

Medical + Disability: Even Better Together

CIGNA Study Shows How

Increasing absence costs are making it tougher for companies to compete and be profitable. On average, over one-third of payroll goes to cover absences, both planned and unplanned¹. Helping workers stay healthier and on the job can reduce these costs.

A recent CIGNA study showed that clients that combined their disability and medical programs with us saw a greater reduction in absence costs than those with a disability plan only.

27% shorter
STD durations

11% better
return-to-work rate

20% reduction
in disability absence

\$79,500 in additional annual savings
per 1,000 employees²

The reason? CIGNA's **Disability & HealthCare Connect**[®] does more to help workers avoid disabling illness and injury, recover faster, and get back to work sooner, by integrating top-quality clinical health and wellness programs with effective return-to-work solutions.

Key Factors Driving Better Results

Earlier risk identification. Our proprietary health assessment, powered by the Trend Management System, analyzes health assessments to find individuals with future health/disability/cost risks up to three years in advance – with up to 83% accuracy.

Prevention and wellness. With access to a broad range of disease, lifestyle and work/life support, we help workers and their families take better care of their health so they can reduce and even avoid health risks that can lead to future disabilities and absence.

Faster data sharing. CIGNA's electronic verbal authorization process lets us obtain and share clinical data faster so our medical and disability teams can get to work faster – helping disabled employees get the support they need to recover sooner and return to work safely.

Disease management. Individuals with chronic health conditions like asthma, chronic obstructive pulmonary disease (COPD), diabetes, heart disease and low back pain are automatically referred during their disability to CIGNA's disease management program for outreach, education and coaching.

About the Study

The CIGNA 2010 Integration Value Study compared disability absence and related costs between individuals enrolled in our disability plan to those enrolled in CIGNA's Disability & HealthCare Connect[®] – our integrated disability and medical program.

The study, our most extensive to date, used a retrospective matched case-control method³ to adjust for observable differences between groups, such as age, gender, disability benefit type, industry, and previous disability. Individuals were matched 1:1 for inclusion in the study, essentially creating two substantially similar study populations in order to minimize the effects of bias.

Outcomes were based on a retrospective analysis of the study population's 2009 claims experience and may not be typical for all clients.

For a copy of the complete study findings, contact your CIGNA representative.

1 - Kronos/Mercer Survey on The Total Financial Impact of Employee Absences, June 2010; 2 - \$159/day direct and indirect costs calculated based on the following inputs: • An average hourly wage of \$20.67 and a benefits loaded average wage of \$29.71 based on Bureau of Labor Statistics "Employer Costs of Employee Compensation," March 2010 • A 60% STD benefit, and return to work rate of 85% • Lost productivity of 1.61 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.; 3 - Matching methods for causal inference: Designing observational studies. Stuart and Rubin, *Best Practices in Quantitative Methods*, 2007.

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