

CIGNA lowers costs and enhances productivity. Expert resources to help manage disability benefits.



Employers can trust CIGNA to help them better manage their disability benefits with a breadth and depth of resources without equal. Our case management approach to disability allows us to better focus on each claim. Backed by a nationwide network of resources, we can bring together the right people and the right services at the right time. This way, we can promote quality outcomes, enhance productivity and, in doing so, lower costs.

A vast network of resources with deep knowledge and experience enhances the claim process

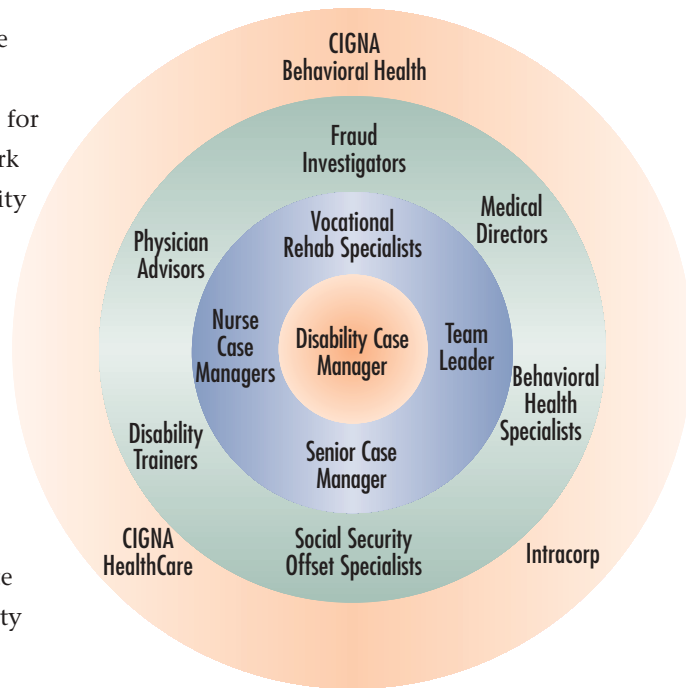
Our disability case managers are the backbone of our claims process. Supporting the case manager is an on-site claims team of vocational rehabilitation consultants and nurse case managers. Overall, we employ 500 on-site employees at three claims offices across the country.

Disability case managers call in the appropriate resources, coordinate services among all those involved and serve as a single point of contact for the employer and the employee. Return to work is enhanced when it's coordinated by a disability case manager. It also makes it easier for both employer and employee when there's just one person to call for your disability claim.

Consider that 40 percent of all disabilities have a behavioral component. That's why we have a CIGNA Behavioral Health Specialist in each of our claim offices across the country. A disability medical director is on-site at each office as well. In addition, we can access on-site physician advisors, fraud investigators, disability trainers, and professionals who help you

obtain Social Security, if necessary. We also work with Intracorp, a CIGNA company, and a nationally recognized medical case management administrator. We employ their proprietary medical and disability guidelines as a key tool in claims management.

A team of experts working together to promote quality outcomes



No carrier can match or speak to the vast network of medical and disability resources available under one roof through CIGNA and its companies.



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

Ask Yourself

- Does your client/company's carrier have behavioral health and disability resources co-located to better manage claims?
- Does your client/company have access to a nationwide network of medical, disability and behavioral health resources all through the same carrier?

Comprehensive resources drive quality and efficiency

Our on-site team of experts are supported by a nationwide network of CIGNA professionals. Together, they work to ensure the best, most efficient care, enhancing recovery and return to work. They include:

- A network of 1300 nurse case managers
- 500 additional medical doctors on call to CIGNA, representing all specialties
- Disease Management professionals and healthcare medical directors
- CIGNA Behavioral Health professionals, including psychiatrists, behavioral health specialists and case managers



The CIGNA Advantage

CIGNA offers Expert Resources that work to enhance care, return employees back to work sooner and lower employers' overall costs. We deliver peace of mind with a commitment to serve our customer like no other.



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