

Absence Hurts. We Understand the Pain.



**CIGNA Disability, Life and Accident Benefits
FOR HOSPITALS**





Emotionally and physically demanding work and 24/7 continuous operations, coupled with easy access to care, means your business faces higher-than-average employee benefit costs and higher rates of absenteeism.

When your health care workers are absent due to illness or injury, it affects your organization and patient care. You have staffing challenges and you spend more on claims and staff replacement costs.

Hospitals typically spend 9% more on employee health benefits than other industries.¹
Injury rates are 89% higher among hospitals when compared to the private industry as a whole.²
Nurse shortage could reach 0.5 million by 2025.³

CIGNA for Hospitals

As a health service company, CIGNA understands the unique physical, emotional and social challenges you and your health care workers face each day.

We can tailor our benefit solutions to help you meet these unique challenges.

We have significant experience serving the hospital industry, with more than 550 in-force hospital clients throughout the country. This experience, coupled with our expertise in health service, gives us the unique insight to provide you with the right benefits that deliver optimal results.

[CIGNA processed more than 24,400 disability and 1,300 life and accident claims for health care workers in 2010.]

CIGNA: Better at preventing and reducing absence and disability costs.

Wellness and Prevention Services

One of the best ways to manage disability absence is to try and avoid it in the first place. That's why our disability benefits and related offerings are specifically designed to address the most common drivers of absence such as stress, depression, fatigue, musculoskeletal disorders and back pain. These benefits help health care workers stay healthy, focused, active and on the job and include:

- **Stay-at-work Services** provided by dedicated vocational rehabilitation counselors to help keep health care workers productive and on the job.
10% higher rates of chronic disease put hospitals at risk for higher absenteeism and disability costs.⁴
- **Employee Assistance Program (EAP)** to help health care workers achieve better work/life balance and manage stress.
91% of employees using the EAP report improved work attendance.⁵
- **Healthy Rewards^{®*} Program** to help health care workers better manage weight, tobacco cessation and overall health.
\$1,100 a year average savings to employers for every employee who kicks the smoking habit.⁶

In addition, health care workers have access to our Will Preparation and Identity Theft Programs, which can help to reduce the stress and worry that are associated with financial planning and resolving identity theft issues.

Health care professionals have a **37% higher rate** of depression than other working populations.⁷

Help health care workers stay healthy and on the job.

Superior Clinical and Return-to-Work (RTW) Management

If a disability does occur, CIGNA responds quickly. Our broad team of disability specialists and dedicated vocational rehabilitation counselors work directly with health care workers, their doctors and managers to take proactive steps to help them recover quickly so they can get back on the job sooner.

Together, we define the incremental steps necessary – including transitional work arrangements when appropriate – to help your people get back to full-time employment quickly and safely.

With CIGNA, hospitals get:

- Suite of services to support compliance with the Americans with Disabilities Act.
- Quick claim processing with secure verbal authorization for medical information.
- Detailed job requirements for regular health care positions to facilitate customized RTW and transitional work planning.
- Help to retain valued, experienced staff members – especially important with expected nursing shortage.
- Consulting services to help develop strong internal RTW programs.

At CIGNA, our goal is to provide your health care workers with compassionate support and efficient service, so they can focus on what's most important: Getting well and back to work.

CIGNA has **69% more** dedicated vocational rehabilitation counselors than the national average.⁸

Help health care workers get back to health and back to business.

Expert Administrative Support

We help hospital benefit administrators simplify their work, reduce hassles and better manage benefit costs by providing services and support to help their plans operate more efficiently:

- **Dedicated resources** that have extensive hospital expertise, including implementation coordinators, account managers and claim managers to ensure your plan runs smoothly from day one and beyond.
- **In-house Family Medical Leave (FML)** capabilities to help improve disability outcomes, as well as track, manage and reduce absence. Our FML capabilities also include aggressive intermittent leave management to closely monitor patterns of absence and apply the right resources to assist health care workers and help them remain productive.
- **Online reporting** to support daily absence management tracking and provide information to help identify ways to reduce disability incidence rates, duration days and costs.
- **Flexible solutions to ease administrative burden** such as online enrollment, online medical evidence of insurability, portability and conversion notice distribution and beneficiary management.

Optional Features for Hospitals

We understand the unique challenges health care professionals face, and we have the benefits you need to help protect the health, well-being and security of your workforce:

- Employee replacement benefits**
- HIV/Hepatitis C accident riders
- Nursing care/custodial facility benefit (available with life insurance)
- Own specialty definition of disability for doctors

In addition to our comprehensive disability plan designs, we also offer other affordable benefits such as:

