

THE HEALTH OF YOUR COMPANY CAN BE IMPROVED THROUGH THE HEALTH OF YOUR EMPLOYEES

WHY HEALTH IMPROVEMENT

The health of the American workforce is at risk, and unhealthy lifestyle choices are steadily increasing that risk, resulting in long-term, high-cost disease.

- Average health care costs per employee rose from \$6,384 in 2003 to \$7,800 in 2008 – and is estimated to rise to \$13,000 per person by 2018.¹
- Poor health is costing the U.S. economy \$576 billion a year in wage replacement and lost productivity due to illness, workers' compensation, short-term and long-term disability, and overall medical and pharmacy costs.²

Cigna has a solution.

We'll help you build a culture of well-being with a highly personalized plan that includes programs and tools that are designed to meet the unique needs of your company and its employees.

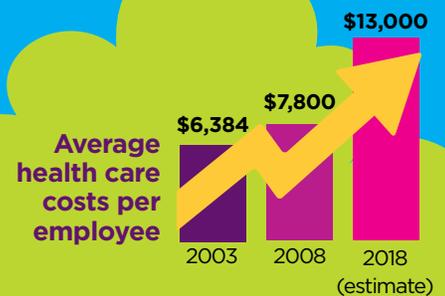
We realize that getting employees to take action, reduce their risk factors, stay healthier and avoid future disease requires more than just promoting health. It requires a culture centered on health and well-being. Cigna can help you get there.

Our health improvement organization will take the time to get to know you and your employee population up close. A Cigna representative will work one-on-one with your company – learning about your unique needs and helping you build a customized health improvement program with the right combination of information, technology, tools and resources.

Together, we'll help guide your employees to a healthier way of life – we'll even deliver health improvement programs right to the workplace, making it easier to get employees engaged. And we'll stay with you throughout the entire experience – combining your plan design with a highly personalized approach to health, offering advice and assistance, and evaluating success along the way.

GO YOU[®]

Business success depends heavily on human performance. Could your company use a healthy dose of health improvement?



Will health improvement work?

Healthy employees can be essential to a company's success. Organizations with effective health improvement programs often experience better health – and better savings through more productive employees. According to the employer survey:³

- Top performing companies (ones that have kept health care cost increases at or below 2.2% – compared to the survey norm of 6.1% – for 4 years) did so by making significant strides in supporting a culture of well-being; and
- Employees of top performing companies pay on average \$400 less per year in premiums than low performing companies.

Health improvement is a long-term strategy that can reduce company expenses through sustained improvements in employee health. What's more, when a culture of well-being is created at the workplace, it can help your employees to live longer, healthier, happier lives.



Let us build your culture of well-being.

Cigna takes health improvement beyond just offering wellness programs. We personally work with you to create a customized health improvement plan that is designed to meet the unique needs of your company and its employees.



WE WILL

- Listen to learn more about your company and its employee population
- Gather information to get to know the unique needs and challenges of your employees
- Recommend a customized plan that fits your company
- Execute a plan that's easy to use – easy for your employees to access tools and resources, and easy for you to see the results
- Check in regularly to evaluate and strengthen your health improvement strategy year after year

Get your employees involved

Day in, day out, we'll help your employees focus on their health so that your company can benefit from a strong and healthy workforce.

We make a variety of programs, tools and resources available to employees so they can create their own plans and goals for health improvement. We also provide personalized support they need along the way. We're there to help them stay on track – as little or as much as they need us – to get their health where they want it to be.

Employees can:

- **Explore on their own**, with opportunities to complete a fun and informative health assessment, participate in social networking, engage in online goals and challenges,

WE HELP

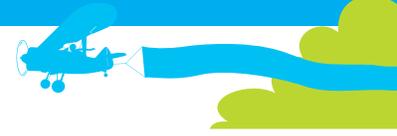
Companies build a workplace culture that supports healthy behaviors and delivers sustainable savings through strategies designed to:

- Lower individual health care costs
- Improve employee health, productivity and morale
- Increase retention
- Lower absenteeism
- Lower workers' compensation costs

find health information and guidance from experts, and benefit from a variety of onsite options that bring health improvement opportunities right to the workplace.

- **Look to us when they might need more**, with access to support that goes beyond help with a health condition and provides a holistic health management program, so they can make more informed health decisions, improve their health and, ultimately, reduce health care costs.
- **Call our 24/7 customer service line** where representatives are always available whenever someone needs us.





At Cigna, improving the health and well-being of individuals is fundamental to everything we do. That's why we'll do more than just offer you wellness programs. Our health improvement organization takes the time to get to know you and your employee population up close – then works with you to find the right elements for a health improvement strategy that targets what will work for your company. And our health improvement programs give your employees a variety of ways to discover better health on their own, or work with someone who can give them the extra help they need.

With the right combination of information, technology, tools and resources, Cigna will help guide your company and its employees to a healthier, more productive and financially secure way of life.

**Can you afford to make
an investment in improving
employee health?**

**Maybe a better question is:
Can you afford not to?
For more information,
contact your Cigna
sales representative.**



1. U.S. Government Social Security Advisory Board Report, September 2009.
2. Integrated Benefits Institute, September 2012.
3. 17th Annual Towers Watson/National Business Group on Health Employer Survey on Purchasing Value in Health Care, 2012, page 3.

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