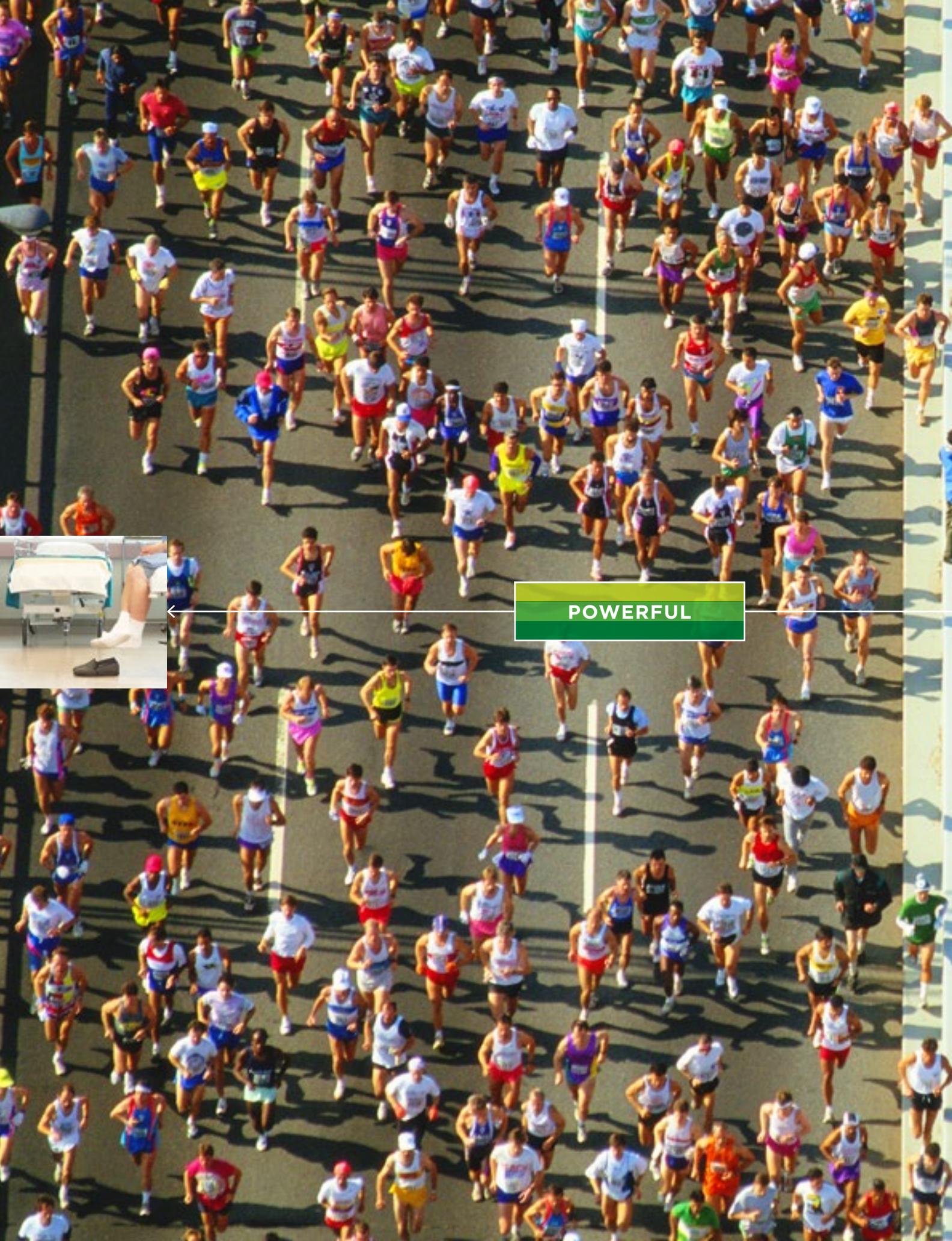




CREATING

MEANINGFUL

CONNECTIONS



POWERFUL





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**THE POWER OF CONNECTIONS** It isn't easy to be healthy and secure on your own. Meaningful connections are what help you be your best – physically, emotionally, financially – on your journey through life.

