HealthCare Strategy and Growth
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HealthCare Earnings Outlook 2009

$710 - 790 Million

- Great – West Margin Improvement
- Projected decline in Medical Membership

Committed To Improvement
Becoming the Leading Health Service Company

- Strong Foundation
- Differentiation
- Market Expansion
Accelerate Profitable Growth - Actions

• Total Medical Cost Improvements
• Operating Expense
• Product Development
• Specialty Penetration
• Market Expansion
Total Medical Cost Improvements

- Market leading risk identification capabilities
- Drive improved utilization and lower unit costs in following areas:
  - Outpatient professional fees
  - Specialty injectables
  - Implantable devices
  - Individual with End Stage Renal Disease
Product Development

- Profitability growth Guaranteed Cost
  - Develop leaner benefit design risk products at varying price points
  - Maintain pricing and underwriting discipline
- Unique ASO solution for employers >25 employees
- Demonstrable results delivered by Consumer Directed Health Plans
  - Named preferred carrier by key national based producer
- Enhance voluntary offerings
- Simplify experience-rated funding arrangement
Accelerate Profitable Growth - Actions

**Specialty Penetration**
- Deepen specialty product penetration
  - State and local governments
  - Taft-Hartley
- Specialty penetration opportunities
  - Pharmacy
  - Dental
- Cross-sell, Life, Accident, Disability, and Ex-pat solutions
Market Expansion – Small Group and Individual Segments

- Market size: 17 million small group and 17M individuals
- Current CIGNA market penetration is negligible
- Presents strong growth opportunity
- Launched in Arizona and Texas
  - Seeing strong demand and response from brokers
- Plan to launch in three additional states in 4Q08
- Plan to enter additional twelve markets in 2009 for individual and six small group
Market Expansion – Select

- Defined as employers with 51 to 250 employees
- Leverage Great-West capabilities
- Leaner product offerings
Market Expansion – Middle Market

• Defined as commercial employers with 250 to 5,000 employees, Taft-Hartley, state and local government
• Market size: 47 million employees
• CIGNA’s market share is approximately 14%
• Aggressively educating brokers and employers on CIGNA’s value proposition
  • Delivering proof of our differentiation points
• Focused on markets where we have strong competitive access and unit positions
Accelerate Profitable Growth - Actions

Market Expansion – National Market

- Defined as employers with >5,000 employees
- Market size: 29 million employees
- CIGNA’s market share is approximately 14%
- Health improvement and integrated capabilities will drive growth
Market Expansion – Seniors

- Market solutions that address needs of pre and post 65 retirees
  - National consumer directed plans
  - Coverage of Part D
  - Medicare Advantage
  - Supplemental and voluntary plans
- Have Medicare Advantage offerings in 28 states by 2009