

Cigna Shatters an Industry Stereotype With Crystal Clear Customer Communications

BLOOMFIELD, Conn., March 04, 2010 - Health service company Cigna (NYSE: CI) has earned the top ranking among national health plans for the industry's key customer communication, the Explanation of Benefits. Cigna's Explanation of Benefits is one of only three to earn an "Excellent" designation for Clarity, Content and Design in an evaluation by DALBAR, Inc.

Leading third-party evaluator DALBAR analyzed the usefulness of this customer summary of care charges and benefit payments from 34 leading carriers, finding more than two-thirds (68 percent) of Explanations of Benefits earned failing grades.

"Explanations of Benefits are the primary communication between health insurers and their customers," said Kathleen Whalen, Managing Director at DALBAR. "Clearly Cigna recognizes the importance of this communication to American consumers and has transformed them into understandable and, indeed, useful consumer tools."

According to Cigna Customer Experience Officer Ingrid Lindberg: "We've been listening to our customers, and it shows in our high ranking for this crucial communication. By helping people to understand how their health plans work, evaluate what their options are and make informed decisions, then everyone - individuals, employers, health plans and health care professionals -- can sharpen their focus on the real goal: improving health."

DALBAR evaluated health plan EOBs using a method that has been developed and refined over the past two decades of evaluating print communication. Communications earned credit for including features that strongly impact a consumer's ability to act prudently and make decisions. Features include the ability to understand the significance of the information, answer pertinent questions and utilize design elements that enhanced their overall effectiveness.

Cigna's improved Explanation of Benefits is the latest in a series of innovative customer resources that includes online services to make it easier for people to find providers of the care they need, receive accurate estimates of treatment costs and plan benefits, manage their health care expenses, reconcile their costs and pay their medical bills online.

The new Explanation of Benefits is now available to all individuals enrolled in Cigna medical plans effective January 1, 2010. About 40 million of these statements are expected to be distributed this year.

For a graphic sample of the Cigna Explanation of Benefits [click here](#).

About Cigna

Cigna (NYSE:CI), a global health service company, is dedicated to helping people improve their health, well-being and security. Cigna Corporation's operating subsidiaries provide an integrated suite of medical, dental, behavioral health, pharmacy and vision care benefits, as well as group life, accident and disability insurance, to approximately 46 million people throughout the United States and around the world. People covered by a Cigna dental plan can choose their dentists from one of the largest dental HMO and dental PPO networks in the United States. To learn more about Cigna, visit www.cigna.com. To sign up for email alerts or an RSS feed of company news, log on to <http://www.cigna.com/newsroom/rss>. Also, follow us on Twitter: [@cignatweets](https://twitter.com/cignatweets).

About DALBAR

DALBAR, Inc. has been a leading third-party evaluator in the financial services industry since 1976. With offices in the U.S., Canada and London, DALBAR develops standards for -- and provides research, ratings and rankings of - the many factors that influence a firm's overall customer-service experience. Such factors include print communications, public Web sites and proprietary portals, interactive voice response units, call centers, and financial adviser services.