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GO YOU<sup>SM</sup>



Offered by: Cigna Health and Life Insurance Company, Connecticut General Life Insurance Company or their affiliates.  
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**FIND IT ON THE PATHWAY TO BETTER HEALTH**

## AND LOWER COST.

Year after year, Cigna delivers big because we focus on the big picture: helping your people and your organization achieve their full potential. Focusing on improved health contributes to your competitive **EDGE.**

## HELPING **YOU** BE YOUR BEST.

**At Cigna, we believe that being true to yourself is the first step to being truly healthy.** And we know that to optimize health and productivity, people need to be treated as unique individuals – not faceless names on a card.

We are all different when it comes to our health, well-being and sense of security. Cigna revels in that difference. No matter what your dreams may be, Cigna helps you reach your full potential. Helping you be you today, and at every stage in your life's journey. **GO YOU.**



## HERE - AND AROUND THE WORLD.

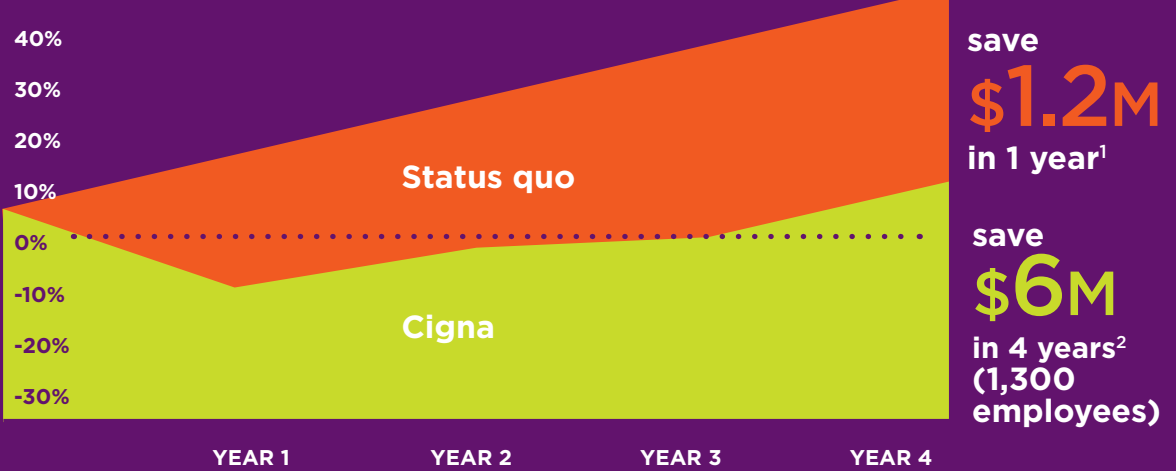
In small towns and big cities around the world, Cigna is committed to helping individuals and organizations be well, save more and perform better.

- Global company with more than **200 years** experience
- **70 million** customer relationships worldwide
- Global workforce of approximately **30,000**
- Providing expatriate benefits to **35%** of Fortune 500 companies
- Customer service in more than **150** languages and dialects
- Claims payable in more than **100** different currencies
- Portfolio of U.S. health care, group disability and life and international businesses

## ZERO-AVERAGE TREND

Spend less. Year after year.

### MEDICAL COST TREND<sup>1</sup>



**-10%**

Custom-designed  
benefits & funding<sup>1</sup>

**-6%**

Personalized  
health & well-being  
support<sup>1</sup>

**-3%**

Affordable  
quality care<sup>1</sup>

**-3%**

Integrated  
solutions<sup>1</sup>

**MEDICAL COST TREND REDUCTION WITH CIGNA'S PRODUCTS & SERVICES**

## New challenges. New era. New thinking.

It's getting tougher for U.S. businesses to stay competitive. Continued economic pressure, rising health care costs and the challenges borne of an evolving health care system are hurting the bottom line.

What's become clear to us – through independent research and our own experience managing health and productivity benefits – is that as long as your employees are performing at “status quo,” you won't drive the results needed to gain a competitive edge in today's challenging environment.

