

Better Together: CIGNA Pharmacy Management + CIGNA Medical

Clients with pharmacy and medical coverage from CIGNA have lower health care costs, are more satisfied, and have healthier, more productive employees than those who utilize a third-party pharmacy benefit manager (PBM). And a recent study shows it.^{1,2}

| \$10 – \$11 PMPM lower medical costs |

The CIGNA difference

Stand-alone PBMs are primarily focused on one objective: lowering pharmacy costs.

With CIGNA Pharmacy Management, we focus on a much bigger, more valuable objective:

Improving health to lower total health costs.

That's because we know the only sustainable way to lower overall health costs – both medical and pharmacy – is to help our customers achieve better health.

We do more than just “integrate” data. We work together – using a variety of strategies – to drive the changes necessary to improve health and reduce total health spending.

Gaps in Care – Savings of \$2.92 PMPM achieved through closure of dangerous clinical and pharmacy gaps in care. Of these savings, 25 percent is directly attributable to CIGNA Pharmacy Management involvement.

First-in-Industry Outcome-Based Contracting – Those taking specific diabetes drugs improved their adherence to 87 percent on average and all individuals showed an increase in blood sugar control, regardless of the diabetes medication they are taking. Nearly \$8,000 estimated annual savings for every person who increased medication adherence to 80 percent or higher.

CoachRx – 22.3 percent increase in optimal adherence for those who use CoachRx, CIGNA's medication adherence program.

Narcotics Therapy Management – \$2,200 saved per person through CIGNA intervention; 80 percent of savings comes from avoided outpatient and ER visits.

Complex Psychiatric Case Management – \$2,750 saved per person each time CIGNA intervened; over 50 percent of savings from avoided outpatient and ER visits.

Brand-to-Generic Conversion – 2 percent pharmacy savings for every 1 percent increase in generic dispensing rate. We use aggressive communications and plan design incentives to encourage people to choose lower-cost generic alternatives.

¹ HealthPartners, Aetna and HighMark have previously announced similar studies with results that are consistent. Source for HealthPartners: <http://www.healthpartners.com/employer-publicnewsroom/10-2010-ec.html>. Source for Aetna: Published in November 2008 in Managed Care Magazine at <http://www.managedcaremag.com/archives/0811/0811.carveouts.html>. Source for HighMark: Published in June 2010 at <https://www.highmark.com/hmk2/about/newsroom/2010/pr060210b.shtml>.



Better specialty drug management

Clients with CIGNA Medical and Pharmacy coverage benefit from better continuity of care, integrated reporting, and aggressive unit cost discounts on all specialty drugs – regardless of where they are administered.

And unlike stand-alone PBMs, we deliver these savings without disruptive mandates that limit where and when drugs can be distributed.

Total Cost of Care – CIGNA manages 100 percent of specialty pharmacy costs; not just the portion covered under the pharmacy benefit.

Unit Cost Discounts – 22 percent below average wholesale price (AWP) for drugs paid under the medical benefit and 21 percent below AWP for those paid under the pharmacy benefit.

Self-Injectables – 77 percent of drugs are ordered through discounted CIGNA Home Delivery Program versus retail pharmacies.

The TheraCare Program – 11 percent increase in work productivity time among individuals participating in this specialty pharmacy therapy management program.

Better customer engagement

Individuals covered by CIGNA Medical and Pharmacy benefits took more actions to improve their health than those in a CIGNA Medical plan with a stand-alone PBM.²

38% more worked with a personal health coach when contacted

10% more participated in the chronic condition support program

22% more completed the health assessment

28% more participated in post-health assessment online coaching

Higher engagement in health improvement drove lower medical utilization.

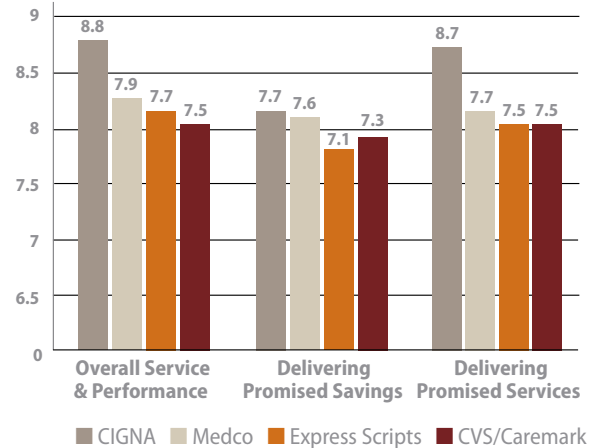
43% improvement in avoided hospital readmissions

² CIGNA Market Proof Point Grid v2, Nov. 2010.

³ 2009 Pharmacy Benefit Management Institute Customer Satisfaction Report

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CIGNA Customer Satisfaction versus National PBMs³



Better satisfaction

Our superior outcomes – combined with our revolutionary 24/7 live service – have earned us industry-leading satisfaction results:

CIGNA Pharmacy Management outperformed national PBMs:

- Overall service and performance: 16 percent above average
- Delivering promised savings: 3 percent above average
- Delivering promised services: 16 percent above average

