

CIGNA's Employee Assistance Program Portfolio Intelligent Integration



Help your employees better balance their work and personal lives with CIGNA's Employee Assistance Program (EAP) Portfolio, offered with our long-term disability and term life plans. Our three-tiered EAP offering gives you a variety of plan options to help you enhance overall productivity within your organization and proactively control absence and disability costs.

CIGNA's EAP Portfolio has three levels of offerings:

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| ■ CIGNA's Life AssistanceSM
Basic work/life services for employees and family members | ■ Full Service EAP Program
Adds employer-level services to CIGNA's Life Assistance SM Program | ■ Platinum EAP Services
Customized programs based on employer needs |
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CIGNA's Life AssistanceSM Program

CIGNA's Life AssistanceSM Program provides access to in-person behavioral health assistance, telephonic counseling and online tools. The program offers covered employees and their families:

- **Professional counseling from licensed behavioral health providers:**
Access to telephonic counseling 24 hours a day, seven days a week and up to three, free in-person sessions from CIGNA's Masters'- and PhD-level licensed behavioral health clinicians
- **Life event referrals and research:**
Research and up to three qualified referrals within 12 business hours for services
- **Healthy Rewards[®] discount program:**
Up to 60% discounts on health and wellness products and services
- **Personal Stress Navigator:**
An interactive tool that helps your employees and their family members evaluate stress sources and symptoms in order to make effective behavioral changes

Proactive Services Promote Value to Employees and Their Families

Employees will recognize the value of CIGNA's Life AssistanceSM immediately, since services are available as soon as coverage begins. CIGNA also provides timely reminders at the time of claim.

- When coverage begins, CIGNA sends a welcome letter, brochure and wallet card with a toll-free number and web site address for all eligible employees and their families, reminding them services are available 24 hours a day, 7 days a week
- When employees report a disability claim, CIGNA reminds employees of the services available through the program
- Disability Claim Managers proactively offer warm transfer referrals as appropriate
- CIGNA includes a reminder of EAP services to Term Life beneficiaries at the time of the claim

Employees have access to services such as:

- 30-minute free legal consultation for will preparation and other issues
- Discounts (up to 60%) on wellness products/services
- 24-hour crisis intervention support



CIGNA Group Insurance
Life • Accident • Disability
A Business of Caring.

Ask Yourself

- Does your disability or life program offer multiple levels of EAP services for you and your employees?
- Does your disability or life program offer your employees access to a network of over 50,000 licensed behavioral health providers so they can easily find a provider close to their home?



Services Available Through CIGNA's Life AssistanceSM Program

Under CIGNA's Life AssistanceSM Program, experienced staff from CIGNA Behavioral Health can provide comprehensive triage and assessment of personal issues, as well as coordinate subsequent services and referrals. The program includes the following features:

Professional Counseling from Licensed Behavioral Health Providers

- Up to three, free face-to-face behavioral health visits with a member of CIGNA Behavioral Health's network of over 50,000 independent, contracted providers
- 24-hour, live telephonic access 365 days per year
- 24-hour crisis intervention support with licensed behavioral health clinicians
- 24-hour telephonic counseling with CIGNA's Masters'- and PhD-level licensed behavioral health clinicians; discussions can include depression concerns, substance abuse, anxiety, parenting, and returning to work, among others
- Life at Work consultation, including coping with work stress, working with difficult people, time management, and talking with your manager

Life Event Referrals and Research

- Research and up to three qualified referrals are provided within 12 business hours (6 hours for emergencies)
- Referrals to community resources for local support on a variety of issues including addiction, substance abuse, domestic violence and health-related issues
- 30-minute free legal consultation for most legal issues

- Online behavioral health resource library with a variety of health and emotional well-being content
- Information, research, and qualified referrals on a comprehensive range of topics to help employees balance work and life responsibilities
- Web-based interactive tools, complete personal assessments, search for providers, and access to information on a variety of topics including Family & Caregiving, Health & Well-Being, and Daily Living

Healthy Rewards[®] Discount Program

- CIGNA's Healthy Rewards[®] program offers discounts (up to 60%) on a range of health and wellness-related services and products to help employees and their families take better care of themselves so that they live longer, healthier lives. The program includes discounts on:
 - Vision and hearing care
 - Weight Watchers
 - Fitness club memberships
 - Smoking cessation
 - Chiropractic care
 - Massage therapy
 - Acupuncture
 - Pharmacy and vitamins



