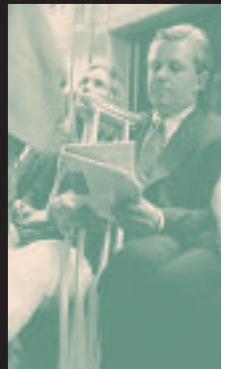


Bulletin



Your source for the latest on disability, life and accident products and services, benefits research, workforce trends, and news of interest.

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Managing the disability risk of older workers

To stay ahead of the steep disability cost curve associated with older workers, employers should consider the advantages of integrating their disability plan with a program to manage work/life issues and chronic conditions. An article by CIGNA Group Insurance's D. Lane Stephens, Vice President of Sales, Western Region, offers advice as an aging workforce creates new challenges for employers. "An integrated health and disability program can help reduce disability incidences and durations significantly, lower healthcare costs, and improve productivity. These value-added programs go a long way toward helping control disability durations and incidences and managing healthcare costs." – *California Broker*, June 2006. Read the full article at <http://www.calbrokermag.com/Magazine/story/june06/stephens.htm>.

Nonbuyers of life insurance afraid to make wrong financial decisions

In a LIMRA survey of both buyers and nonbuyers of life insurance, 4 in 10 of the nonbuyers said they were afraid of making the wrong decision, half said they couldn't decide how much to buy, and 70 percent said they couldn't afford it. "Sadly, many people just put off making any decision, sometimes until it's too late," said Bob Kerzner, president and CEO of LIMRA International. "Behavioral economics tells us that when people say they can't afford life insurance, even when they admit they don't have enough, there's more to it than a straight budget calculation. The negative feelings of 'losing' the premium for more insurance are often a lot stronger than the positive feelings of buying the needed protection." – *Life Insurance Selling*, March 2006.

Most adults unprepared for extended time off from work

According to a new survey by the non-profit LIFE Foundation, 70 percent of working American adults say they could only afford to take off one month or less of unpaid vacation before everyday expenses would force them to return to work. America's Health Insurance Plans however, reports that nearly one out of every three workers over the age of 30 will suffer a disability for three months or more at some point in their career – making that "unpaid break" a possibility for millions. "The reality is that most Americans lack the financial cushion necessary to weather an unexpected disability - which might stop your paycheck, but won't stop your bills," said David F. Woods, CLU, ChFC, president of the non-profit LIFE Foundation – *Business Wire*, May 23, 2006



CIGNA offers group benefits materials in Spanish

CIGNA Group Insurance now sends Spanish-language materials to employers as part of its standard enrollment package. "With CIGNA, employers will not have to make special requests for these important materials and wait for them to be translated and delivered," said Rebekah Whitehouse, chief marketing officer for the Philadelphia-based company. Employers will have them as part of CIGNA's standard enrollment package, making it much faster and easier for their employees to receive. The materials include insurance applications and enrollment and beneficiary designation forms. "We're committed to making it easy for all of our customers to do business with us," Whitehouse said. –*Philadelphia Business Journal*, June 19, 2006. Read the story at <http://philadelphia.bizjournals.com/philadelphia/stories/2006/06/19/daily6.html?t=printable>.

Wellness features fused with work/life programs

The consolidation of work/life and employee assistance programs in recent years has created a convenient and less costly way for employers to help employees balance work and home responsibilities and cope with other personal problems. Now a new wave of integration is afoot, as more providers of EAP and work/life programs are adding a wellness component. Vendors say the trend responds to employer demands for a holistic approach to improving the health, well-being and productivity of their workers. – *Business Insurance*, June 19, 2006.

CIGNA Group Insurance offers a portfolio of employee assistance programs that include wellness components, such as Healthy Rewards®, which provides up to 60% discounts on health and wellness products and services, such as vision and hearing care, weight loss programs and gym memberships. Learn more about CIGNA's EAP options at http://www.cigna.com/group/employer/disability/disability_eap.html, or talk to your CIGNA sales representative.

