



# CIGNA's Disability Management Solutions

Improving productivity through proactive return-to-work management



**CIGNA**

*A Business of Caring.*

## CIGNA Delivers

At CIGNA, our focus is on helping to prevent a disabling event, but if one occurs, we work hard to assure a quick and safe return to work. We believe there is value in placing disability with a health care carrier. As a CIGNA disability customer, employers have an opportunity to take advantage of CIGNA's broad array of capabilities and expertise focused on health care, disease management, wellness, behavioral health and case management. CIGNA disability products and services include:

**Insured STD and Insured LTD | Insured LTD stand-alone | STD Administrative Services Only (ASO) with Insured LTD  
STD Advice To Pay (ATP) with Insured LTD | Coordination with Statutory Programs**

## Did you know...

*CIGNA's Disability Management and Solutions have:*

- Access to a network of 1,100 nurses and vocational specialists and 500 doctors representing over 40 clinical specialties
- More than 300 account management and customer service employees, including dedicated representatives and local account managers
- Over 755 claims professionals in three claims offices in Pittsburgh, PA; Dallas TX; Glendale, CA

## The CIGNA Advantage

**CIGNA's disability claim model results in better outcomes**

1 Flexible intake	2 Proactive approach	3 Expert resources	4 Broad array of products and services
<p>Timely claim reporting can help employees get the help they need early and result in employees returning to a healthy productive life sooner. Our claim reporting service offers 4 flexible options:</p> <ul style="list-style-type: none"> <li>• toll-free telephone - one call for all claim types (STD, LTD, FMLA, Waiver of Premium)</li> <li>• internet/e-mail</li> <li>• web-based 24/7 access via CIGNA.com, and</li> <li>• paper via fax or mail</li> </ul>	<p>Once a claim is reported our disability team:</p> <ul style="list-style-type: none"> <li>• takes the lead to proactively reach out to a disabled employee and the employee's physician and employer, if applicable.</li> <li>• asks questions - up front - to uncover pertinent information about the claimant, and when deemed appropriate, refers the claimant to services/programs such as EAP and Disease Management.</li> </ul>	<p>Our knowledgeable STD and LTD Claim Managers have:</p> <ul style="list-style-type: none"> <li>• an average of 4 and 6 years industry experience respectively.</li> <li>• access to extensive clinical resources with experienced on-site Medical Directors, Vocational Rehabilitation Counselors, Nurse Case Managers and Behavioral Health Specialists.</li> </ul> <p>CIGNA Group Insurance Claim Managers also leverage Intracorp's medical staff for specialist opinions or their national network of physicians for Independent Medical Examinations.</p>	<p>We offer a suite of market-defining, clinically integrated products and services including:</p> <ul style="list-style-type: none"> <li>• CIGNA's Disability and HealthCare Connect<sup>SM</sup></li> <li>• Life Assistance (EAP)</li> <li>• CIGNA Leave Solutions<sup>SM</sup> (Integrated FMLA services)</li> <li>• On-site Disability Management</li> </ul>



**Social Security Advocacy claimants have access to CIGNA's Social Security Advocacy group, which helps qualified employees apply for Social Security benefits:**

- Overall award rate is 97% after 25 months
- Produces consistently higher levels of award rates than the Social Security Administration – CIGNA claims achieve a 93.5% award rate when pursued to the hearing level

### Dedicated local account managers provide consultative advice

Account managers serve as the employer's primary point of contact. Our account managers work directly with employers throughout the year to ensure the plan is running smoothly, as well as provide consultative advice. In addition, account managers assist with account installations, renewal activities, acquisitions and employee enrollment and communication needs.

### Comprehensive reporting package for strategic disability management

CIGNA offers employers an online reporting package that includes experience and service metric reports and an analytic tool to develop tailored reports through one secure, easy-to-navigate site. CIGNA's user-friendly, state-of-the-art disability reporting tools arm employers with a wide array of information so, with the consultative guidance of a CIGNA account manager, employers can make informed decisions regarding their plan. Our disability reporting tools consists of:

- **Operational reports –**
  - Claim intake report
  - Individual claimant status report – with search capability
  - Claim status reports
- **Analytical and trend reports –**
  - Disability Summary and Trends
  - CIGNA Express® – Disability

## Q Questions to consider when selecting a disability carrier:

- Does the carrier have access to a broad array of resources such as health care, disease management, wellness, behavioral health and case management resources?
- Does the carrier provide local account support and state-of-the-art tools to assist with account installations, renewal activities, acquisitions and employee enrollment and communication needs?
- Does the carrier use a proactive approach when reviewing claims?

### A quick glance at CIGNA Group Insurance's industry-leading outcomes:

- **Quick decision times** – 52.4% of STD claim decisions are made within five days and 80.7% of STD claim decisions are made within 10 days.\*
  - \* Decision times are from the date of claim intake, not the date that all information to make a decision is collected.
- **Excellent claimant satisfaction results** – In addition to saying they would recommend CIGNA as a STD carrier, 9 out of 10 CIGNA STD claimants surveyed were very satisfied/satisfied with:
  - Overall telephonic claim submission experience – 97%
  - Ease of submitting a telephonic claim – 99%
  - CIGNA's handling of their STD claim – 90%
  - Overall written claim submission experience – 92%
- Ease of submitting written claims – 91%
- Timeliness of ongoing benefit payments – 91%
 

*(Source: 2005 JHA Customer Contact Disability Claimant Survey)*
- **Seamless STD/LTD transition** – automatic LTD referral within 45 days prior to LTD start date.



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