

Disability Insurance from CIGNA

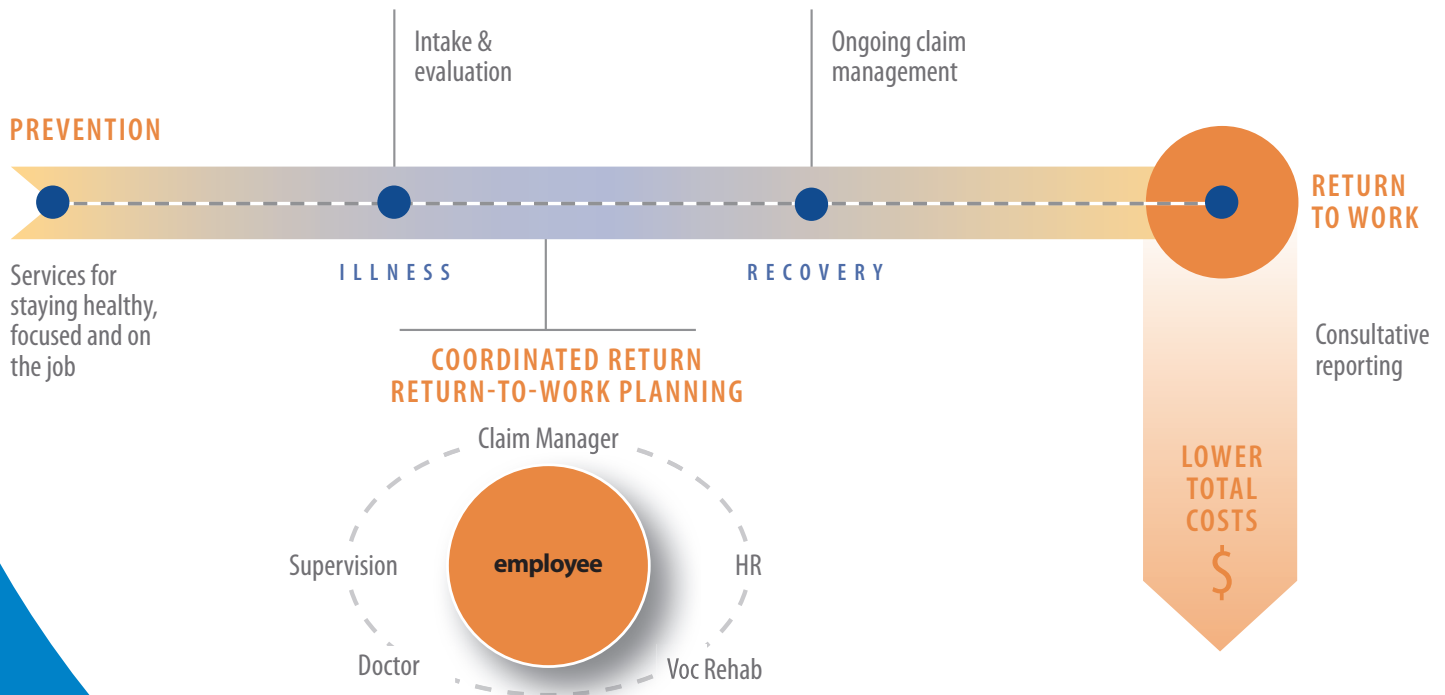
Reducing workplace absence to improve productivity and the bottom line

Disease and injury hurt an employer's workforce, productivity and bottom line – and medical expenses are just a fraction of the total cost equation. Lost productivity due to illness – and not medical and pharmacy costs – is the chief health care cost driver for employers. In fact, the productivity hit is double that of medical costs – every medical and pharmacy expense dollar spent by employers is matched by \$2.30 in health-related productivity costs due to presenteeism and absenteeism.¹ That's why it's critical for employers to have a disability program that focuses on preventing absence, improving productivity and promoting a safe, quick return to work.

Unique Approach Delivers Better Outcomes

At CIGNA, we help individuals prevent disabling illnesses and injuries. But if one does occur, we quickly deploy medical and behavioral health support to get people back on their feet – and on the job – faster. Because we know that when employees are healthy and productive, businesses perform better and are more profitable.