To achieve a competitive edge, your organization needs **every individual performing at their full potential**. And that can happen through a focus on improved health.

Because when employees gain their competitive edge – by achieving their best health and productivity – your organization gains its competitive edge – through stronger performance, lower costs and greater potential for profitable growth.

## Health risks = untapped potential.

Unfortunately, many individuals today are not at their full potential. Unhealthy lifestyle habits, low engagement in available support programs and less than optimal preventive care can result in an increased amount of disease that threatens the quality of life – and performance quality – of your workforce.

Cigna's comprehensive and global approach to health and productivity management helps our customers – and our clients – break from the status quo and gain a competitive edge. We do it by putting them on the pathway to better health.

## ..... WHAT'S POSSIBLE WITH CIGNA?

When organizations and individuals break from the status quo and get on Cigna's pathway to better health, the savings can be impressive.<sup>1</sup>

1 – Cigna Book of Business analysis, 2012. Illustration based on 1,300 employee group example, applying trend assumption of 9%

2 – Based on 2012 national average trend

## DESIGNED 100% FOR YOU.

### **Custom-fit to your organization's unique DNA.**

So what will it take to get your people performing at their full potential? The answer can be found in your organization's DNA.

In order to help your people – and your organization – achieve their full potential, you need a health plan that knows you and is tailored to you. At Cigna, we create health service programs designed 100% for you – to align with the DNA of your organization.





## YOUR ORGANIZATION'S DNA.



### PEOPLE

Tailored to your people's one-of-a-kind health risks and needs



### GOALS

Focused on helping you reach your goals – now and in the future



### CULTURE

Custom-fit to your organization's unique culture

**1**

**PERSONALIZE**

**2**

**SIMPLIFY**

**3**

**DESIGN**

**4**

**INTEGRATE**

## Chart your pathway to better health.

At Cigna, we'll help you uncover the health obstacles and challenges that are holding your people and your organization back from reaching their full potential. Then we'll design a clear and precise pathway to better health. A pathway that helps every individual in your population break from the status quo and reach their full health and productivity potential.

We do it by leveraging **all** the opportunities available to help individuals actively engage in their health – so they stay healthier, spend less and perform better – today and every day. We help you implement unique health programs that are designed to be effective and efficient by customizing them to meet your unique needs.

At Cigna, we:

- 1 Personalize** health and well-being support so we can precisely target clinical resources and programs to help every individual combat disabling and costly illness and disease;
- 2 Simplify** access to affordable quality care by helping individuals choose doctors and hospitals proven to deliver positive outcomes at an affordable price;
- 3 Design** innovative benefit plans and funding solutions to help you and your people get the maximum value for your health plan so every dollar works harder and goes further; and
- 4 Integrate** our full range of health services – medical, behavioral, pharmacy, disability, dental, vision and international – creating a holistic approach to further optimize health outcomes and savings.

## **IT STARTS WITH A ONE-OF-A-KIND EXPERIENCE.**

**Driving higher individual  
engagement in health.**

Today's customers expect and demand to work with companies that recognize their unique needs and goals.

Clearly, to engage new, more savvy and diverse customers, we must put their needs, wants and expectations at the center of everything we do.

That's why Cigna has taken bold steps to become 100% dedicated to our customer – committed to embracing their individuality.



**“CIGNA HAD THE GREATEST IMPROVEMENTS IN ‘ENJOY-ABILITY’ AMONG ALL HEALTH PLANS.”**

—Forrester Research, 2011



**GO YOU**<sup>SM</sup>

24/7 full-service access

Words We Use

Onsite health clinics

Natural language IVR

Online and mobile access

Social media

## Earning the privilege to help.

For too long, the health care industry has said one thing – “We’re here to help” – but has done just the opposite:

- Using confusing insurance language that can make things difficult for people to understand.
- Creating frustrating processes that can prevent individuals from effectively accessing health services.
- Ignoring customers’ unique needs and goals and instead offering one-size-fits-all solutions.

At Cigna, we’re different. We’re committed to making every experience with us helpful, easy and enjoyable. And we’re committed to be there – how and when customers need and want us. Because we know that’s the only way to earn their trust and the privilege to help them reach their goals and achieve their full potential.