Full Service Employee Assistance Program

CIGNA's Full Service EAP Program not only includes all of the services provided through CIGNA's Life AssistanceSM Program, it also offers an additional level of service for employers, human resource staff and managerial/supervisory staff. These employer-level services include:

- **Dedicated behavioral account management team:** focused on planning, smooth implementation and ongoing management of your EAP program

- **Customized communications:** employee brochures and posters, manager's guides and orientation videos
- **Employer utilization reporting:** online access to quarterly reporting
- **Organizational consultation services:** for issues impacting the workplace where intervention may provide support (i.e. downsizing, etc.)
- **Management consultation and referrals:** assistance for managers in dealing with issues ranging from absenteeism to troubled employees
- **Additional employer service hours:** can be used for on-site crisis intervention, "brown bag" seminars, policy support or disaster relief programs

Platinum EAP Services

Additionally, CIGNA's Platinum EAP Services enable you to customize a program that specifically meets your needs. This program includes variations on CIGNA's Life AssistanceSM and Full Service offerings, as well as single service purchase options. Services may include:

- Increased face-to-face visits for employees

- Single service options that focus on:
 - Lifestyle management programs (tobacco cessation, weight management)
 - Stress management workshops and programs
 - Organizational productivity programs (presenteeism and productivity analysis and organizational stress audits)

CIGNA's EAP Services Enhance Productivity

Helps Employees Deal With Stress That Impacts Workplace Productivity

- Help with non-medical issues, such as finding childcare placement or dealing with workplace stress, that may impact the employee's ability to return to work after a disability
- Extensive support strategies to help employees balance work and life responsibilities
- Services that save time by providing employees with information, research and qualified referrals to help address childcare, legal, senior, or financial issues

Helps Employers Prevent Disability and Improve Return-to-Work Outcomes

- Services that enable employees to address issues, such as substance abuse or depression, that can lead to unscheduled absences or disabilities
- Extra support for the employee and family members during a disability, including referrals to community resources to help the employee adjust and return to work
- Services that can help address the behavioral conditions that may complicate disability



Life Events Information, Research and Referral Topics Available with EAP Offerings

Research and up to 3 qualified referrals within 12 business hours (6 for emergencies)

Prenatal Care

- Birthing methods
- Nutrition, exercise, and diet
- Childcare pre-planning
- Breastfeeding and formula feeding

Parenting

(includes online resources)

- Child development
- Sibling rivalry
- Separation anxiety
- Sleep and bedtime routines
- Toilet training
- Child safety
- Discipline
- Raising adolescents

Childcare

(includes online resources)

- Childcare centers
- Family childcare homes
- In home care
- Baby-sitting agencies and options
- Nanny agencies and options
- Au pair agencies and options
- Preschools/nursery schools
- Before- and after-school programs

Adoption

(includes online resources)

- State adoption specialists
- Adoption support groups
- Private adoption
- National adoption organizations

Summer Care

- Residential camps
- Day camps
- Traditional camp programs
- Specialized camp programs

Special Needs

- Common childhood illnesses
- Children with multiple disabilities
- Developmental delays
- Mentally challenged/ill

Senior Care

(includes online resources)

- Home health agencies
- Nursing homes
- Assisted living facilities
- Continuing care retirement communities
- Social and recreational programs
- Long distance care-giving
- Backup care
- Respite care

Education

(includes online resources)

- Kindergarten programs
- Before- and after-school programs
- Public schools
- Undergraduate and graduate programs

Pet Care

(includes online resources)

- Veterinarians
- Insurance
- Pet-sitting resources
- Obedience training
- Pet store and supplies

Legal Services

- Referrals to local providers for will preparation and most legal issues
- 30-minute free consultation, plus 25% discount on usual fees

Financial Information

- Spending habits
- Budgeting strategies
- Managing credit
- Debt management
- Debt consolidation
- Financial planning information

Let CIGNA Help You and Your Employees

If you don't offer an Employee Assistance Program that coordinates with your life or disability plans, you may not be doing all you can to enhance productivity and reduce absence- and disability-related costs. Let CIGNA use the best of our behavioral

health resources to bring out the best in your employees and your organization. Call your CIGNA Group Insurance Sales Representative for more information on CIGNA's EAP portfolio.



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