At Cigna, we're creating powerful connections with you and around you – connections that spark ideas, strengthen partnerships and sustain trust. Connections that channel the best in you, helping you take first steps after surgeries or final steps over finish lines.

Through meaningful connections, we're joining you together with the people, programs and services that help you achieve what matters most to your health, well-being and sense of security.

\$35 billion in revenues • \$2 billion in adjusted income from operations • Assets of \$55.9 billion • \$10.8 billion in shareholders' equity • Ranked 97 on the 2014 Fortune 500 list • Approximately 86 million customer relationships around the world • More than 37,000 employees worldwide

- **14.5 million** global medical customers
    - 82% of commercial medical customers are in employer self-insured funding arrangements
    - 114 Collaborative Accountable Care arrangements in 28 states covering 1.2 million customers
  - **158 million** medical claims processed in 2014
  - **23.9 million** behavioral care customers
  - **12.9 million** covered by dental
  - **7.5 million** covered by pharmacy
  - **7.5 million** covered by Group Disability
  - **6 million** covered by Group Life
  - **459,000** Medicare Advantage customers
  - **1.2 million** Medicare prescription drug customers
  - **59,000** Medicaid customers
  - Sales capability in approximately **30** countries and jurisdictions
  - Service centers open **24 hours a day/365 days a year**
- Global network includes more than **one million** partnerships with health care professionals, clinics and facilities including:
- 89,000 participating behavioral health care professionals and 11,400 facilities and clinics
  - 74,000 contracted pharmacies
  - 69,700 vision health care providers in more than 24,800 locations
  - 134,000 Dental PPO professionals, 20,000 Dental HMO professionals
- **A top 100 company** on CR Magazine's 2015 list of 100 Best Corporate Citizens



## Who we are

Cigna is a global health service leader dedicated to helping people improve their health, well-being and sense of security. We trace our roots back more than 200 years, but we became the company you know today in 1982 with the merger of INA Corporation and Connecticut General Corporation. Ever since, we've continued to innovate and expand around the world. We have sales capability in 30 countries and jurisdictions, and more than 86 million customer relationships throughout the world. Our more than 37,000 employees serve customers just about everywhere.

Every day, our team works together with our customers in ways they find proactive, personal and empathetic. That spirit of true partnership goes deeper than paying claims, and is often life-changing — helping customers stay well, prevent sickness, obtain access to health care, recover from illness or injury, return to work and provide for their families. Worldwide, we offer our customers and their families peace of mind and a sense of security. We're with them all the way, through the most critical points in their lives.

## What we do

We work together with customers to help them lead a healthy, secure life. We provide customers with personally relevant products and services, and we help customers choose affordable health care and achieve optimal health outcomes.

### What partnership means

**A PARTNER MAKES THINGS SIMPLER:** As advocates for our customers, our team helps navigate an often confusing health care or insurance system so customers get the care and financial protection they need. We understand our customers as individuals, so we can help them achieve what's most important to them.

**A PARTNER HELPS YOU MAKE BETTER CHOICES:**

Cigna puts the power of information in our customers' hands. We provide information our customers need to improve their health, identify and fill gaps in their health, well-being and security needs, and maximize affordability and value.

**A PARTNER CARES ABOUT OUTCOMES:** We collaborate with our vast network of health care professionals and our other colleagues around the world to ensure all our customers obtain quality, cost-effective health care, benefits and insurance protection.

Cigna is a global health service leader that provides medical, dental, disability, life and accident insurance, and related products and services to customers in the United States and around the globe.

#### **Global Health Care**

Global Health Care includes a commercial line of business encompassing United States and international operations. Commercial offers a broad line of insured and self-insured medical, dental, behavioral health, vision, prescription drug benefit plans, health coaching programs and other products and services that may be integrated to provide comprehensive global health care benefit programs to employers and their employees, including globally mobile individuals.

