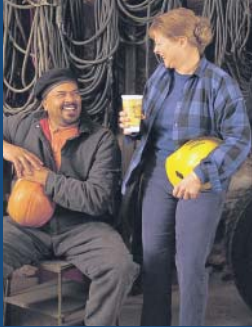
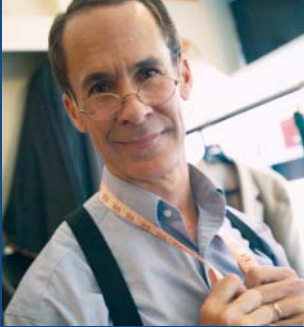


# CIGNA Small Group Business



## HEALTH BENEFIT SOLUTIONS





CA License # #0477128

**AMERICAN INSURANCE BROKERS, INC.**  
**Administrators for CIGNA**

23251 Mulholland Drive  
Woodland Hills, CA 91364  
(800) 669-8700 – Fax (818) 591-8722  
[www.aib4insurance.com](http://www.aib4insurance.com)



## **CIGNA HEALTHCARE. PROTECTING THE HEALTH OF SMALL GROUPS IN A BIG WAY.**

Business owners with 50 or fewer employees face a big decision. How can they provide their employees with a health plan that's affordable, yet doesn't limit the programs and services that help promote good health?

CIGNA has a track record of results when it comes to helping people get healthy and stay healthy. We also have some of the most innovative plan designs available for small companies. Behind it all are the key qualities you and your clients are looking for from a health insurer that provides benefits to thousands of small companies.

**A broad network.** With more than 500,000 providers nationwide, CIGNA's network is one of the largest in the country. Finding a doctor close to home or work is easy via our online provider directory.

**A great reputation.** For the fifth straight year, CIGNA leads both the Quality Compass<sup>®1</sup> national average and the average of our main competitors in the majority of preventive and chronic care measures. This means our members receive the information and support they need to seek treatment and preventive care when they need it. It all adds up to healthier lifestyles and can help lower health care costs.

**A commitment to integrated benefits.** We believe that the healthiest outcomes are realized when health benefits work together. Linking our medical, pharmacy and behavioral benefits helps members achieve these better outcomes across the entire spectrum of care.

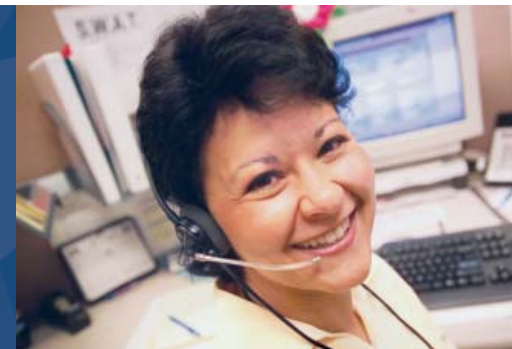
**Ease of use.** Small business owners don't have time to work through all of the details that plan administration sometimes involves. So we do it for them with client service teams trained and prepared to work directly with employers, brokers and members.

**A better member experience.** We provide the tools and support to enable members to understand their benefits, compare treatment options and become smarter, more engaged health care consumers – which can lead to improved health and lower costs.

Members can get answers the way they prefer – by calling our customer service representatives, utilizing our Interactive Voice Response (IVR) system or through our award-winning member portal, [myCIGNA.com](http://myCIGNA.com).



**CIGNA HealthCare Member Services call centers are J.D. Power and Associates certified for providing "An Outstanding Customer Service Experience."**



## IMPROVING HEALTH – THE KEY IDEA BEHIND OUR PROGRAMS.

CIGNA offers several programs designed to give our members a healthy advantage, all included at **no additional cost** with our small group plans.

**CIGNA Well Aware for Better Health<sup>SM</sup>.** This award-winning disease management program gives members access to support and education. Trained clinicians help them manage their health and more effectively follow physicians' care plans. When that happens, lives can improve, productivity can climb and health care costs can be reduced — for the employer and member alike.

Our programs for Asthma, Cardiac, Chronic Obstructive Pulmonary Disease (COPD), Diabetes and Low Back Pain have helped more than 1.5 million people. We've also added several innovative programs including Weight Complications and Depression<sup>2</sup>.

**Healthy Rewards<sup>®</sup>.** Through this program members can save money on health and wellness services not usually covered by traditional plans. The providers listed in the Healthy Rewards program offer discounts to CIGNA members. No claims. No referrals. And it's easy to find services close to home. Programs include<sup>3</sup>:


- Weight management and nutrition
- Tobacco cessation
- Acupuncture
- Laser vision correction

- Fitness club memberships, and
- Mayo Clinic books

**CIGNA Tel-Drug.** High-quality prescription medications are delivered to members' doorsteps through this convenient plan. Members can receive up to a 90-day supply of medication in one order. It all starts with a single phone call to a CIGNA Tel-Drug QuickSwitch<sup>™</sup> associate. The member provides prescription information, physician's name and phone number, and credit card information. CIGNA Tel-Drug does the rest by contacting the physician to obtain prescription authorization for the medication and, upon receipt, will process the order and mail the medication.

**Education for Pregnancy.** Healthy behaviors during pregnancy are the best head start for a newborn. So we provide a range of helpful resources through our CIGNA HealthCare Healthy Babies<sup>®</sup> program. Members who participate receive:

- An educational kit with facts on depression, stress and dental care during pregnancy.
- A list of online and telephone resources.
- Helpful how-to's on **myCIGNA.com**, including preparing for pregnancy, preventing pregnancy complications, what to ask during doctor visits and more.



**CIGNA offers several programs  
designed to give our members  
a healthy advantage.**

<sup>2</sup> Some programs may not be available with certain plan designs.