By reinventing Cigna’s customer experience, we are seeing more individuals **get engaged** in their health and health spending decisions – which is the **first step** on the pathway to better health.

Real results prove:

- **72% actively work with a health coach**<sup>1</sup>
- **50% choose nonsurgical treatment**<sup>2</sup>
- **8%–16% higher use of preventive care**<sup>3</sup>
- **6x more complete a health assessment**<sup>3</sup>
- **22% higher medication adherence**<sup>4</sup>

1 – Cigna Book of Business analysis, 2012

2 – Health Advisor/Treatment Decision Support

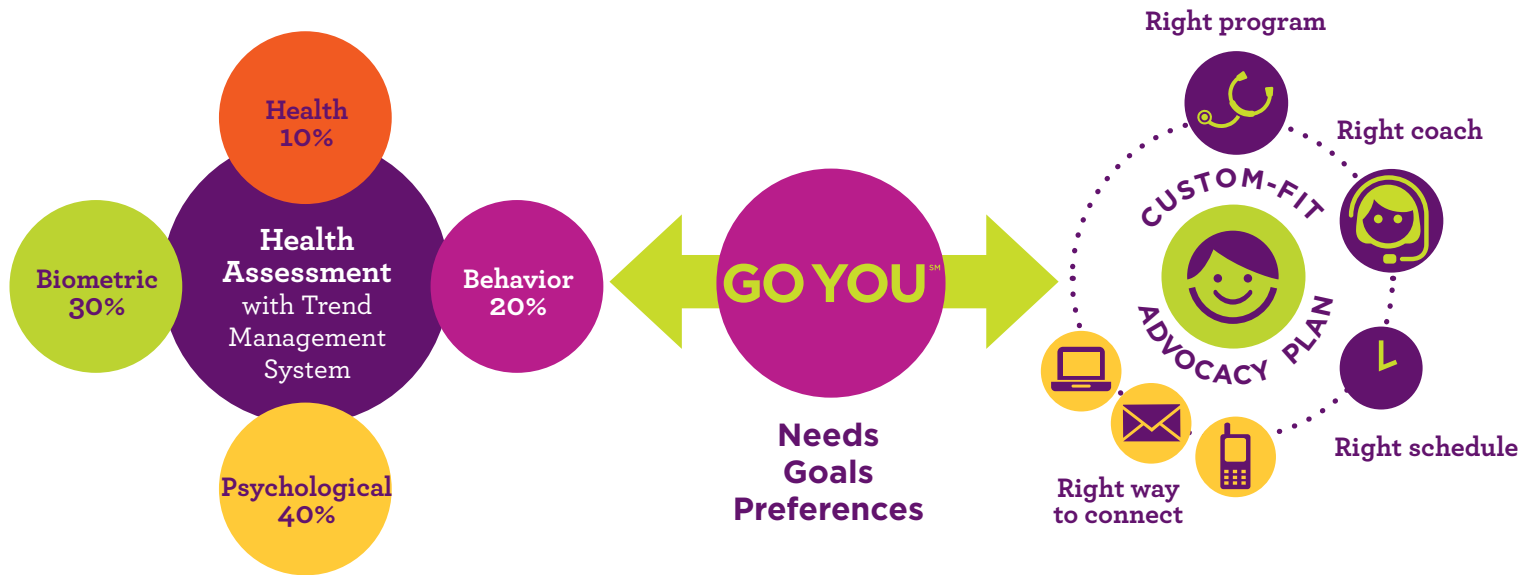
3 – Cigna Choice Fund vs. Traditional plan

4 – Cigna CoachRx

## PERSONALIZED HEALTH & WELLNESS SUPPORT.

POWERED BY HEALTHEVIEW®

Only from Cigna



OUR CUSTOM-FIT, LASER-FOCUSED APPROACH  
REDUCES MEDICAL COSTS BY UP TO

# 6%<sup>1</sup>



NCQA Accredited :

Cigna Personal Health Team

Cigna Health Advisor

Cigna Lifestyle Management programs

Cigna is the only national health service company to earn this accreditation.