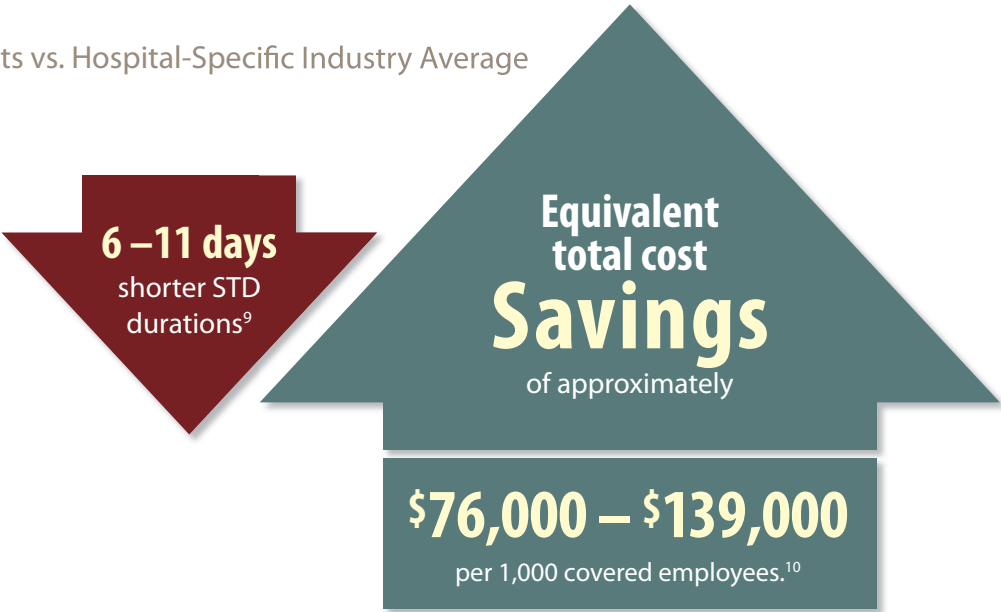
- Term life insurance
- Group Universal Life insurance
- Personal accident insurance
- Business travel accident insurance
- CIGNA Business Travel Accident & Medical®



Better Outcomes with CIGNA

When compared to others in the industry, data suggests that CIGNA is better at achieving improved outcomes as shown below.

CIGNA Hospital Results vs. Hospital-Specific Industry Average



Top Disability Diagnoses for Hospitals vs. CIGNA’s Hospital Book of Business (BOB)

Disability Diagnostic Category	Duration Days ¹¹ (industry average)	Duration Days (CIGNA BOB)
Behavior-related conditions	77 days	65 days
Musculoskeletal and connective tissue disorders	74 days	68 days
Neoplasms	71 days	70 days
Circulatory system conditions	67 days	57 days

Top diagnoses excluding pregnancy.

CIGNA’s Disability & HealthCare Connect[®]

Clients who choose CIGNA’s Disability & HealthCare Connect, an offering that integrates our disability and medical programs, realize better results¹²:

- 27% shorter STD durations
- 11% better return-to-work rate
- 20% reduction in disability absence

Other CIGNA Employee Benefits for Hospitals

Medical • Behavioral • Pharmacy • Dental • Vision • Health Advocacy

At CIGNA, we help hospitals and the people who work there to be healthier, stronger and better able to meet the tough demands they face every day.

To learn more about CIGNA disability, life and accident benefits for hospitals, contact your CIGNA representative today.

1- CIGNA HealthCare Internal Analysis, 2009; 2- <http://www.cdc.gov/niosh/programs/hcsa/figure12.html>, 2008; 3- http://www.usatoday.com/news/health/2009-02-15-nursing-shortage_N.htm, according to Peter Buerhaus of Vanderbilt University Medical Center. The nursing professor is author of a book about the future of the nursing work force. February 2009; 4- CIGNA HealthCare Internal Analysis, 2009; 5- CIGNA 2009 EAP participant satisfaction survey; 6- Studies by the University of Michigan and Johnson & Johnson; 7- <http://www.oas.samhsa.gov/2k7/depression/occupation.htm>; 8- Based on CIGNA's 2009 full-year data as compared to industry average reported in ING-Re most recent Group Disability Claims Management Benchmarking Survey (2009) ; 9- Integrated Benefits Institute 2008 Industry Benchmarking for short-term disability; 10- The six days shorter duration is an equivalent of almost \$48,000 in direct cost savings and more than \$28,000 in indirect lost productivity savings. The 11 days shorter duration decrease is an equivalent of more than \$87,000 in direct cost savings and almost \$52,000 in indirect lost productivity savings. Calculations are based on disability incidence rate of 9.5%, return to work rate of 77%, average daily salary (with benefits) of \$207.37 based on Bureau of Labor Statistics' "Employer Costs of Employee Compensation," March 2010, average cost per duration day of \$83.67, lost productivity multiplier of 1.31 (health services) times the direct benefit costs based on "Measuring the effects of work loss on productivity with team production." Nicholson S, Pauly MV, Polsky D, Sharda C, Szrek H, Berger ML. Health Econ. 2006 Feb;15(2):111-23.; 11- 2010 Integrated Benefits Institute (IBI) Data, average days duration per closed claim; 12- CIGNA's 2010 Integration Value Study.

* Some Healthy Rewards programs are not available in all states. **A discount program is NOT insurance, and the customer must pay the entire discounted charge.** CIGNA's Will Preparation Services are provided under an arrangement with ARAG. CIGNA Identity Theft program is provided under a contract with Europ Assistance USA, Inc.

** Only available with long-term disability insurance and not available in New York.



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