

CIGNA's powerful clinical integration connections help employees successfully return to work.



CIGNA's strong disability management and pharmacy services help employee deliver a healthy baby and return to work.

Scenario: Mary was 38 years old and had a history of miscarriages, which put her current pregnancy into the high risk category. Mary's obstetrician assigned her to bed rest at 21 weeks into her pregnancy. Her treatment plan included costly progesterone injections weekly for 15 weeks. Because she was unable to work, Mary filed a disability claim with CIGNA, her disability insurance provider.

Immediate Treatment and Proactive

Communication: Mary revealed to her disability nurse case manager, Barbara, early on that it would be a financial hardship for her to follow her treatment plan for the weekly injections. Since Mary also had CIGNA medical coverage, Barbara was able to engage CIGNA HealthCare's high risk manager, John, for help.

John negotiated with a home health agency to administer Mary's injections, which also reduced Mary's out-of-pocket costs for the treatments.

Barbara and John continued to jointly follow up with Mary – John ensured that Mary was able to comply with her treatment plan and Barbara helped Mary with questions and concerns.

Results: Mary delivered a healthy, full-term baby –enabling her to decide to return to full-time work four weeks after delivery. It's clear that when employees have both CIGNA disability and medical coverage, they have access to integrated resources from throughout CIGNA to help them manage costs and return to productive work.



CIGNA's coordination of disability, medical and behavioral health services help employee with a traumatic brain injury return to work.

Scenario: Tom was 31 years old and working as a quality assurance technician for a large pet food distributor when he was involved in a serious motor vehicle accident. Tom suffered a traumatic brain injury, broke nearly every bone in his face, lost nine teeth, and his right eye. He was treated by multiple physicians and received occupational, speech, and physical therapies. Despite the severity of his injuries, Tom never lost hope that he'd recover and return to work. Tom's employer provided disability and medical coverage to employees through CIGNA. And, as part of the coordinated program, employees had access to an Employee Assistance Program through CIGNA.

Seamless Communication Between Disability and Health

Care: CIGNA's disability nurse case manager, Lisa, was assigned to Tom's case. Lisa's experience told her that Tom's multiple injuries – including the loss of his dominant eye and cognitive abilities – might prevent him from returning to his regular job. Lisa called in CIGNA's nurse case manager, Pam. Pam collaborated with Tom's physician to arrange for cognitive therapy from the state rehabilitation agency. Throughout the disability, Lisa worked with Pam, who monitored Tom's compliance with his therapies.

Making the Connection with EAP: Getting Tom access to appropriate therapy was just a small part of what CIGNA did. Lisa maintained contact with Tom and Doris, his mother, who was Tom's caretaker after his accident. During a follow-up telephone conversation with Tom and Doris, Lisa suggested that Doris speak with a CIGNA counselor. Doris appreciated the help with coping skills to deal with the emotional impact of Tom's accident.

Results: Tom was able to return to his same occupation, full-time, 15 months after his traumatic automobile accident. Doris appreciated all the help provided by CIGNA and maintained contact with Lisa and Pam – even after Tom returned to work.

CIGNA recognizes that every disability claim is a medical event, and we know how to manage the linkages between our medical, disability and behavioral health offerings to help employees who want to successfully return to work.



CIGNA integrates disability and behavioral health service to speed employee's return to work.

Scenario: Donna was a 50-year-old who worked as an executive assistant for a CEO of a large restaurant chain. Donna was out of work due to stage three breast cancer and had received nine weekly treatments of chemotherapy and radiation treatments – followed by breast surgery.

Coordination with CIGNA Behavioral Health:

Because of the seriousness of her case, Donna's claim received expert handling from Judy, a CIGNA disability nurse case manager. Judy realized that Donna was unable to return to work because her cancer treatments and medications were causing side effects that physically exhausted her. Judy involved Jim, a CIGNA disability Vocational Rehabilitation consultant, to help Donna. In talking with Donna, Jim recognized that Donna's cancer treatments were not just affecting her physically, but left her in a depressed state as well. Because her employer had CIGNA's Employee Assistance Program (EAP), Jim immediately put Donna in touch with an EAP representative, where she received emotional support and guidance for dealing with her depression – all of which aided in her return-to-work efforts.

Working with Employee, Employer, and Physician:

While Donna was absent from work, Judy and Jim arranged with her employer to have Donna's daughter fill in for her until she was able to return to work.

This unique, temporary hire benefited all –

- Donna could focus on getting better and had peace of mind knowing that, when she was ready, she could return to her previous position.
- Donna's employer did not lose productivity and did not have to spend time training someone new for the position.
- Donna's daughter felt happy to be able to help her mother out.

Jim set up a return-to-work plan for Donna, encouraging her to initially return to work on a part-time basis and then eventually gain full-time status. Three months after her surgery, Donna returned to work on a part-time basis.

Providing Workplace Solutions: Back at work, Donna experienced some residual repetitive motion difficulty stemming from her cancer treatments. Jim assisted Donna with the purchase of an ergonomic trackball mouse and gave her information about setting up an ergonomically correct work station.

Results: Six months after her surgery, Donna was able to return to work full-time at her same occupation and salary. Donna was able to successfully return to work much earlier than expected due to the support of her daughter, a flexible and understanding employer, and the comprehensive approach of CIGNA's services teams.

Our integrated services are available to employers who offer a CIGNA medical program and our disability coverage to the same employees. Helping employees get back to work following an unplanned absence – no matter what the cause – is the key to our strong disability and health care integration approach. For CIGNA, integration means that with a broad range of medical, behavioral, pharmacy, disability and disease management benefits, we can facilitate quality, cost-effective solutions that treat the whole person, not just the condition. We've studied the science of integration, and we've built our organization around it to deliver greater value to our customers and their employees.

There's real value in placing disability coverage with a company that has health care expertise.

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

These stories are based on actual cases. Individual names have been changed to protect privacy

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