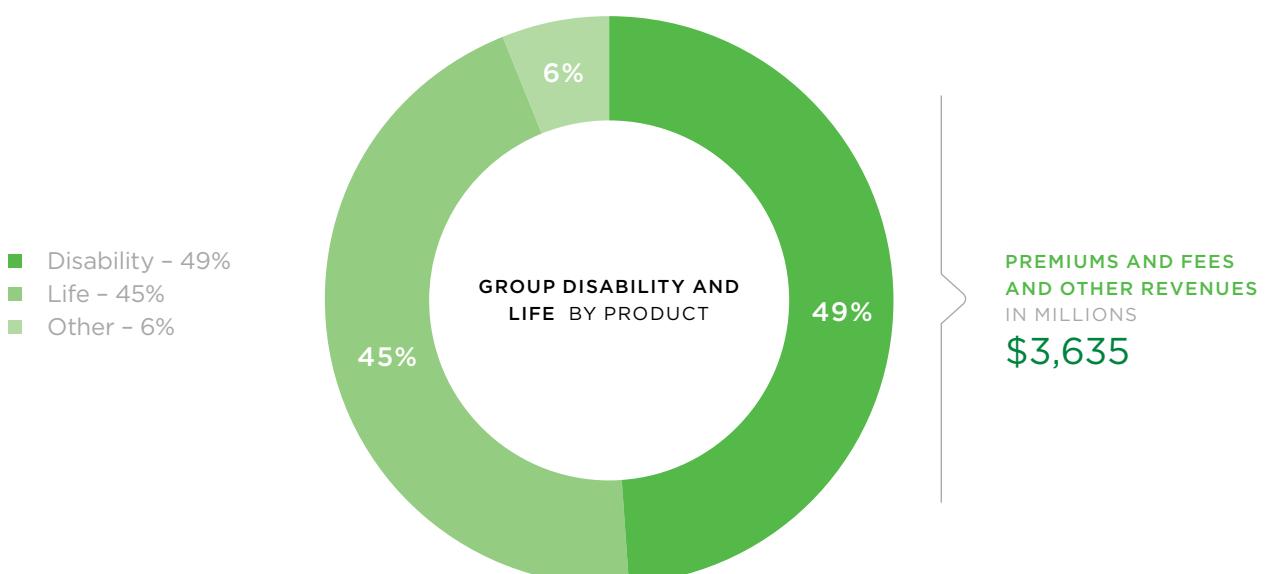
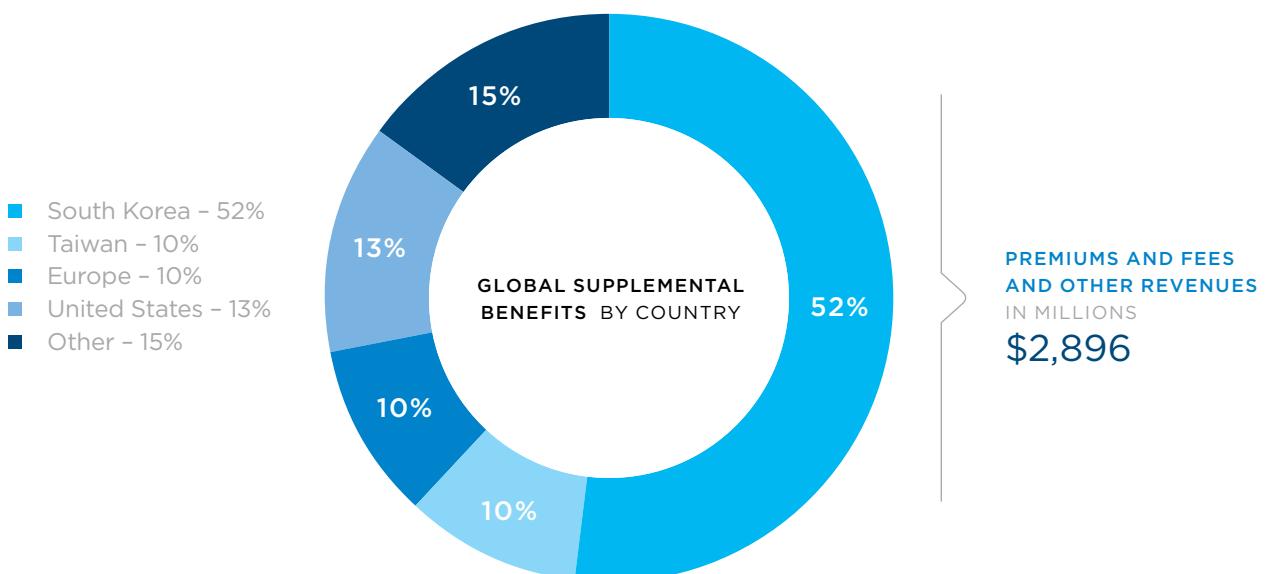
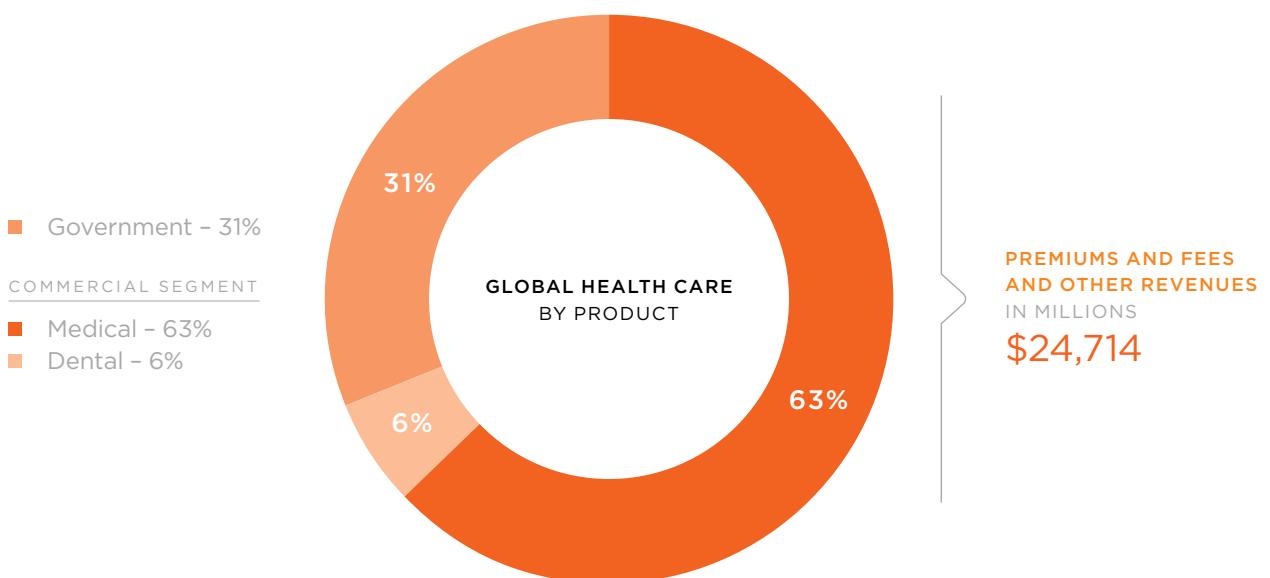
Global Health Care also includes a government line of business that offers Medicare Advantage, Medicare Part D and Medicaid plans for Medicare or Medicaid-eligible individuals, primarily seniors. A significant portion of our Medicare Advantage customers are served by physicians in innovative plan models designed to improve health outcomes and lower medical costs. Cigna offers Medicare Advantage plans in 16 states and the District of Columbia, Medicare Part D plans in all 50 states and the District of Columbia, and Medicaid plans in select markets in Texas and Illinois. In 2015, we expect to expand Medicaid operations.