## By personalizing health and well-being support, we precisely target clinical resources and programs to help every individual combat disabling and costly illness and disease:

- Our exclusive access to the **Trend Management System** gives us a one-of-a-kind health assessment that can identify individual health risks – behavioral, psychological and/or biometric – up to three years before a potential disabling illness or disease strikes.<sup>1</sup>
- We use this information and combine it with each individual’s personal needs, goals and preferences in order to create a **custom-fit advocacy plan** specifically matched to them:
  - The right clinical **program** to address their unique health and well-being needs
  - The right type of **coach** to most effectively address these needs
  - Delivered on the right **schedule** – and through the right **connection** – that works best for the individual, so we achieve optimal engagement.

Through our advanced **HealthEview** technology, combined with highly personalized health coaching support, we help clients design and deliver custom-fit, laser-focused health and well-being support that improves health and reduces disease:

### IMPROVED LIFESTYLES

- **85%** quit tobacco<sup>2</sup>
- **65%** better able to manage stress<sup>2</sup>
- **8.1 lb** average weight loss<sup>2</sup>
- **20%** better drug adherence<sup>3</sup>

### LESS DISEASE

- **72%** meet/progress to health goal<sup>4</sup>
- **25%** average gaps in care closure rate<sup>4</sup>
- **90%** of graduates improved two or more risk factors<sup>6</sup>

1 – Research conducted by the University of Michigan Health Management Research Center involving the relationship of TMS-generated intervention levels to future health care costs

2 – Lifestyle Management Programs

3 – Clients with Cigna medical and pharmacy vs. Cigna medical alone

4 – Your Health First Chronic Condition Support

5 – Well Informed Gaps in Care program

6 – Metabolic Syndrome Program

## SIMPLIFY ACCESS TO QUALITY CARE.

**Better access. Better care.**

**Better choices = 3% savings.<sup>1</sup>**

By simplifying access to affordable quality care we guide individuals to doctors and hospitals proven to deliver positive outcomes at affordable prices.

Our worldwide network of doctors and hospitals, pharmacies, urgent care centers, dentists, behavioral specialists and labs makes it easy for individuals and their families to choose and use health care professionals with proven track records of delivering quality care.



**MEDICAL**  
641,000 doctors  
5,500 hospitals



**URGENT**  
1,000+ clinics



**LABS**  
LabCorp  
Quest



**PHARMACY**  
62,000 retail  
Home delivery



**DENTAL**  
Largest dental network in  
the United States  
317,000 dentist locations



**BEHAVIORAL**  
107,000 behavioral  
service locations



**INTERNATIONAL**  
1M+ doctors and  
facilities

**NATIONAL &  
WORLDWIDE  
NETWORKS**

## TOP-RATED DOCTORS & FACILITIES



Cigna Care  
Designation



Cigna Centers  
of Excellence

## AWARD-WINNING SHOP & COMPARE ONLINE TOOLS



Personal Cost &  
Quality Estimator  
[myCigna.com](http://myCigna.com)

## NEXT GENERATION CARE DELIVERY

Doctors

Hospitals



Collaborative  
Accountable  
Care

Health Plan

We've done extensive analysis to find the **top-rated doctors and hospitals** in our network that deliver better outcomes at an affordable cost, and we help individuals choose top performing doctors and hospitals using easy-to-find designations in our directory, and through precertification and referral programs.

**Our award-winning shop and online compare tools** help customers choose and use care wisely by comparing quality and costs to find the best overall value. Our newest tool – the **Personal Cost & Quality Estimator** – allows individuals to compare treatment costs specific to their coverage plan – both doctor and facility fees – in one place.

Cigna is an advocate in the movement to build a more effective and efficient care delivery model. Through our **Collaborative Accountable Care** initiatives, we are working more closely with doctors, hospitals and clinics to improve outcomes, satisfaction and costs for the customers they serve.

