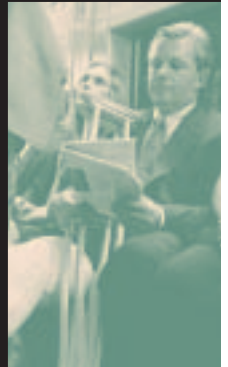


Bulletin



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

IN THIS ISSUE, YOU'LL FIND THE FOLLOWING NEWS BRIEFS:

(Click any topic of interest below to view without scrolling.)

- Raising awareness about women and heart disease
- Employers look for ways to help employees manage weight
- Employers commit to new return-to-work strategies
- Women less likely to have life insurance coverage
- More than 50,000 accidents a year caused by drowsy drivers
- ADA, FMLA, and workers' compensation: how employers can ensure compliance
- Baby boomer and Generation X workers agree when it comes to voluntary benefits
- Insurers employ the help of primary physicians in managing depression
- Upcoming Conferences

Raising awareness about women and heart disease

Heart disease is the leading cause of death in the United States — for men and women. In fact, more women than men die of heart disease every year. In a 2003 American Heart Association study, only 13% of women recognized heart disease and stroke as the greatest health threats to them. Women receive only 34 percent of angioplasties, bypass surgeries, and stents; 21 percent of implantable defibrillators; and 33 percent of open-heart surgeries. One explanation is that women don't come to the emergency rooms soon enough. Another is that they're not diagnosed accurately or treated as aggressively as men. In both cases, the solution is to educate women and health care providers about the prevalence and severity of women's heart disease. — CIGNA-sponsored advertorial appearing in the *Wall Street Journal*, February 15, 2006

As part of its *Benefits of Caring* Leadership Series, CIGNA is working to raise awareness of the risks and signs of heart disease. Read more about the risks and see the display ad that ran recently in the *Wall Street Journal* at http://www.cigna.com/general/about/community/women_heart.html. Learn how CIGNA's Disability Solutions for Chronic Conditions program can help lower disability costs at <http://www.cigna.com/chronic>.

Employers look for ways to help employees manage weight

As weight loss companies gear up for the rush of clients with New Year's resolutions, corporations are also searching for ways to assess and address employees' weight problems to keep company expenses down. That's because the number of obese Americans is rising. CIGNA has partnered with both Jenny Craig and Weight Watchers to offer many of its 9.1 million medical plan members and its own employees up to 50 percent off program memberships. "The high-risk plans treat obesity as a behavioral issue and put obese employees in touch with nurse coaches who help them adjust their eating and lifestyle habits," said Dr. Andrea Gelzer, CIGNA's vice president of clinical public affairs — *ABC News*, January 3, 2006

CIGNA's Employee Assistance Program (EAP) portfolio for disability and life includes free access to Healthy Rewards®, which offers discounts (up to 60%) on a range of health and wellness-related services and products. Learn more about our EAP offering at http://www.cigna.com/group/employer/disability/disability_eap.html, and read about the advantages of Healthy Rewards® at <http://www.cigna.com/health/consumer/medical/discount.html>



Employers commit to new return-to-work strategies

Employers seeking to encourage workers to return or stay at work after injury or illness meet greater success if they have an effective return-to-work program. The return-to-work program and policies must be clearly established and communicated, and there must be commitment and support from management. A program coordinator should be designated and participation following absences must be mandatory. A return-to-work program requires open communications between the employee, supervisor, coworkers and health care providers. — *Benefits & Compensation Digest*, December 2005

CIGNA's focus on return-to work starts with early intervention. Read how CIGNA helps get employees back to work faster at http://www.cigna.com/group/employer/disability/early_intervention.html

Women less likely to have life insurance coverage

Women are still less likely to own life insurance. For example, women, regardless of marital status, have three-fifths the mean coverage of men. However, they may be more likely to buy insurance than men. Only two-thirds of women believe that if they died, their families would be able to maintain their standard of living for a long time. In sharp contrast, four-fifths of men felt this way. — *LIMRA 2004 U.S. Ownership Study*, released December 2005

CIGNA's term life offering enables employees to apply for additional coverage for themselves and their family members. Read about this and other advantages at http://www.cigna.com/group/employer/life/term_life.html, or ask your CIGNA Sales Rep for additional information.