#### **Global Supplemental Benefits**

Global Supplemental Benefits offers supplemental health, life and accident insurance products in select international markets and the United States. With licenses and partnerships across Asia-Pacific, Europe and North America, Cigna offers products and services to local citizens and globally mobile individuals. Global Supplemental Benefits also offers Medicare supplement coverage.

#### **Group Disability and Life**

Group Disability and Life provides insurance products and related services for group long- and short-term disability insurance, group life insurance, and accident and specialty insurance. Cigna markets products in all 50 states, the District of Columbia, Puerto Rico, the United States Virgin Islands and Canada. Group disability programs are designed to help improve employee productivity and lower employers' overall absence costs. Products are coupled with comprehensive tools and services for easy benefit management.



## Cigna uses its deep insights to connect customers with innovative, personalized products, programs and services.

In 2014, Cigna launched a new brand campaign with a promise to customers to work together with them to lead healthier, more secure lives. Our brand promise, *Together, all the way.<sup>SM</sup>* is based on insights rooted in research and experience, which tell us that customers want us to work as their partners. When it comes to staying well – physically, financially, emotionally – we're with our customers all the way.

### Affordability and personalization

Affordability and personalization are central to our brand promise. Affordability means helping customers find the right care, at the right price. Affordability also compels us to help customers get the most value from their benefit plans – and to help them lower their costs as their health improves. One important way we do this is through maximizing the relationship between our customers and health care professionals to help customers get quality, cost-effective care.

Personalization means we use the insights we've gleaned from customers to segment individuals into groups with common needs. This allows us to deliver personally relevant products and services to each group of customers.

### Keeping our promise

Evidence of how we provide affordability and personalization can be found in the United States and around the world. For example, during the 2014 fall benefits enrollment period, millions of United States Cigna customers were introduced to Cigna Health Matters<sup>SM</sup>, a way to make health management more interesting by combining our health coaches, mobile applications, social media and games to help customers and their families evaluate their health, find tools to improve their health, track their progress and earn rewards.

Additionally, Cigna and Samsung teamed up to create a digital health coaching tool that fits in the palm of customers' hands. "Coach by Cigna" is available at no additional charge to Samsung Galaxy S<sup>®</sup>5 smartphone and Note<sup>®</sup>4 users around the globe. This app helps customers collect and evaluate their health and wellness progress, create a personalized lifestyle improvement program, and ultimately achieve their health and wellness goals.

Another example of how we live the brand promise is through the work of Cigna-HealthSpring<sup>®</sup>, which serves our Medicare and Medicaid customers. After a successful pilot in Tennessee, we're expanding our heart

**SHE'S UP. YOU'RE UP. WE'RE UP.**

Whether it's the middle of the night or the middle of your daughter's one-hall game, when you have a question, we'll be there with an answer. Our Cigna nurses are available anytime, day or night. Have a benefit question? Our Customer Service representatives can help 24/7/365. That's because of Cigna, we're more than just a health benefits and services company, we're someone you can turn to for answers. Someone who's with you all the way.

Learn more at [cigna.com](#)

**Cigna**

Health insurance plans are offered through and underwritten by Cigna HealthCare® Insurance Company, Connecticut General Life Insurance Company, and their affiliates. Other certain activities and restrictions may not be available in all areas. Please contact us for more information.  
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3

**1** Cigna's new brand expression, Together, all the way.<sup>SM</sup> focuses on being a partner to our customers.

**2** Hazel, a customer with Cigna-HealthSpring<sup>®</sup>, stays active through ballroom dancing.

**3** Cigna helped to create a new handicapped parking icon focused on ability rather than disability.

failure remote patient monitoring program in collaboration with Intel-GE Care Innovations™. Patients with a prior admission to the hospital for heart failure receive a tablet to assess their health for at least 90 days. The tablet helps customers interact with a Cigna-HealthSpring<sup>®</sup> nurse practitioner, track their health metrics and learn how to manage their condition at home. Customers know they have easy and direct access to someone who cares about them and their health.

Further demonstrating our understanding of customers, Cigna led an effort to replace the International Symbol of Access – the iconic “wheelchair” symbol, created in 1969 – with a new icon. Led by Cigna’s People With Different Abilities Colleague Resource Group, a support and networking group within Cigna, the new image shows a more active figure that emphasizes ability rather than disability. The icon serves as affirmation of our commitment to help our customers achieve their full potential both inside and outside of the workplace. Through Cigna’s efforts, Phoenix, AZ became the latest city to approve the new symbol for use in business parking areas.

## In international markets

In China, the first-ever Cigna and CMB Home Shopping Channel aired recently on Jia You-Hyundai Home Shopping Channel, and replicated the success we've had in distributing direct-to-consumer products in Korea. In Turkey, as part of our joint venture with Finansbank, a leading Turkish bank, Cigna Finans Pension and Insurance Advisors are available in banks to help educate customers and encourage them to consider their future needs.

In India, Cigna TTK is developing prevention and wellness programs for a country with diverse needs and an explosive growth in the rates of chronic disease, where 60 million people struggle with diabetes. And in Korea, where more than 33 percent of the Korean population is over 50 years old, Cigna Korea launched “Heyday,” the first health care membership program in Korea. Through Heyday, seniors enjoy various health and wellness programs and services with no membership fee.