Our unique disability management model focuses on early identification and intervention, coupled with coordinated case management and extensive return-to-work support – actions proven to prevent and reduce costly lost-time events. It's this focus that has helped us deliver short-term disability duration results that are **8% better than the industry.**²



Helping Employees Stay Healthy, Focused and on the Job

One of the best ways to reduce disability-related absences is to prevent them from happening in the first place. That's why every CIGNA disability plan comes with access to programs and services – provided at no extra cost – designed to help employees stay healthy, focused and on the job.

Stay at Work services help employees with physical/psychological limitations that are at increased risk of a disability get the support they need to stay productive and on the job.

Healthy Rewards³ offers discounts of up to 60% on health and wellness services, including smoking cessation, weight management programs and fitness centers.

CIGNA Will Preparation⁴ online services help employees protect their assets and secure their family's financial future by establishing wills, living wills, powers of attorney and medical authorization for minors.

CIGNA's Identity Theft Program⁵ offers extensive resolution services to help covered employees and their families work through critical identity theft issues. Our program covers all types of identity theft such as credit card fraud, and financial or medical identity theft, and provides access to personal case managers.

When a Disability Occurs, We Act Quickly

If a disability does occur, we make the claim filing process easy so employees can focus on what's most important: getting better and back to work. We work quickly to assess the situation so that we can identify needs, assign support services and process the claim as quickly as possible.

- All disabilities – short- and long-term – are reported through one contact
- Voice authorization for medical records speeds our claim decision times by six percent⁶
- Thorough claim intake collects as much information as possible on the first call
- Immediate referrals to health improvement resources as needed
- Quick short-term disability (STD) claim decisions – 70.1% within five business days and 86.5% within 10 business days⁷
- 99% of LTD claims decisions within 90 calendar days⁷
- STD duration results are 8% (5 days) better than the industry²
- Automatic claim referrals 45 days prior to the start of any long-term disability (LTD) claim
- No need to refile a disability claim when transitioning from STD to LTD
- 24/7/365 access to claim coverage information through myCIGNA.com
- 30% higher STD return-to-work rate⁸ and a 5% higher LTD return-to-work rate⁹ versus industry average
- 7 days shorter STD durations for musculoskeletal claims¹⁰

Getting Employees Back on Their Feet – And On the Job – Faster

While claims are being processed, our disability claim managers immediately begin developing coordinated return-to-work plans

that help employees return to their jobs quickly and safely by:

- Contacting the employee, his/her doctor and the employer
- Performing a general health assessment
- Identifying the physical, social and/or emotional issues that might hinder a swift and safe return to work
- Referring the employee to health improvement support services as needed
- Developing a personalized return-to-work plan and setting realistic goals and expectations

For some employees, returning to work may involve the need for workplace accommodations. Our dedicated **vocational rehabilitation counselors** will develop a personalized plan for the individual and recommend assistive equipment, as needed.

In some instances, individuals may not be able to return to their original work duties. For those individuals, we offer **re-employment solutions** that include career search, guidance and support. These services are spearheaded by vocational rehabilitation counselors and are provided at no cost to the employer or the employee.

And for some individuals, returning to work may never be possible. CIGNA's **Social Security Advocacy** program offers expert resources to help qualified employees apply and be approved for Social Security Disability Insurance. More than 98% of our LTD claimants identified as likely eligible for SSDI benefits and referred for assistance have been successfully awarded SSDI benefits before the first 36 months of coverage has ended.¹²

Regardless of the individual's situation, CIGNA provides the personalized support needed to help employees on disability regain their independence – while helping the companies they work for sustain their optimal performance.

STD claims reported within the first 10 days when compared to claims reported 11 days or more
=
4.3 days shorter duration¹¹

FASTER CLAIM SUBMISSION, FASTER RETURN TO WORK

Superior Service and Simplified Administration Saves Time

With CIGNA, employers can spend less time on administration and have more time to focus on their business. We back each of our plans with the service and support they expect.

- **Personalized Consultative Account Management** to help design a disability program that meets an employer's specific workforce needs.
- **Dedicated Implementation Coordinator** to help ensure easy plan setup, answer questions, resolve issues and drive employee awareness and education through marketing and communications.
- **Dedicated Account Manager** to oversee plan design effectiveness, provide ongoing consultative analysis and make recommendations to optimize productivity and minimize costs.
- **Comprehensive Reporting and Online Tools** to help make informed decisions and manage costs.