**TOGETHER, OUR EFFORTS TO GUIDE SMART DECISIONS BY SIMPLIFYING ACCESS TO AFFORDABLE QUALITY CARE ARE DRIVING SMARTER DECISIONS THAT REDUCE ANNUAL MEDICAL COSTS BY**

**3%**<sup>1</sup>

## **INNOVATIVE BENEFIT & FUNDING DESIGNS.**

By designing innovative benefit plans and funding, we help you get the maximum value for your health plan – so every dollar works harder and goes further.

IN THE FIRST YEAR, LOWER MEDICAL COST TREND UP TO

**16%**<sup>1</sup>

#### THE REWARDS OF SMART DECISIONS

- Clients who choose our consumer-directed health plans reduce their medical costs by 16% on average in the first year.
- Clients who invest in incentive-based plan designs see engagement rates four times higher than traditional plans.

**INCENTIVE PROGRAMS  
& INCENTIVE-BASED  
PLAN DESIGN**

Drive better outcomes

**CONSUMER-DRIVEN  
HEALTH PLANS (CDHP)**

*Cigna Choice Fund®*

*Health savings account (HSA)*

*Health reimbursement account (HRA)*

*Flexible spending account (FSA)*

Shift behaviors – not costs

**SHARED RETURNS  
FUNDING OPTIONS**

More cash-flow and/or cash back



## Our incentive program.

Our **incentive program and our incentive-based plan designs** reward customers and encourage them to take action to improve their health and health spending. Clients who invest in these innovative plan designs have seen engagement rates up to four times higher than traditional programs – with better quality health outcomes and savings.

## Our consumer-driven health plans.

Our **consumer-driven health plans** – Cigna Choice Fund® HSA, HRA and FSA – are designed to help customers shift behaviors to improve their health and health spending, resulting in significant savings for clients – without shifting costs to customers.

## Our innovative shared returns funding options.

Our **innovative Shared Returns® funding options** allow clients to get the most from their insured health plan investment by sharing in more cash-flow and/or more cash back versus traditional guaranteed cost and administrative services only (ASO) plans.

## INTEGRATED HEALTH & PRODUCTIVITY SOLUTIONS.

By integrating our full range of health services – medical, behavioral, disability, pharmacy, dental/vision, etc. – Cigna can go a step beyond to further optimize your health outcomes and savings – driving **up to 3%** total cost savings when benefits are combined.<sup>1</sup>

**MEDICAL**

**PHARMACY**

**DENTAL**

**BEHAVIORAL**

**DISABILITY**

**VISION**

**SENIORS/RETIREEES**

**INTERNATIONAL**

**SAVINGS ARE BETTER WHEN OUR PLANS WORK TOGETHER, UP TO**

**3%<sup>1</sup>**

**Improved gaps in care**

**Fewer absences**

**Shorter disabilities**

**Faster return to work**

**Lower total cost**

When you choose to bring our products and services together, their effectiveness is maximized. That's because integrating solutions enables us to **focus on the whole person**, providing more opportunities to identify, inspire and engage more individuals to take action to improve their health and health spending:

#### CIGNA MEDICAL & PHARMACY<sup>1</sup>

- **22%** higher medication adherence with CoachRx
- **6%** better gaps in care closure rate
- **21%** more complete health assessment
- **38%** more work with health coach

#### CIGNA MEDICAL AND BEHAVIORAL<sup>1</sup>

- **Up to 1%** additional reduction in combined claim costs
- **\$3,134** average savings per individual receiving intensive care management for inpatient psychiatric care
- **\$1,623** annual savings per person who quits smoking
- **\$952** annual savings per person who loses 10% body weight
- **\$393** annual savings per person who controls stress

#### CIGNA MEDICAL, PHARMACY AND SENIORS<sup>1</sup>

- **HealthSpring® Advantage (HMO):\*** Medical savings up to **40%** vs. Medicare supplement plan options
- **Cigna Medicare Surround®:** Medical savings up to **15%** vs. Medicare coordination plan options
- **Cigna Medicare Rx® (PDP):** Rx savings up to **55%** vs. traditional pharmacy plan options
- **Rx** savings up to **46%** vs. Retiree Drug Subsidy (RDS) pharmacy plan options

