

Enhanced discounts for CIGNA coverages purchased together

CIGNA now offers expanded package discounts for disability, medical, dental, and life insurance when they are purchased together. These discounts apply not only to the initial sale, but throughout the entire period CIGNA provides these coverages.

Talk to your CIGNA representative for additional information on all of the applicable programs and discounts.

Additional discounts are available when CIGNA's health advocacy programs (CIGNA Well Aware for Better Health[®], CIGNA Health AdvisorSM) and other offerings (behavioral health, pharmacy) are sold with a CIGNA medical plan.

CIGNA expands already strong national account team

Ken Vaughan joins CIGNA Group Insurance as vice president, national account sales

CIGNA Group Insurance has named **Ken Vaughan** as vice president for national account sales. Vaughan, who has 16 years of experience in employee benefits sales, is responsible for CIGNA Group Insurance's overall national account sales strategy both for new business and renewals.

According to Vaughan, "CIGNA has the expertise and experience that national account

customers need to ensure that real value and results are delivered. We have a wealth of integrated, in-house capabilities that we leverage across the enterprise to achieve results that affect an employer's bottom line. We also have a solid record serving national accounts and provide the level of service, technology and support that is expected by large employers."

ALSO IN THIS ISSUE:

Helping employees protect their assets and secure their family's financial future

Chief Medical Officer discusses integrated health and productivity management to reduce, prevent disability claims

CIGNA offers more return-to-work expertise with enhanced offerings

Educating employees about benefits is key employer need

CIGNA Falmouth Road Race hits record fund-raising total of \$1.05 million

Personal accident coverage is a key slice of the benefits pie

Helping employees protect their assets and secure their family's financial future

Will preparation services now included at no cost with CIGNA's life coverage

Almost 70 percent of Americans do not have a will and most people are reluctant to plan for their death. But, there are many good reasons why planning ahead is important, for example to provide guardianship for minor children, to secure assets, and to have a say in health care treatment if critically injured or unable to communicate. Will preparation services are now included with CIGNA's life insurance coverage for covered employees and their spouses at no additional charge.

Through an affiliation with ARAG®, a leading provider of comprehensive voluntary legal plans, this online offering lets covered employees create life and health legal documents, such as last will and testament, living will, health care power of attorney and financial power of attorney, free of charge. Employees and their spouses also have access to information on estate planning, identify theft, and CIGNA's life and disability planning kits.

For more information on CIGNA's will preparation services, visit cigna.com/willprep or talk to your CIGNA representative.

Chief Medical Officer discusses integrated health and productivity management to reduce, prevent disability claims

CIGNA Group Insurance recently named **Dr. Allen Woolf** chief medical officer. In this role, Dr. Woolf will work with clinical and business leaders for CIGNA Group Insurance's disability, life and accident products and services and Intracorp's workers' compensation programs. In a profile in the Oct. 15 issue of *Business Insurance*, Dr. Woolf noted, "I see this role as an exciting opportunity to design programs that put CIGNA at the forefront of integrated health and productivity management, with a focus on prevention and wellness."

Dr. Woolf recently co-presented with **Dee W. Edington**, Ph.D., director of the Health Management Research Center at the University of Michigan, at the Joint Forum on Health, Productivity and Absence Management in Washington, DC on Oct. 25, in a session titled *Impacting Productivity with Integrated Programs*. They reviewed the results of recent research and employer case studies to demonstrate the connection between health risk, disability and lost productivity and the value of integrating both data and clinical programs for enhanced health management in the workplace.

CIGNA offers more return-to-work expertise with enhanced offerings

Program consulting helps employers manage their own program, while Re-Employment Solutions helps employees return more easily from disability

Demonstrating its industry-leading expertise, CIGNA offers enhanced return-to-work services for employers and employees. With CIGNA's Return-to-Work Program Consulting, employers who manage their own program can now receive guidance from our return-to-work experts, as well as best practice tools and templates to help them customize a program suited to their own needs.

