

CIGNA's approach enhances productivity. Early Intervention Focus.



CIGNA offers
telephonic intake
to all customers
free of charge,
for any size
employer.

Our focus on early intervention in disability management helps employees return to work sooner. A CIGNA study showed that when a short-term disability claim is reported within 7 days, the duration period is shortened by 32%.

CIGNA Group Insurance's "best in class" intervention model speeds the disability claim process. And we provide a unique online tool — Managers' Disability ToolkitSM — to help supervisors better manage disability as soon as a claim is reported. As a result, we can deliver shorter disability durations, boost productivity and, in turn, lower employer costs.

A claim reporting process that's quick and easy

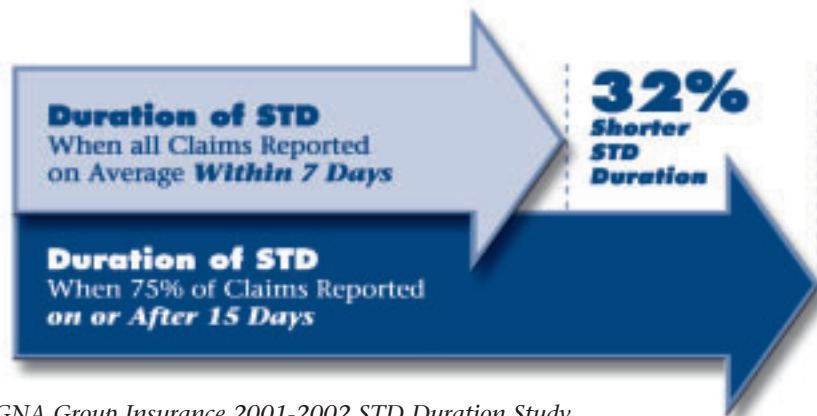
CIGNA has found that the sooner we can set prompt return-to-work expectations with the employee and his or her physician, the better the understanding that returning to work is a key recovery goal.

We help employees report claims sooner so that we can act on them sooner. From the moment an employee calls in a claim, we streamline the process. In just one business day, we:

- Obtain all relevant information from the disabled employee;
- Set-up claim data in our system;
- Confirm coverage eligibility with the employer;
- Triage the case to the appropriate case manager;
- Send a link to our online Managers' Disability ToolkitSM to supervisors to help them manage their employee's disability.

We can also set up an electronic eligibility feed for employers to further enhance the process.

The Value of Early Claim Notification



Source: CIGNA Group Insurance 2001-2002 STD Duration Study

Ask Yourself

- Does your company understand the importance of setting return-to-work goals early for disability management?
- Does your company have a choice of four claim reporting options, including telephonic intake, for no additional cost?



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Life • Accident • Disability
A Business of Caring.

Within 24 hours of submission, we assign claims to the case manager who initiates three-point contact with the employee, the employer and the physician, as appropriate. Throughout the process, we treat the disabled employee with dignity and respect, working to make him or her feel comfortable.

More flexibility with our claim reporting options

We believe that early reporting and intervention are key to shortening the duration of disability claims. We offer a choice of four flexible reporting options to long-term and short-term disability customers, including:

- Toll-free telephone
- E-mail, available 24/7
- www.CIGNA.com, available 24/7
- Mail or fax form

We offer these options to employees of all sizes, and do not charge per transaction.

“Best In Class” Call Intake Centers

More than 76% of disability claims are reported to CIGNA telephonically. We encourage telephonic reporting because it’s quicker and more efficient, allowing us to address the employee’s concerns. That way, employees call us for help, not the employer. Over the telephone, we have the opportunity to set recovery expectations.

Our four claim intake centers staff more than 50 experienced specialists who know how to gather information from a disabled employee while being sensitive to his or her needs. Our claims intake specialists:

- Answer calls, on average, within 18 seconds
- Confirm employee eligibility immediately
- Obtain all necessary information within 7 minutes

The CIGNA Advantage

CIGNA’s early intervention focus enhances return to work by making the claims reporting process quicker and easier. As a result, our disability durations are shorter, lowering costs and raising productivity. You can trust CIGNA to deliver.

Lowering costs through enhanced productivity



Easy to do business with

Providing comprehensive business solutions you can leverage



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