

Cigna and HSA Bank Team Up to Deliver an Exceptional Consumer-Directed Health Care Experience

BLOOMFIELD, Conn., September 23, 2014 - Global health service company Cigna (NYSE:CI) will be teaming with HSA Bank, a division of Webster Bank, N.A., to administer Cigna Choice Fund® health savings accounts (HSA). Cigna's health savings account funds have been administered by JPMorgan Chase Bank, N.A., which has agreed to sell its HSA administration business to HSA Bank for an undisclosed amount. The transaction is subject to regulatory approval.

This agreement connects one of the fastest growing consumer-driven health plans with a national leader in HSA fund administration and its industry-leading technology.

"We are delighted to team up with HSA Bank, a seasoned, customer-focused, health savings account administrator that is fully invested in supporting the continued growth of our flagship consumer-driven health plans," said Matt Manders, Cigna President of U.S. Commercial Markets and Global Health Care Operations. "With HSA Bank's experience and expertise combined with our fully integrated approach to consumer-driven health our current and future Choice Fund HSA customers will be able to access a highly customized and superior service experience."

"Cigna is among the fastest growing providers of consumer-driven health plans for a very good reason - they have an impressive track record of improving total health care costs by improving health care quality and transparency, and by incentivizing healthy behaviors," said Chad Wilkins, Executive Vice President of Webster Bank and Head of HSA Bank. "Together we share a collective goal of providing the best consumer-driven health care experience in the marketplace with the guidance, tools and education to help individuals successfully own and manage their health care decisions at every stage of their lives."

For more than a decade, HSA Bank has been solely focused on account-based benefit solutions. Owned and backed by Webster Bank, a leading \$22 billion financial institution with a commitment to consumer-driven healthcare, HSA Bank's account assets exceed \$2 billion with more than 700,000 accounts, 33,000 employer relationships and 15 health plan/Third Party Administrator integrations; making them one of the largest and most experienced HSA providers in the country.

HSA Bank offers a vast breadth of account capabilities and industry leading technology features to help HSA clients and customers manage their healthcare funds including:

- myHealth Portfolio - an online dashboard that gives individuals a consolidated view of their financial health situation along with the ability to pay healthcare bills easily and conveniently from one online portal and with one debit card.
- Robust investment options including an open architecture brokerage account and a powerful mutual fund lineup that will allow Cigna customers to maintain the funds in which they are currently invested.
- Online investment tools, education and guidance to help HSA customers manage their funds.

Cigna's Manders and HSA Bank's Wilkins say they expect the transition of Cigna's HSA funds administration from the current platform to HSA Bank's new platform to be seamless, beginning in Summer, 2015. The new platform is expected to offer current and future customers new and innovative enhancements to help them achieve the most benefit from their Cigna health plans. There are currently more than one million Cigna Choice Fund HSA customers, representing approximately 500,000 health savings account holders.

About Cigna

Cigna Corporation (NYSE: CI) is a global health service company dedicated to helping people improve their health, well-being and sense of security. All products and services are provided exclusively through operating subsidiaries of Cigna Corporation, including Connecticut General Life Insurance Company, Cigna Health and Life Insurance Company, Life Insurance Company of North America, Cigna Life Insurance Company of New York and their affiliates. Such products and services include an integrated suite of health services, such as medical, dental, behavioral health, pharmacy and vision care benefits, and other related products including group disability, life, and accident coverage. Cigna has sales capability in 30 countries and jurisdictions, with approximately 85 million customer relationships throughout the world. To learn more about Cigna®, including links to follow us on Facebook or Twitter, visit www.cigna.com.

About HSA Bank

HSA Bank is a trusted leader in consumer-driven healthcare focusing on Health Savings Accounts (HSAs) since the beginning, serving as both the bank and administrator. Discover how we can support your benefits strategy with our comprehensive account-based health benefit solutions such as HSAs, Health Reimbursement Arrangements (HRAs), Flexible Spending Accounts (FSAs), and Commuter Benefits (mass transit and/or parking accounts). We offer one platform and one portal for all consumer-driven accounts with a reputation for outstanding service. With more than \$2 billion in assets, HSA Bank is a division of Webster Bank, N.A., a subsidiary of Webster Financial Corporation (NYSE: WBS), Member FDIC. For more information, visit www.hsabank.com.