Disability among top growing voluntary benefit products

According to a recent study of the workplace market conducted by Eastbridge Consulting Group Inc., voluntary benefit insurers identified the top three growth products for 2006 as disability, critical illness, insurance and limited-benefit medical plans. Many study participants also said that accident and dental plans were among the higher growth products this year. – *National Underwriter Online News Service*, June 8, 2006.

Proactive treatment helps combat diabetes severity

CIGNA HealthCare's diabetes study found people who took their medications appropriately lowered their blood sugar levels and had 18 percent fewer hospitalizations than they did prior to the pharmacy management program. Separately, four diabetes studies demonstrated that although physicians are aware of the warning signs associated with the disease and who is most at risk for the life-threatening disease, "they simply do not act on that knowledge quickly or aggressively." Researchers at the American Diabetes Association scientific conference discussed the possible reasons for practitioners failing to intensify treatment when necessary. *The Washington Post*, June 11, 2006; Read more at <http://www.washingtonpost.com/wp-dyn/content/article/2006/06/10/AR2006061000815.html>.

CIGNA joins IBI absence and disability benchmarking data consortium

With absence and disability benefits programs under increasing pressure from senior management, benefits and risk managers need information to compare program performance within their industry, to understand cost drivers and to gauge program impact on workforce productivity. To provide comparative data to meet these needs, the Integrated Benefits Institute (IBI) has formed a benchmarking data consortium with 11 of its member companies, including CIGNA, who will provide IBI with de-identified workers' compensation, short- and long-term disability and family and medical leave data for hundreds of mid- and large-sized employers. Along with data provided directly by employers, the data will allow IBI to provide broad-based comparative benchmarks for incidence, cost, duration and other metrics. "The data consortium allows us to provide far more robust benchmarks than ever before with much less effort for employers and suppliers," said IBI's president, Dr. Thomas Parry. "What's more, with a small number of additional data points, we also can quantify for participants absence-based lost productivity and its business impact." – *IBI press release*, May 15, 2006





Dental plans create enhanced coverage for pregnancy and other at-risk conditions

As mounting evidence continues to demonstrate a strong connection between a person's oral health and their overall health, dental plans are developing special coverage for at-risk populations. Pregnant women were among the first to benefit from this trend, but those with diabetes, cardiovascular disease and other conditions may also soon receive enhanced coverage. Last fall, CIGNA rolled out its Oral Health Maternity Program, which fully covers dental scaling and root planing for pregnant women who need it – and an additional cleaning for those who don't. CIGNA began tying its disease management program to its dental care plan last year. Employers that provide both CIGNA medical and dental coverage benefit from having the dental side of the plan “talk” to the medical side. For example, when an employee with cardiovascular disease or diabetes gets periodontal treatment, the data is passed to disease management nurses, who may contact the plan member about the importance of maintaining good oral health. *Employee Benefit News* June 2006. Read the full story at <http://www.benefitnews.com/detail.cfm?id=9137>. For more information on CIGNA's Oral Health Maternity Program, visit http://www.cigna.com/health/consumer/dental/pregnancy_oral_health.html.

Upcoming conferences and events

Falmouth Road Race

August 13, Falmouth MA

Premier running race sponsored by CIGNA Group Insurance

Event will include an Expo, featuring useful info on health and wellness

www.falmouthroadrace.com

JHA Risk Forum

Aug. 17-19, Portland, ME

Conference offers front-line disability claim specialists and underwriters tactical training to improve their risk management skills

www.jhaweb.com/central/public/riskforum.aspx

2006 International Society of Certified Employee Benefits Specialists (ISCEBS) Symposium

Sept. 10-13, Toronto, Ontario

Session of Interest: “Present, But Not Necessarily Accounted For”

Sept 12; 3:00 p.m. - 4:00 p.m.

Speaker: Dr. Marie Hatam, Medical Director, CIGNA Group Insurance

<http://www.iscebs.org/symposium/default.asp>

Feedback? Looking for the full text of an article? Information to submit? Article ideas? Please send an e-mail to ruth.stoolman@cigna.com.

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We provide you with links to non-CIGNA websites. CIGNA does not control the content or accuracy of these websites and therefore is not responsible for their content or accuracy.

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