The results of the review demonstrate the overall effectiveness of our program and how many of our clients are improving health and reducing cost.

**Early identification and awareness***
- Employee health assessment completion: 61.4% (43.7% over norm)
- Dependent health assessment completion: 11.5% (6.2% over norm)
- Preventive care utilization: 55.4% (2.7% over norm)
- Well visits: 43.5% (0.4% over norm)
- Breast cancer screenings: 69.0% (6.0% over norm)

**Performance indicators***
- Catastrophic claimants in excess of $50k: 6.9% reduction compared with 2013
- Network penetration/utilization: 93.6% (2.7% over norm)
- Generic Rx utilization rate: 85.5% (2.2% over norm)
- ER steerable opportunities: 7.0% site-of-service improvement over 2013
- Urgent care utilization: 11.0% increased utilization over 2013
- Convenience care utilization: 2.0% decreased utilization over 2013

**Willingness to change***
- Take action to improve health: 90.5% (4.8% over norm)
- Commitment to lose weight: 75.0% (1.7% over norm)
- Commitment to lower blood pressure: 36.4% (8.1% over norm)
- Commitment to lower cholesterol: 47.9% (10.7% over norm)


The sample size of 39 clients represented approximately 91,000 customers (20%) of Cigna’s BHG client base.* We analyzed data for over 30 performance measures for calendar year 2014 and compared them with the 2013 Cigna Book of Business.
Engagement

› 22.0% of those identified were engaged in an ongoing basis through telephone coaching or online
› 58.0% achieved progress against or met goal
› 25.8% of the goals were based on evidence-based medical compliance vs. 74.2% personal goals

Clinical compliance highlights

<table>
<thead>
<tr>
<th>Medical Compliance</th>
<th>Over Norm</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cardiac - beta blocker post-MI compliance</td>
<td>10.0%</td>
</tr>
<tr>
<td>Diabetes - low-density lipoprotein (LDL) screen</td>
<td>5.0%</td>
</tr>
<tr>
<td>Blood pressure screening</td>
<td>1.8%</td>
</tr>
</tbody>
</table>

Cigna created “Better Health. Guaranteed.” to help our clients keep healthy individuals well and reduce the risk levels of their high/medium-risk population.

Our proprietary analytics enable us to identify individuals with potentially dangerous risk combinations and target outreach accordingly. By analyzing the BHG client data, we see individuals who are more aware and engaged in their health. This information helps identify potential health risks sooner. It also gives us the opportunity to encourage behavioral change to lessen the impact of a medical condition.

With program promotion and direct outreach, Cigna is increasing awareness and engagement. In addition, Plan awareness level is much higher for BHG customers than for customers of other Cigna plans. There is an increasing trend among BHG customers to pursue network settings appropriate for their care and increased program participation, resulting in better medical outcomes.

Cigna collaborates with our BHG-participating clients in a multiyear progression toward a culture of well-being. We guarantee a 20%–30% reduction of the matched high/medium-risk population to medium/low-risk in 12 months. Clients qualifying to graduate from the program are eligible for a medical trend guarantee or fee reduction during their graduation year.**

For more information about the results of this study or to learn how your organization can qualify for “Better Health. Guaranteed.” contact your Cigna Sales Representative.

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**“Better Health. Guaranteed” client results for calendar year 2014 were measured in comparison with Cigna’s medical Book of Business results for calendar year 2013. Clients included in the comparative sample had at least one year of success achieving their participation goal(s) and similar renewal periods. This allowed for a review of the data for performing clients on an aggregate level. Organizations with more than 5,000 employees were excluded from the comparison to avoid potential distortion of the data set.

**The “Better Health. Guaranteed.” Program is only available for plans with certain Cigna administered and approved health coverages and services. Employee participation and other requirements apply. Availability of this program may vary by state and is subject to Cigna approval. This flyer provides only the highlights of the Program. Complete and prevailing terms are set forth in the applicable performance guarantee agreement.

All group health insurance policies and health benefit plans contain exclusions and limitations. For costs and complete details of coverage, contact your Cigna representative.

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