Let's Be Clear: Cigna's Explanation of Benefits Takes DALBAR's Top Prize for Excellence

BLOOMFIELD, Conn., April 19, 2011 - Cigna (NYSE:CI) has earned DALBAR's top ranking among national health plans for clarity, content and design of the industry's key customer communication, the Explanation of Benefits. Cigna's Explanation of Benefits is one of only four to earn an "Excellent" designation in an evaluation by DALBAR, Inc. as well as the DALBAR's coveted Seal of Approval.

A key part of the company's efforts to make health care easier and more understandable, this is the second year in a row that Cigna's Explanation of Benefits has earned the top honors. Available to customers both online and on paper, the company expects some 40 million of these statements will be distributed this year alone.

DALBAR, a leading third-party evaluator of communications quality for the financial services and health care industries, analyzed the usefulness of this customer summary of health care charges and benefit payments from 37 leading carriers. DALBAR gave Cigna a perfect score for the "bill summary" and "details" sections of the communication. It also graded Cigna's Explanation of Benefits as being on the industry honor role, with a 34.5 point score for clarity - out of an industry best of 35 - and a score of 37.5 points for content, out of an industry best of 38.5.

"While many insurers treat their Explanation of Benefits statements (EOB's) as a necessary evil, the reality is this communication offers great opportunities to increase customer loyalty and satisfaction," said Kathleen Whalen, managing director at DALBAR. "Clearly Cigna recognizes the importance of this customer touch point, and has transformed it into an understandable and useful consumer tool."

"To help our customers improve their health, well-being and sense of security, we must establish a high level of trust with them" said Ingrid Lindberg, Cigna's customer experience officer. "To earn that trust, it's our responsibility to make every interaction simple, easy and helpful, from plan enrollment to service delivery to our Explanation of Benefits statement. By having a best in class Explanation of Benefits that customers can actually use and truly understand, we can better focus on everybody's goal of better health."

DALBAR evaluated health plans' Explanation of Benefits using a method of evaluating print communication that has been developed and refined over the past two decades. Communications earned credit for including features that strongly impact a consumer's ability to act prudently and make decisions. Important features include qualities, including design and language, that result in consumer ability to understand the significance of the information and easily answer pertinent questions.

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

About Cigna
Cigna (NYSE: CI) is a global health service and financial company dedicated to helping people improve their health, well-being and sense of security. Cigna Corporation's operating subsidiaries in the United States provide an integrated suite of health services, such as medical, dental, behavioral health, pharmacy and vision care benefits, as well as group life, accident and disability insurance. Cigna offers products and services in over 28 countries and jurisdictions and has approximately 65 million customer relationships throughout the world. All products and services are provided exclusively by such operating subsidiaries and not by Cigna Corporation. Such operating subsidiaries include Life Insurance Company of North America, Cigna Life Insurance Company of New York, and Connecticut General Life Insurance Company.

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