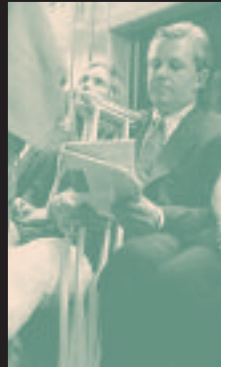


Bulletin



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.)

- Intracorp ranked #1 in case management for 7th consecutive year
- Most workers recognize their long-term disability insurance coverage is 'inadequate'
- Accidents are 5th-leading cause of death in the U.S.
- CIGNA to sponsor major road race to promote health and wellness
- Employers abandoning benefits administration silos
- Voluntary benefits gaining popularity among employees
- CIGNA's dedicated implementation coordinators rank high in satisfaction survey
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- Changes in store for Social Security disability benefits process
- American workers leave 421 million vacation days unused in 2005
- Upcoming Conferences

Intracorp ranked #1 in case management for 7th consecutive year

Business Insurance magazine recently named CIGNA subsidiary, Intracorp, as the nation's leading case management service provider for the seventh consecutive year. In 2005, Intracorp managed more than 1.2 million cases in 2005 with a staff of more than 2,200 certified case managers. Intracorp's case managers, most of whom are registered nurses and vocational rehabilitation specialists, work with treating physicians to coordinate appropriate care, ensure patient satisfaction, improve medical outcomes, facilitate a patient's timely return to work, and decrease overall health care expenses. Read more at <http://www.intracorp.com/IntracorpHome/news/041906.shtml>

Most workers recognize their long-term disability insurance coverage is 'inadequate'

A survey by The Consumer Federation of America and The American Council of Life Insurers found that 82% of people do not have long-term disability insurance or believe their coverage to be inadequate. Yet according to America's Health Insurance Plans, one-third of working adults say that their families could only live for three months or less on their savings, if the primary wage-earner lost his or her income due to a disability. — *Business Wire*, March 3, 2006. Read the whole article here: <http://www.insurancebroadcasting.com/030306.htm#3>

Accidents are 5th-leading cause of death in the U.S.

Accidents are a major cause of disability and the fifth-leading cause of death in the United States. About 110,000 people die in what health officials call "unintentional injuries" every year, according to the National Center for Health Statistics, most from traffic accidents, firearm injuries, falls and poisonings. Each year, more than 200,000 older Americans fall and fracture a hip. Half never regain full function. — *Washington Post*, February 21, 2006

Learn more about CIGNA's Personal Accident and Business Travel Accident programs at <http://www.cigna.com/group/employer/accident/index.html> or talk to your CIGNA Sales Representative.



CIGNA to sponsor major road race to promote health and wellness

CIGNA Group Insurance and CIGNA Dental are sponsoring the 34th annual Falmouth Road Race, one of the nation's top racing events, which will be held on August 13, 2006 in Falmouth, MA. In announcing the sponsorship, CIGNA Group and Dental Insurance President Karen S. Rohan said, "We are excited at the opportunity to be the principal sponsor of the Falmouth Road Race. It is nationally renowned for offering a first-class running weekend for recreational runners and elite competitors alike. As a company that cares about the health and wellness of our members, it's a great match for us to sponsor this outstanding road race."

Last year, the race helped raise over \$750,000 for over 25 local and national non-profit organizations. "Because of the race's tradition of raising money for numerous non-profit groups, the Falmouth Road Race is a natural extension of our corporate philosophy of being a Business of Caring," added Rohan. Read more about the event and CIGNA's sponsorship at <http://www.falmouthroadrace.com>.

Employers abandoning benefits administration silos

Employers say they are abandoning the traditional silo-based management and administration of benefits programs for more unified approaches, according to a new report by the Integrated Benefits Institute. Only 21% of responding employers continue to administer their health- and absence-related benefits programs in complete isolation of one another. The rest coordinate the administration of their programs in a variety of ways. — Integrated Benefits Institute, "Unlocking Benefit Silos: How Employers Link Benefits Delivery," March 2006. Read the full report at <http://www.ibiweb.org/publications/research/46/>

CIGNA can coordinate disability and health care plans with CIGNA's Disability & HealthCare ConnectSM. Read more about the program at http://www.cigna.com/group/employer/disability/disability_healthcare.html or talk to your CIGNA Sales Representative.

Voluntary benefits gaining popularity among employees

As employers continue to cut back on their core benefit programs, many are now offering their employees the ability to purchase voluntary benefit products through the workplace. Even though employees often are required to pick up the whole tab for these elective benefits — which include everything from term life and disability insurance to homeowners' and automobile insurance — they seem to be embracing many of the benefits as if they were being given away. — *Business Insurance*, February, 27 2006. Read the full article at <http://www.businessinsurance.com/cgi-bin/article.pl?articleId=18419>

CIGNA's dedicated implementation coordinators rank high in satisfaction survey

In a recent satisfaction survey, 91% of respondents were satisfied or extremely satisfied with CIGNA Group Insurance's implementation process, while 95% felt that the dedicated implementation coordinator met or exceeded their expectations. When CIGNA asked 110 recently transitioned customers and brokers in the third quarter of 2005 about their implementation experience, our implementation coordinators also scored high satisfaction ratings for being responsive to calls (100%), professional (100%), easy to contact (98%), knowledgeable about plan designs (96%) and able to deliver on commitments (92%).

Only CIGNA offers dedicated implementation coordinators for all customers, no matter their size. Learn what you can expect from CIGNA's implementation and account management services at http://www.cigna.com/group/broker/disability/services/account_mgmt_support.html.

Employers setting sights on building culture of health among employees

Many employers are encouraging their employees to adopt healthy lifestyles. "Employers can have a profound influence over the health of the population," said Lisa Douglas, Assistant VP of Strategy, Product and Marketing at CIGNA HealthCare in Washington, DC. At the National Business Group on Health's Business Health Agenda 2006 conference, Douglas suggested ways that employers can help promote healthy lifestyles. Her recommendations include serving healthful menus in company cafeterias, changing vending machine offerings, opening fitness centers, conducting health screenings and health education programs and even providing incentives for joining proven weight-loss programs such as Weight Watchers. — *Business Insurance* March 27, 2006. Read the article at <http://www.businessinsurance.com/cgi-bin/article.pl?articleId=18577>