CIGNA also offers Re-Employment Solutions to help long-term disabled

“A formal return-to-work program consistently applied throughout an organization can be the most effective tool to shorten disability durations, reduce the costs of lost time, overtime or temporary help, increase morale and improve productivity.”

individuals break down the barriers to returning to work in a modified or new job. Re-Employment Solutions combines the resources of CIGNA's Vocational Rehabilitation Counselors, Intracorp Field Case Management and Right Management Consultants, in our exclusive partnership with the nation's leader in outplacement services.

Vocational Rehabilitation Counselors can guide motivated individuals to do different work for the same employer, work for a different employer, navigate the transition to a new career or pursue self-employment, if appropriate and desired.

Your CIGNA representative can give you additional information on how the Return-to-Work Program Consulting and Re-Employment Solutions programs can help your clients achieve their productivity goals.



“With tight linkages across our medical, disability, leave management and behavioral health programs, we work to keep people well and on the job, and to return them to productive work quickly if they become injured or ill. As a result, our employer customers will experience industry-leading outcomes in managing medical and lost productivity costs.”

— Dr. Allen Woolf, chief medical officer, CIGNA Group Insurance



Educating employees about benefits is key employer need

Online consumer tools for disability and life feature insurance need calculators and other resources

CIGNA commemorated September as Life Insurance Awareness Month by releasing a new consumer education toolkit, which was recognized in the Sept. 4 issue of the *National Underwriter – Life & Health*. The toolkit at cigna.com/liam features a life insurance needs assessment calculator and other important educational materials. Earlier this year, in

conjunction with Disability Insurance Awareness Month, CIGNA introduced a disability consumer education toolkit at cigna.com/diam, which includes an insurance needs calculator, multi-media product spotlights, and a return-to-work success story. Both toolkits will continue to be available, so encourage your customers to share them with their employees.

Why are CIGNA's disability and life insurance consumer education toolkits important?

- Nearly three in 10 workers entering the workforce today will become disabled before retiring. And, disability causes nearly one half of all mortgage foreclosures. – Council for Disability Awareness
- Parents in the United States find buying life insurance complex and confusing — half don't know how much to buy and 39 percent worry about making the wrong decision – LIMRA International, Facts About Life 2007

CIGNA Falmouth Road Race hits record fund-raising total of \$1.05 million

The final totals are in, and the 35th running of the CIGNA Falmouth Road Race in August shattered its fundraising record, topping \$1 million for the 42 groups it supports through its “numbers-for-nonprofits” program. Each year the race directors provide guaranteed entries, exempt from the lottery, to select charities. The charities then offer the entries to runners, who solicit donations. – *Cape Cod Times*, Sept. 26, 2007

“CIGNA is delighted to be the title sponsor for the CIGNA Falmouth Road Race,” said **Karen Rohan**, president CIGNA Group Insurance, Dental and Vision. “We, too, share a commitment to meeting a challenge: to improve the health, well-being and security of the people we serve. Of all the many traditions at Falmouth, this spirit of ‘giving back’ to the community is the most satisfying. We all contribute to making a difference in people’s lives.”

Personal accident coverage is a key slice of the benefits pie

Accident insurance can be an important benefit to fill coverage gaps

In a recent edition of *National Underwriter*, **Dan Berenbaum**, senior director of accident and specialty products for CIGNA Group Insurance, discussed the important role of accident insurance in filling coverage gaps. According to Berenbaum, “Personal accident insurance fills in the holes that we might not even realize are there until it is too late.” Also, while other benefits packages help when someone is sick, AD&D offers coverage options such as bereavement counseling and legal and financial

assistance when faced with the death of a loved one. And when traveling for business, business travel accident insurance can help a customer who is in need of emergency travel services. Read the whole article [here](#). – *National Underwriter*, Sept. 3, 2007.

CIGNA offers flexible, affordable plans that employers and their employees value. Talk to your CIGNA representative today about how accident coverage can help you grow your business

Feedback? Looking for the full text of an article?

Information to submit? Article ideas?

Send an e-mail to BrokerNews@cigna.com



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