<sup>3</sup> Some Healthy Rewards<sup>®</sup> programs are not available in all states. If your CIGNA HealthCare plan includes coverage for any of these services, this program is in addition to, not instead of, your plan benefits. A discount program is NOT insurance, and the member must pay the entire discounted charge.



## PUTTING THE FACTS AT OUR MEMBERS' FINGERTIPS – WHEN THEY NEED THEM.

CIGNA members have instant access to facts, articles and personal information about their benefits.

**myCIGNA.com.** This secure member portal is a fast, convenient way to find a physician. Track a claim. And use our latest tools to research diseases, as well as compare hospitals and prescribed drugs. Here's what members find online:

- **HealthQuotient™ health risk assessment.** This brief, confidential questionnaire helps members identify and monitor their health status. Members who complete it receive recommendations to help them stay well, plus links to other interactive tools.
- **Prescription Price Quote tool.** Allows members to check the costs of their prescriptions, and generic equivalents if available, by specific pharmacy and location (including CIGNA Tel-Drug), based on their individual plan. Members can also review their pharmacy claim history for the past 16 months.
- **DrugCompare™.** Learn about and compare drug treatment options for more than 200 common medications. And evaluate up to 10 medications at once to better understand side effects and drug interactions.
- **Health Record.** A secure, centralized source of personal information. Members can input their current conditions, medications, allergies, surgeries, immunizations and personal contact information in case of emergency.
- **Health Tracker.** Members can use these easy-to-read charts to help monitor key health measurements like blood pressure, blood sugar, cholesterol, height and weight.
- **Healthwise®.** Get information on more than 5,000 health conditions, health and wellness, first aid and medical exams through this interactive library.
- **Condition Centers®.** The place to start for facts on the prevention and treatment of more than 39 conditions, with links to related CIGNA HealthCare programs.
- **Select Quality Care™ hospital comparison tool.** Learn how hospitals rank by number of procedures performed, average length of stay and cost.

**myCIGNA.com**

**CIGNA HealthCare 24-Hour Health Information Line<sup>SM</sup>.** Day or night, members have toll-free access to a registered nurse for answers to health questions. Home care suggestions. Help in choosing the most appropriate care. And help in locating nearby participating providers. We also provide a comprehensive library of prerecorded information that addresses everything from bumps and back pain to elder care and cardiology.

# CIGNA DENTAL for Your Small Business

## **Broad, Comprehensive Networks**

When you choose CIGNA Dental, you gain access to some of the largest, most comprehensive dental provider networks in the nation. Because of our breadth and nationwide scope, we are able to offer some of the industry's most competitive discounts.

Expert resources of over 50 network management professionals, including 25 field-based network managers, focus on retaining and growing our networks and providing specialized network recruiting where employers need it most.

## **Commitment to Service Excellence – more online tools**

CIGNA Dental uses Six Sigma methodology to improve claim accuracy, reduce claim rework, reduce repeat calls, and to improve satisfaction for our members, employer groups and providers.

The foundation of our service excellence is the expertise of our employer and member service representatives and robust suite of web-based tools. We leverage technology, which translates into higher satisfaction.

### **For Members**

#### **Consumerism Tools and Services – education, empowerment and engagement.**

**myCIGNA.com** – a web-based platform that enables members to view their personalized dental benefits information; print a temporary ID card; locate and change network dentists and much more.

Members registered on myCIGNA.com also have access to:

#### **Dental Treatment Cost Estimator**

– an innovative, web-based tool on myCIGNA.com that represents the next generation of information, giving CIGNA Dental members the ability to estimate and plan for their dental care costs prior to seeking care.

#### **Dental Health Content via**

**WebMD** – an online source on myCIGNA.com with over 200 medical and dental health articles and interactive tools.

**CIGNA Healthy Rewards®\*** – gives members access to discounts on an array of health and wellness products and services.

### **For Providers**

**Provider Portal**, a secure website enabling our contracted providers to view the status of a claim, check members' benefits information, verify and print eligibility, submit claims for reimbursement, download policy manuals, forms, PCS At A Glance booklet, and much more!

## **Oral Health Integration Expertise**

### **Oral Health Integration Results in Better Health Outcomes**

CIGNA's leadership in medical-dental integration is a clear differentiator.

The mouth can act as an "early warning system" for other medical conditions – as well as a potential contributor – making dental coverage more critical than ever before.

Research has linked periodontal (gum) disease to complications for heart disease, stroke, diabetes, pre-term birth and other health issues.

### **Oral Health Maternity Program:**

Enhances dental benefits for expectant mothers with CIGNA medical and dental coverage. Why? Because research suggests that treatment for gum disease may reduce the likelihood of premature birth for women at risk.

**Brush Biopsy Coverage:** Added coverage for this non-invasive diagnostic procedure to detect oral cancer. Why? When detected early, oral cancer has a greater opportunity for being cured

**Disease Management:** CIGNA identifies medical/dental members diagnosed with gum disease, using the data in its outreach programs to educate and encourage members to complete their treatment plans.

### **Delivering the Optimal Dental Plan**

Choosing the optimal dental plan can impact overall health expenditures beyond the dental premium cost. CIGNA Dental is a benefits company that truly understands the connections between a highly effective employer benefits program, the health of employees, and an employer's bottom line.

**Tell us your plans.**

**If your clients want to improve health while reducing health costs, contact AIB at 1.800.669.8700.**



"CIGNA" and "CIGNA HealthCare" are registered service marks and refer to various operating subsidiaries of CIGNA Corporation. Products and services are provided by these operating subsidiaries and not by CIGNA Corporation. These 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 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.