Better health.
Better bottom line.

Tailored well-being solutions to improve health and lower costs
The Power of Well-Being

To us, well-being is more than just promoting physical wellness. It’s about helping people reach their total health potential—mind and body. It’s about motivating and inspiring people to take action to feel their best and perform their best—at every stage of life and every stage of health. At Cigna, our programs don’t just promote health—we improve it. And that’s the power of total well-being.

Why Now?

America is on a destructive path to higher rates of disease, and with it, higher costs. It’s estimated that more than 75% of U.S. health care expenses are spent treating chronic conditions—most of which are preventable.1

- 75% of American adults will be overweight by 2015 2
- Nearly 68 million, or 1 in 3 adults, have high blood pressure 3
- 35.5% of American adults are not physically active 4
- 1 in 4 adults have pre-diabetes, but fewer than 5% know it 5
- By 2015, annual per capita health care expenses will reach nearly $15,000 6

A Healthier Future is Possible

We can no longer afford to ignore bad habits and risks that negatively affect our health and well-being. Helping people get healthy and stay healthy just makes smart business sense. Studies show that when people practice healthy habits, their future health—and health spending—is improved. By investing in health and well-being solutions, you have the power to change the future health of your employees and your organization.

The fact is, a healthy workforce costs less, is more productive and contributes more to the performance of your organization. And those with highly effective health and well-being programs have stronger business performance:

- 11% higher revenue per employee 7
- 28% higher shareholder returns 7

At Cigna, we offer health and well-being solutions designed to help organizations be well and save more—at every stage of health and life.

<table>
<thead>
<tr>
<th>Potential Per-Person Annual Savings</th>
<th></th>
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</thead>
<tbody>
<tr>
<td>Quit smoking</td>
<td>$1,6238</td>
</tr>
<tr>
<td>Avoid heart attack</td>
<td>$5,1769</td>
</tr>
<tr>
<td>Reverse risk for Metabolic Syndrome</td>
<td>$3,20010</td>
</tr>
<tr>
<td>Lose 25 lbs. and achieve healthy BMI</td>
<td>$ 5766</td>
</tr>
<tr>
<td>Control stress for those with cardiovascular disease</td>
<td>$1,3538</td>
</tr>
</tbody>
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Tailored to Your Organization

Our broad suite of health and well-being programs coupled with expert consultation allows us to work with you to design easy-to-implement solutions targeted to your organization. No cookie-cutter, off-the-shelf approach, we take the time to understand your organization’s objectives for health and well-being, your culture, top health risks, challenges and budget in order to create a distinctive and highly effective program to improve well-being and lower health costs.

Whether you’re just getting started, seeking to improve or looking to expand your existing program, our comprehensive suite of affordable, fun and engaging solutions allows us to target the issues that matter most to you and your employees.
Cigna Health & Well-Being Solutions

Our programs are organized by specific goals, and can be mixed and matched to design the perfect fit for your workforce:

- Health Awareness: Hands-on services to help people "know their numbers" and better understand their health status and potential risks.
- Education: Easy-to-understand resources to help individuals learn how to be well for life.
- Prevention: Helpful programs aimed at preventing illness and disease.
- Lifestyle: Highly engaging behavior-change programs encourage your employees to practice healthy habits for a lifetime.
- Activity: Motivational programs and challenges to inspire people to actively participate in their health.
- Coaching: Expert guidance and consultation to support organizations and individuals throughout the process.

Tailored to the Individual

Our highly effective health and well-being programs are designed to help every individual optimize their health. We do it by meeting people where they are today, so we can help them take action to reach their future health goals — whether it's to get healthier or simply to stay healthy. Our approach ensures that we tailor our support to each organization's — and each individual's — unique needs and goals.

Cigna will:
- Utilize data to identify your organization's top health risks wrapped with coaching, targeting an individual's unique goals
- Reduce those risks through laser-focused, clinically-based interventions
- Provide expert coaching support and motivation to drive behavior change
- Focus on attainment of health improvement goals — not just program participation
- Deliver sustainable health improvement and cost savings

96% of participants in Cigna's Lifestyle Management Program found the coaching sessions useful. 12

While most competitor programs focus on delivering education to promote health, we concentrate on delivering what really matters: changing behavior to improve health and savings.

From biometric screenings to health assessments to data analysis, Cigna helps you and your employees identify current and potential health risks. We then tailor a program to reduce those risks, avoid future costly health events and help your organization reach its total health potential.

It’s our tailored and highly personalized approach that sets Cigna apart — and what enables us to deliver meaningful behavior change, superior results and sustainable savings for our customers and clients:

- 100% of graduates in the Metabolic Syndrome Improvement program positively impacted two or more risk factors \(^{13, 10}\)
- 95% completing our Tobacco Cessation program quit for 30 days and 93% remained smoke-free for a year, reducing their future annual medical costs by an average of $1,623 \(^{13, 7}\)
- Participants in our Weight Management program lost an average of 9.4 pounds and reduced their BMI by 1.2 points. Achieving a healthy weight reduces people’s future annual medical costs by an average of $952 \(^{13, 7}\)
- 56% completing our Stress Management program reported improved ability to cope with stress reducing their future annual medical costs by an average of $393 \(^8\)

Cigna Leads in Quality

For the ninth straight year, Cigna outperformed the national average — and our national competitors — in key measures of preventive and chronic care.\(^{14}\)

$36.20 per person/per month is the total direct and indirect cost savings attributable to compliance with these evidence-based standards of care.\(^{15}\)

Creating a Culture of Well-Being

Organizations with the most successful results create “cultures of well-being” in the worksite:

- Company leaders are visibly engaged and actively participate
- Health solutions target the “highest risks” in the population
- Proper incentives are in place to help motivate employees to live healthier
- Messages of health improvement surround the workplace

Cigna can work with you to create this environment and support your health and well-being programs.
Cigna was the first national health plan to earn the new National Committee for Quality Assurance (NCQA) quality rating for its health and wellness programs – proof our programs meet the nation’s highest standards for value and quality.

Total Well-Being: Mind and Body

Gone are the days when most people worked 9 to 5, stayed with an organization their entire career and retired at 65. American workforces are dramatically different than they were a few decades ago:

- Families are often managing dual careers, raising children and caring for elderly relatives
- Workers are older than ever before, and often staying at work well past traditional retirement age
- Technology creates nonstop access to work — 24/7/365
- Work today is often less physically demanding, but more mentally stressful

As a result, we can no longer limit our focus to physical well-being. Improving mental well-being must now be a critical component of any effective health program.

Depression is expected to be the second-leading cause of disability by 2020.31
Cigna Walks the Talk

At Cigna, we practice what we preach. We’ve built a strong culture of health that encourages and rewards our team for taking action to reach their individual health goals — and improving the health and well-being in the communities where we live and work:

- From onsite gyms to healthy cafeteria meals to our annual Shape Up Challenge, we’ve created a workplace that supports healthy habits and encourages every employee to be well — mind and body
- Each year, thousands on the Cigna Team walk, ride and run for a cause, and we reward these efforts by donating $100 to the team members’ charity of choice
- We deliver individual and community health education to cities across the country through our traveling 18-wheel exhibit, the Mobile Learning Lab
- We sponsor organizations and events to support our customers, clients, coworkers and friends at every stage of health and life

Together, Cigna is building a healthier world — one individual, one organization, one community at a time. To learn how we can help you, contact your Cigna representative today.