Wherever Cigna customers are, we're showing that we listen and we care, connecting them to the people, products and programs that help them improve their health, well-being and sense of security.



**ACCESSIBLE**





## Inspired by the work of others, the Cigna Foundation is connecting with nonprofit partners to work together to create a healthier, more secure world.

In 2014, the Cigna Foundation created a new grant-making platform focused on impact investing – moving beyond financial support to creating strong partnerships with nonprofits. The partnerships also mean involving Cigna employees to share their skills and talents with the community.

This approach to grants brought the Cigna Foundation together with change agents far and wide. Arogya World, for example, is a nonprofit partner in engaging people in India to improve their health. With the Cigna Foundation's support, Arogya is creating a mobile app that will house heart and kidney disease education, awareness and prevention information. The mobile app will be distributed to India's workforce through employers.

In New York, with the help of the Cigna Foundation, the New York Botanical Garden is conducting world-class research to improve health outcomes for Latino and Caribbean populations living in New York City through a new discipline known as urban ethnobotany. This program is teaching health professionals how to understand and communicate with their patients who use plant-based remedies. We expect this research will be of importance to the medical community around the world.

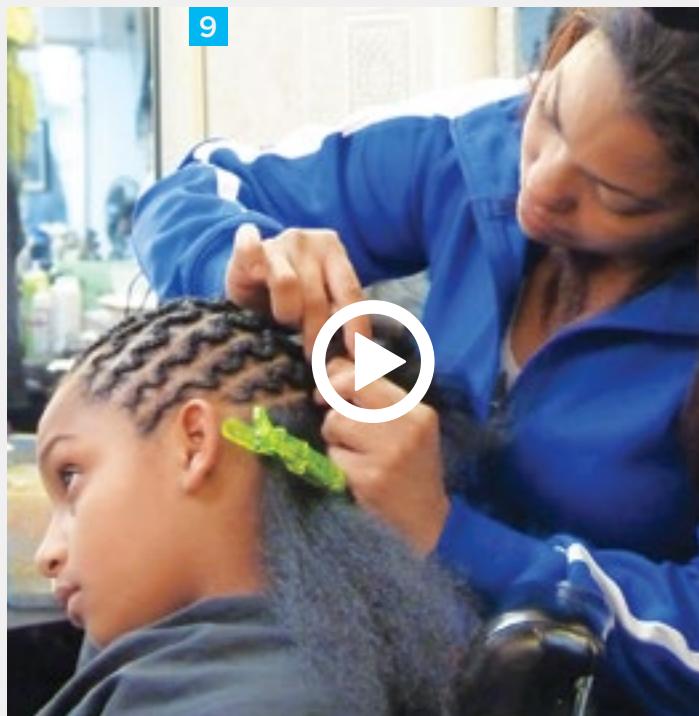
In the northeast neighborhood of Hartford, CT, the Cigna Foundation's work with Community Solutions is designed to turn around the health of a neighborhood ravaged by poverty, in an area where life expectancy is 10 years lower than in other surrounding neighborhoods. This work involves looking at the root causes of high emergency room use by residents, as well as how home visits and better housing and employment options can improve health.

Additionally in 2014, Cigna employees organized the company's largest-ever volunteer effort, with 1,000 Connecticut employees packing 250,000 meals for Feeding Children Everywhere. The meals were delivered to needy children in Kenya.

All of this work expresses the Cigna Foundation's passion for removing the barriers people face in their daily lives so that everyone has a chance to achieve their best health.



## INSPIRING



1 Samahope raises funds to help the needy get life-saving surgeries around the world.

2 The New York Botanical Garden helps doctors understand their patients' use of plant-based remedies.

3 Cigna employees in Hartford, CT run for the March of Dimes®.

4 Community Solutions improves health and wellness in a Hartford neighborhood.

5 Achilles studies the impact of running to help children with autism.

6 Girls on the Run helps girls learn to be healthy and self-confident.

7 Arogya World helps prevent chronic disease in India through mobile phone messages.

8 Children in Memphis, TN receive food for the weekends through Blessings in a Backpack.

9 Stylists with the University of Maryland HAIR program teach clients about the importance of cancer prevention.

# Cigna connections make an impact worldwide. We strive to be a positive force for change in the lives of customers, clients and communities.

