

CIGNA's Disability & HealthCare ConnectSM Intelligent Integration



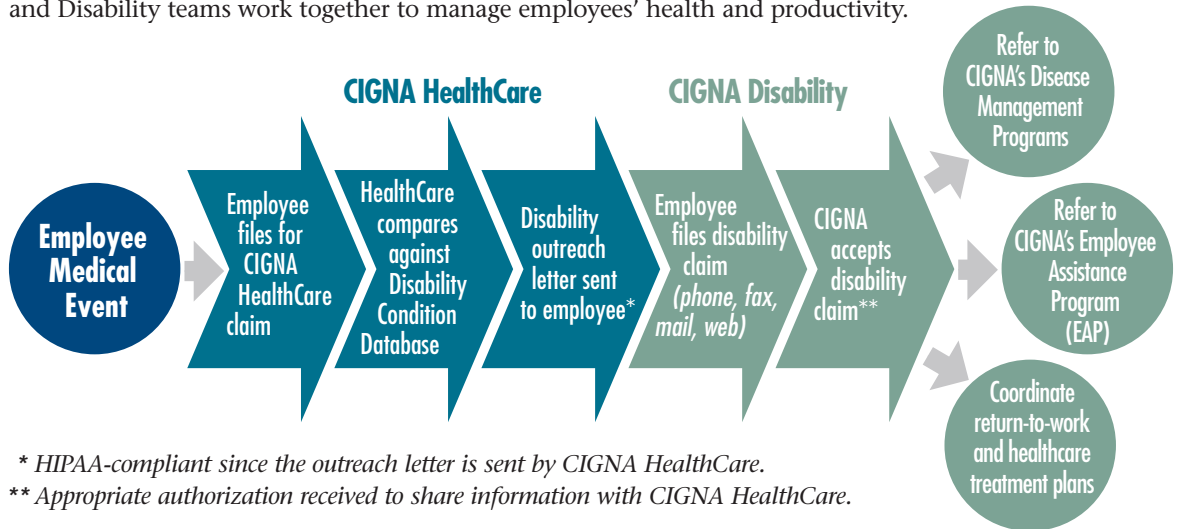
As one of the only carriers with the ability to coordinate disability and healthcare plans, we offer CIGNA's Disability & HealthCare ConnectSM — a unique, integrated approach for managing the quality and costs of health and disability outcomes. This program is available for employers who offer a CIGNA medical program and our short-term and long-term disability coverage to the same employees.

Four Components for CIGNA's Disability & HealthCare ConnectSM

- **Notification of disability coverage** — With certain medical conditions, CIGNA sends employees a proactive outreach letter suggesting they submit a disability claim to reduce delays, once medical claims are approved.
- **Coordination of return-to-work and treatment plans** — CIGNA ensures that employees take advantage of opportunities to maximize return-to-work processes.
- **Immediate transfer to Employee Assistance Program (EAP)** — With the disabled employee's permission and as needs require, case managers connect the employee with a behavioral health counselor to improve the likelihood the employee will use the services, if offered by the employer.
- **Referral to disease management programs** — Employees diagnosed with conditions caused by diabetes, congestive heart failure, low back pain or another chronic illness are actively referred to CIGNA's disease management program, if offered by the employer.

How CIGNA's Disability & HealthCare ConnectSM Works for the Employee

With certain medical conditions, CIGNA follows this process which shows how our HealthCare and Disability teams work together to manage employees' health and productivity.



* HIPAA-compliant since the outreach letter is sent by CIGNA HealthCare.
 ** Appropriate authorization received to share information with CIGNA HealthCare.

The CIGNA family of companies offer best-in-class health and related benefit solutions in:

- HealthCare
- Dental and Vision
- Pharmacy
- Life, Accident and Disability
- Employee Assistance
- Disease Management



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

Ask Yourself

- Does your carrier have the ability to coordinate disability and healthcare programs?
- Are you doing everything you can to better align disability and healthcare resources?

CIGNA Study: Disability & HealthCare — How Strong is the Link?

CIGNA asked:

Is there value in placing disability and healthcare coverage with the same carrier?

The objective of CIGNA's comprehensive, first-of-its kind study was to understand more about the relationship of coordinating quality healthcare to disability outcomes — specifically, whether having the same healthcare and short-term disability (STD) provider helps reduce medical costs and length of disability.

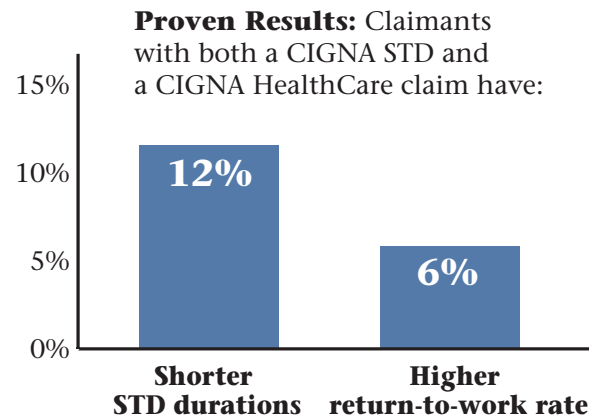
The answer? Yes!

Study Profile:

- Conducted in 2003
- 156 employers offering CIGNA HealthCare and CIGNA Disability
- 60,000 STD claimants
 - 13,566 claimants (CIGNA STD & CIGNA HealthCare) — more than \$30 million in STD benefit payments
 - 47,250 claimants (CIGNA STD & other healthcare) — more than \$107 million in STD benefit payments

5 Key Study Results

- Disability durations were 12% lower and return-to-work rates were 6% higher for claimants who have both CIGNA HealthCare and CIGNA STD claims.
- A quarter of “medical episodes” that lead to a short-term disability stem from chronic health issues.
- Almost half of the expense of treating depression and other mental health conditions stems from individuals who suffer from other disabilities.
- Short-term disability claim-related medical costs often continue after return to work.
- Most of the top STD drivers match top medical drivers.



Study results were published in *The Disability and HealthCare Connection... How Strong is the Link?* (March 2004). This study is available on CIGNA.com or ask your CIGNA Sales Representative for a copy.

For CIGNA, integration means that with a broad range of medical, behavioral, pharmacy, disability and disease management benefits, we can facilitate quality, cost-effective solutions that treat the whole person, not just the condition. We've studied the science of integration, and we've built our organization around it to deliver greater value to our customers and their employees.



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