More than 50,000 accidents a year caused by drowsy drivers

Drowsy driving isn't anywhere near as much in the public consciousness as drunken driving, but its consequences can be just as deadly. About 56,000 accidents a year are caused by drowsy drivers, about 40,000 people are injured and about 1,550 people are killed, the National Highway Traffic Safety Administration reported. A 2004 survey estimated that 60 percent of adults had driven while drowsy during the prior year. Almost 40 percent of the people interviewed said they had nodded off or fallen asleep at the wheel and 13 percent said they fall asleep while driving at least once a month. — *The Patriot Ledger*, January 23, 2006

Learn about CIGNA's personal and business travel accident coverage at <http://www.cigna.com/group/employer/accident/index.html> or ask your CIGNA Sales Rep for additional information.

ADA, FMLA, and workers' compensation: how employers can ensure compliance

Employers must take an integrated approach to absences associated with the Americans with Disabilities Act (ADA), the Family and Medical Leave Act (FMLA) and state workers compensation laws. Return-to-work programs should be documented in writing and address how an employee's ability to return to work will be evaluated and accommodated, how alternative positions will be determined and offered, and the health certification required. — *Employee Relations Law Journal*, Winter 2005

Baby boomer and Generation X workers agree when it comes to voluntary benefits

A new survey of nationwide employers found that baby boomer (ages 45-60) and Generation X workers (ages 25-40) both purchase disability coverage more than any other employer-offered voluntary benefit, defined as benefits other than supplemental group term life insurance that are fully paid by employees through payroll deductions. Specifically, 45 percent of those surveyed say baby boomers purchase disability coverage, while 37 percent say Generation X workers do the same. In addition, life insurance (individual whole life, universal life and variable life) ranks second for both groups (23 percent for baby boomers and 24 percent for Generation Xers.) The study also found that companies offer voluntary benefits as a tool to attract and retain employees, in response to employee requests, and to help employees with work/life balance. What's more, 80 percent of workers perceive voluntary benefits to be extremely valuable or valuable. — *CNNMoney.com*, January 31, 2006



Insurers employ the help of primary physicians in managing depression

Employers and health plans are becoming increasingly aggressive in the management and treatment of depression. Their efforts are also getting more aggressive in the face of evidence that, in an overwhelming number of cases, it's a primary care physician who is diagnosing and treating depression. Plan administrators also are combing through data to identify patients who appear to have symptoms of depression but have not been diagnosed, and contacting primary care physicians to conduct a screening. — *American Medical News*, January 23, 2006

CIGNA can provide assistance to physicians treating their disabled patients with information that can help facilitate return to work with our Physicians' Disability ToolkitSM, located at <http://www.cigna.com/group/toolkit/pdt/index.htm>

Upcoming Conferences

2006 Benefits NY Show and Conference

March 13, Roosevelt Hotel, NY, NY

Session of Interest: Healthcare: Linking Return to Work With Healthcare Outcomes to Lower Costs

Speaker: Dr. Barton Margoshes MD, Vice President and Chief Medical Officer

<http://www.flagmgmt.com/ben/>

National Business Group on Health

March 15-17, Marriott, D.C.

Conference Theme: "Consumers in Charge: Transforming Health Care and Employer Strategies for High Performance and Highly Effective Health Care"

<http://www.businessgrouphealth.org/conference06/>

Annual CFO Rising Conference (sponsored by *CFO Magazine*)

March 19-22 Omni Resort, Orlando, FL

<http://www.cfoenterprises.com/>

World Health Care Congress

April 17-19, Marriott Wardman D.C.

Strategic Leadership Conference for Health Care Industry

<http://www.worldcongress.com>

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

CIGNA Group Insurance is a division of CIGNA Corporation. CIGNA Corporation and its subsidiaries constitute one of the largest investor-owned employee benefits organizations in the United States. Its subsidiaries are major providers of employee benefits offered through the workplace, including health care products and services, group life, accident and disability insurance.

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.

CIGNA Group Insurance products and services are provided by underwriting subsidiaries of CIGNA Corporation, including Life Insurance Company of North America and CIGNA Life Insurance Company of New York. "CIGNA" and "CIGNA Group Insurance" are registered service marks and are used to refer to these subsidiaries.