The impact we have on those we serve can be life-changing, and is measured in statistics as well as by the individual stories from our customers and clients.

## A proven difference

Within Cigna, for example, 94 percent of employees and families are tobacco-free, and nearly 70 percent of employees and families report they're at a healthy weight.

Through our collaboration with physicians and other health care professionals, we're improving health care costs and quality. Among our 23 Cigna Collaborative Care arrangements with two or more years of experience, 91 percent are having success controlling total medical costs, while 78 percent are having success with improving the quality of health care – and 74 percent are having success with both total medical costs and quality.

## Research with customers

Our studies with customers tell a similar story of lowering costs and improving health. For example, Cigna research shows that a single phone call from a nurse to high-risk heart and respiratory patients, after they've been discharged from the hospital, can reduce future readmissions by 22 percent. This is significant from a cost perspective, as readmissions represent 30 percent of total inpatient costs.

Cigna also monitored the health outcomes of customers with hepatitis C who have undergone treatment using Sovaldi® as part of a combination prescription therapy, and found that 91 percent of our customers were cured after completing treatment.

And for the eighth year in a row, a Cigna Choice Fund® study demonstrated that an account-based approach – in which customers use savings and reimbursement accounts in higher deductible plans – is helping millions of customers reduce their health care expenses without compromising their care. When compared with customers in other types of health plans, our Choice Fund customers are more likely to use health improvement programs, comply with evidence-based medicine best practices, and





## 1 GOAL FEEDING CHILDREN EVERYWHERE

**1,000**  
CIGNA VOLUNTEERS PACKING MEALS

**250,000**  
MEALS DELIVERED TO KENYA



access information on quality and cost, resulting in improved health risk profiles and lower total medical expenses. For example, Choice Fund customers used the emergency room at a five percent lower rate than individuals enrolled in HMO and PPO plans.

Choice Fund products provide tools and information accessible online and via mobile devices to empower customers to make cost-conscious decisions about their health and health spending.

### Personal stories and recognition

Around the world, our individual stories are compelling. For example, we helped a family who moved from the United States to Sweden, whose five-year-old needed her anti-seizure medicine. The family hadn't yet become a part of Sweden's health care system. A Cigna nurse case manager took charge and made sure that the child received the medicine she needed. Another example is the businessman who suffered from chronic kidney failure, whose job required him to travel around the world. His Cigna nurse case manager stepped up and arranged his dialysis for him wherever he was in the world.

We're proud of this level of service to customers, which led to a 2014 International Employee Benefits Provider of the Year award, given to Cigna Global Health Benefits® for overall excellence by the Expatriate Management and Mobility Awards. This is the third time in four years that Cigna has won the recognition.



COLLABORATIVE





### Committed to corporate responsibility and the environment

Our success depends on earning trust through responsible business practices, corporate citizenship and service that meets our customers' needs, all through a unique approach to corporate responsibility called Cigna Connects. In 2014, Cigna took its commitment to corporate responsibility (CR) to the next level by issuing the 2013 Cigna Connects Corporate Responsibility Report, available online at [Cigna.com/CorporateResponsibility](http://Cigna.com/CorporateResponsibility). Cigna's first CR report provides a detailed look at the company's environmental, social and governance policies and priorities, and explores how they support the company's core businesses and benefit Cigna stakeholders and society. The report provides relevant facts, figures and stories about CR initiatives at Cigna, including the company's new 2017 environmental targets: a nine percent reduction in greenhouse gas emissions, a nine percent reduction in energy use, and a three percent reduction in water consumption.

Additionally, representative of our continuous improvement, Cigna's score on the 2014 CDP Climate Change Information Request improved from a disclosure score of 59/100 in 2013 to 86/100, and our performance band moved from C to B.

Through Cigna Connects, the company aims to serve as a catalyst for change and a convener of stakeholders in the more than 30 countries in which we operate. With more than 37,000 colleagues, we're united by the goal of building a better world for today and for future generations.



**PERSONAL**

**Together, all the way.<sup>SM</sup>**

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STAY CONNECTED



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