

## Top 10 Reasons to Choose CIGNA for Disability

# Reducing workplace absence to improve productivity and the bottom line

*CIGNA offers individuals covered by its disability plans personal one-on-one attention and expert resources to help them recover faster and return to work sooner.*

*Count on CIGNA's people, processes and services. Here's how:*

### People

#### **1 Dedicated disability management staff, focused on return to work and co-located in four claim centers.**

- 800+ disability claim professionals
- 80+ health professionals (registered nurses and behavioral health specialists) plus nine medical directors
- 30+ vocational professionals
- 65+ intake specialists dedicated to disability claim and leave reporting
- Access to 1,100 nurses and 500 doctors, representing more than 40 clinical specialties

### Processes

**2 Single point of contact for leave and disability.** Every disability is also a leave, so with one call to a single number, employees can report both their leaves and disability.<sup>1</sup> We coordinate our leave and disability information for better, faster return-to-work management. STD claims reported within the first 10 days, when compared to claims reported 11 days or more, have 4.3 days shorter duration, which means employees can return to work sooner.<sup>2</sup>

**3 Faster claim reporting and approval.** Our claim intake specialists collect as much information as possible up front so qualified claims are approved more quickly. Automated, HIPAA-compliant verbal authorization process during intake means quicker access to medical information so claim decisions can be made faster, and return-to-work planning can begin sooner.

**4 Quick access to health improvement support.** During claim intake and throughout claim management, we can refer individuals to employee assistance and disease management resources<sup>4</sup> as appropriate, which can help them return to work more quickly.

**5 Right resource at the right time.** Claim managers consult with in-house clinical, vocational and financial specialists – as well as CIGNA's network health experts as needed – to determine the optimal mix of resources and interventions.

**6 Seamless transition from STD to LTD.** We continually monitor employees on short-term disability so we can anticipate likely transitions to long-term disability status. We share files and information internally, so there's no interruption in the employee's support or the need to re-file a claim.

**Our short-term disability duration results are 8% (5 days) better than the industry.<sup>3</sup>**



## Services

**7 Preventive health and wellness support.** All employees – before, during or after a disability – have free access to services to help them be proactive about their health. These services include:

- Stay-at-work services, helping employees who are at increased risk of a disability due to physical/psychological limitations get the support they need to stay productive and on the job;
- *Healthy Rewards*<sup>5</sup> discounts, saving employees up to 60% on health and wellness products and services; and
- Will preparation services, helping employees protect their assets and secure their family's financial future.

**8 Coordinated, proactive return-to-work planning.** Our claim managers reach out to the individual, and his/her manager and treating physician as needed to help develop realistic and safe return-to-work goals and plans.

**9 Industry-leading vocational rehabilitation services.** Our certified, Master's-level rehabilitation counselors help develop a personalized plan for the individual and recommend assistive equipment, as needed. When individuals are not able to return to their original work duties, we offer re-employment solutions, including career search, guidance and support services that help individuals find alternative ways to return to work safely and quickly.

**10 Social Security advocacy services.** If employees are unable to return to work, CIGNA's Social Security Advocacy program offers expert resources to help them apply and get approved for Social Security Disability Insurance benefits, which can include important additional financial support such as Medicare.

**More than 98% of our LTD claims have been successfully awarded SSDI benefits before the first 36 months of coverage has ended.<sup>6</sup>**



1-When purchasing CIGNA Leave Solutions<sup>®</sup> with CIGNA disability; 2-CIGNA Internal Analysis on short-disability claims incurred between January 1, 2006 through December 31, 2008; 3 - Integrated Benefits Institute 2008 Industry Benchmarking for short-term disability; 4- All referrals and coordination with CIGNA programs are applicable only to CIGNA programs and coverages that the employer has purchased; 5- 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 benefits. A discount program is NOT insurance, and the member must pay the entire discounted charge; 6 - For employees identified as likely eligible for SSDI benefits and referred for SSDI claim application assistance.

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