#### CIGNA MEDICAL AND DISABILITY

- **27%** (13-days) shorter Short-term disability (STD) durations<sup>2</sup>
- **11%** more return to work<sup>2</sup>
- **20%** reduction in disability absences<sup>2</sup>
- **\$79,500** absence avoidance savings per 1,000 employees<sup>1</sup>
- **Up to 2.5%** disability cost savings<sup>1</sup>
- **1%** medical ASO fee savings<sup>1</sup>

#### CIGNA MEDICAL AND DENTAL<sup>1</sup>

- **Up to 1%** additional medical cost savings = 10%–15% in dental cost savings
- **\$10,142** annual savings per individual with stroke and gum disease who receives proper periodontal care
- **\$2,483** annual savings per individual with diabetes and gum disease who receives proper periodontal care

1 – Cigna Book of Business analysis, 2012.

2 – Cigna 2010 Integration Value Study (excludes pregnancy claims)

\* Note: HealthSpring, a Cigna company, offers group Medicare Advantage plans in select counties in the following greater metropolitan areas: Nashville and Memphis, Tennessee; Houston and Dallas, Texas; and Birmingham and Mobile, Alabama.

## **BETTER HEALTH. GUARANTEED.**

### **A promise from Cigna.**

Organizations that take an active role in the health and wellness of their workforces see better outcomes: improved health, lower cost and stronger workforce performance. And to encourage organizations to get active, we offer opportunity you won't find anywhere else: **Better Health. Guaranteed.®**

**UP TO 40% MOVE TO LOWER RISK.  
GUARANTEED.<sup>1</sup>**



### **WHY REDUCING RISK MATTERS**

- **High risk individuals are 2.5 times more costly than low risk**
- **Medium risk individuals are 1.5 times more costly than low risk**
- **Reducing a population's risk profile lowers the probability for the occurrence of health events**

**PARTNERSHIP** You, your employees and Cigna.

**OBJECTIVE** Measurably improve health.

**APPROACH** Select the path that is right for you. Establish a culture of health for all.  
Activate proven health solutions.

**TARGET** High and medium health risk individuals.

**MEASUREMENT** Risk reduction in 12 months, guaranteed.



We will work with your organization to create a custom-fit strategic plan and benefit design to:

- **Create a culture of wellness**
- **Reduce individual risk for disease**
- **Reduce avoidable cost**

We'll do it by shifting a targeted percentage – **up to 40%** – of your high/medium risk employees to medium/low risk status in **12 months – guaranteed**. If we don't deliver, you'll get \$1,000 in health funds for every person who fails to reduce risk. Here's how it works:

Through a collaborative effort, we'll help you create a “**culture of health**” within your organization that supports and promotes optimal health.

We'll collectively define goals and tactics to **measurably improve health**, focusing on reducing health risks – thereby setting the stage for long-term health improvement.

We'll help you select “**the pathway**” that's right for your organization and your unique goals, and help you activate and engage your people in proven solutions to improve health.

Using Cigna's exclusive access to the University of Michigan Trend Management System, we'll assess your population to **identify individuals at highest risk** for future health problems and high cost.

We'll use the Trend Management System to track individual progress at the end of twelve months by reassessing an individual's health risk status – for **tangible proof** the program is working.



## AWARDS & RECOGNITION.

We're proud of the national attention we've received for our outstanding performance and outcomes.  
Just another way we help our customers and clients get the edge.

### SUPERIOR EXPERIENCE



**EOB**  
Best Plain Language



**Excellence in**  
customer service



**Excellence in**  
consumer health  
information

### CLINICAL EXCELLENCE



**Innovation in the**  
drug benefit industry



**HEDIS®**  
quality leader  
10 straight years<sup>1</sup>



**Engagement in**  
intensive case  
management



**Best EAP**



**DORLAND**  
**HEALTH**

**Best disability**  
case management  
program



**Health & Productivity**  
Innovation Leader

### INNOVATION & STRATEGY



**myCigna.com**  
Customer Service Innovation



**Exemplary Customer**  
Strategy & Customer  
Experience



**myCigna.com**  
Customer Engagement  
Innovation

<sup>1</sup> – HEDIS is a registered trademark of the National Committee for Quality Assurance (NCQA).