Expert In-House Health and Disability Resources

CIGNA disability plans are backed by a knowledgeable team of highly skilled in-house health and disability management professionals, and supported by one of the nation's largest networks of health care professionals:

- 800+ disability claim professionals in four claim centers
- 80+ medical resources (registered nurses and behavioral health specialists) plus nine medical directors

- 35+ vocational professionals in our claim offices
- 65+ intake specialists dedicated to disability claim and leave reporting
- Access to 1,100 nurses and 500 doctors representing over 40 clinical specialties

Customized Solutions to Meet Employers' Needs and Budget

Our broad disability plan portfolio and flexible funding arrangements allow us to design a customized disability program to meet an employer organization's unique needs and budget.

In addition to our core disability plan, we offer employers integrated and leave management solutions.

- **CIGNA's Disability & HealthCare Connect®** is a combined medical/disability solution offering unique cost-saving strategies to help employers lower both their medical and disability coverage expenses by more aggressively managing disability prevention and return to work.
- **CIGNA Leave Solutions®** combines industry-leading disability programs with in-house leave administration capabilities to help employers improve their disability outcomes, as well as track, manage and reduce employee absence for more efficient and compliant leave administration.

Employers can expand their CIGNA disability plan with these optional services

- Life Assistance Program
- Employee Assistance Program
- Family Medical Leave (FMLA)
- Employer FICA
- California Voluntary (CA-VDI)
- Health and Welfare Deductions
- Integrated Disability Management (FMLA + WC + STD + LTD)
- Complex Claims Management*
- CIGNA Workplace Accommodation Services consulting

* Ideally suited for large customers who have in-house expertise to submit complex claims.

Core Plans				
Short-Term	FI	ASO	V	ATP S
Long-Term	FI	ASO	V	EC
Statutory	FI	ASO		
Affordable Coverage Alternatives				
Mid-Term	FI		V	
Durational Core Buy-Up	FI		V	
Catastrophic Disability Rider	FI		V	
FI	Fully Insured	V	Voluntary (employee-paid)	ATP Advice to Pay
ASO	Administrative Services Only	EC	Employer Contributory (employer/employee-paid)	S Statutory

Why CIGNA for Disability Insurance?

Too much productivity loss impacts the bottom line. We help prevent disease with services that help employees stay healthy, focused and on the job. We have plan designs and services that help improve productivity and performance. We have coordinated planning and in-house resources. All of this results in fewer absences, improved productivity and lower costs. And that's good for the employer's bottom line.

Consultation and customizable solutions

Build a plan that meets an employer's unique needs

Earlier active participation and prevention

Help employees stay at work

Faster, more thorough intake

Deploy resources more quickly

Coordinated planning and in-house experts

Help employees speed recovery and return to work

Superior service and simplified administration

Improve employee and employer satisfaction



To learn more about our disability plan offerings, contact your CIGNA representative today or write to reply@cigna.com. Please include "Disability" in the subject line of your email.

Sources: 1 - April 2009 Journal of Occupational and Environmental Medicine; 2 - Integrated benefits Institute 2008 Industry Benchmarking for short-term disability; 3 - Some Healthy Rewards programs are not available in all states. If your CIGNA plan includes coverage for any of these services, this program is in addition to, not instead of, your plan coverage. A discount program is NOT insurance, and you must pay the entire discounted charge; 4 - CIGNA's Will Preparation Services are provided under an arrangement with ARAG; 5 - CIGNA Identity Theft program is provided under a contract with Europ Assistance USA, Inc.; 6 - CIGNA internal analysis, 2010; 7 - Decision times measured from date of claim intake, not from date information gathering is completed, CIGNA internal analysis 2009, 8 - 2008 JHA Group Disability Rate and Risk Management Survey; 9 - 2008 JHA Disability survey; 10 - 2008 JHA Disability Survey (includes elimination period); 11 - CIGNA Internal Analysis on short-disability claims incurred between January 1, 2006 through December 31, 2008; 12 - For employees identified as likely eligible for SSDI benefits and referred for SSDI claim application assistance.

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