**“ We continually evolve and enhance our plans to help our employees and their families become savvy consumers of their health care. As a result, we’ve seen impressive numbers of our employees ... more fully use their preventive benefits, and reduce their total medical cost trend to a fraction of the national average. By providing our employees with useful cost and quality information, the right health improvement programs, the right incentives, and easy-to-understand correspondence, they are making rational, wise and successful health care decisions. ”**

–Annamarie S. D’Souza  
HanesBrands Vice President HR  
Global Compensation  
Benefits & HRIM, a Cigna client  
Cigna press release, February 17, 2012

**“ Good health for the entire population is crucial to quality of life, our standard of living, productivity and the nation’s overall success. It’s especially important that health service companies take an active role in working to reduce health disparities and Cigna’s leadership in this area is commendable. ”**  
(U.S. Surgeon General honored Cigna)

–Helen Darling  
President and CEO of the  
National Business Group on Health  
Cigna press release, August 7, 2012

**“ Cigna is a national leader in accountable care, which is why we are enthusiastic about working with the company as part of this program. We believe this arrangement offers a wonderful opportunity for us to improve health care quality, lower medical costs and help our patients lead healthier and more productive lives. ”**

–Richard Slavin, M.D.  
Chief Executive Officer  
Palo Alto Medical Foundation  
Cigna press release, July 17, 2012

## WHAT DO YOU NEED TO GET THE EDGE?

Healthier workforce



Lower benefit costs



Better employee retention



Fewer sick days



Higher productivity



Your organization is like no other, which is why you need a health benefits and service company like no other. Cigna's unique and highly customized approach to health and productivity management can help your people and your organization make the health and health spending changes necessary to achieve your full potential.

Let us put you and your people on the pathway to better health – and help your organization gain the edge it needs to produce more, spend less and perform better. Contact your Cigna representative or broker consultant to learn more.

**A HEALTH BENEFITS PLAN UNIQUELY DESIGNED FOR MY ORGANIZATION.**



"Cigna," "HealthEView," "Your Health First," "Cigna Choice Fund," "Shared Returns," "HealthSpring," "Cigna Medicare Surround," "Cigna Medicare Rx" and "Better Health. Guaranteed." are registered service marks, and the "Tree of Life" logo, "GO YOU" and "Cigna Home Delivery Pharmacy" are service marks, of Cigna Intellectual Property, Inc., licensed for use by Cigna Corporation and its operating subsidiaries. All products and services are provided by or through such operating subsidiaries and not by Cigna Corporation. Such operating subsidiaries include Cigna Health and Life Insurance Company (CHLIC), Connecticut General Life Insurance Company (CGLIC), Life Insurance Company of North America, Cigna Life Insurance Company of New York, HealthSpring Life & Health Insurance Company, Inc. (HSLH), HealthSpring of Tennessee, Inc. (HSTN), HealthSpring of Alabama, Inc. (HSAL), Cigna Behavioral Health, Inc., Cigna Health Management, Inc., Tel-Drug, Inc., Tel-Drug of Pennsylvania, LLC, and HMO or service company subsidiaries of Cigna Health Corporation and Cigna Dental Health, Inc. In Arizona, HMO plans are offered by Cigna HealthCare of Arizona, Inc. In California, HMO and Network plans are offered by Cigna HealthCare of California, Inc. In Connecticut, HMO plans are offered by Cigna HealthCare of Connecticut, Inc. In North Carolina, HMO plans are offered by Cigna HealthCare of North Carolina, Inc. All other medical plans in these states are insured or administered by CGLIC or CHLIC. "Cigna Home Delivery Pharmacy" refers to Tel-Drug, Inc. and Tel-Drug of Pennsylvania, LLC. HSLH, HSTN, and HSAL are Medicare approved Medicare Advantage Organizations. CGLIC is a Medicare approved Part D sponsor. Cigna Medicare Surround is not offered under a contract with the federal government. All models are used for illustrative purposes only.