Investing in You
Welcome to CIGNA

We all know the value of wise investing. You take your precious resources, nurture and develop them, and watch them grow. At CIGNA*, we take the same approach to our most valuable resources – our employees. As a leading provider of health care and related benefits, we help our clients succeed by working to improve their employees’ productivity and quality of life. This philosophy extends to everything we do.

That is why we offer our employees a comprehensive total rewards program called Your CIGNA Life|Personal Portfolio. At CIGNA, we believe that providing employees with tools that can improve the health of their personal, professional and financial lives is essential to our continued leadership in the marketplace.

To encourage the results that help CIGNA win in the marketplace, we offer one of the widest arrays of benefits plans in the nation. CIGNA employees have access to options ranging from health and dental plans, wealth accumulation and paid time off, to wellness programs, tuition reimbursement, childcare and other discount programs. And, the benefit combinations you create can change as quickly as your personal needs change.

The benefits and services you receive through CIGNA’s total rewards package are designed to support four key areas that are essential to your development as a CIGNA employee, as well as your health and well being:

Healthy Career...
- CIGNA offers comprehensive career planning & development, and training, because your personal growth and development are essential to a healthy career.

Healthy Returns...
- When you have the right skills and you apply them effectively to achieve CIGNA’s business goals, you can expect a performance-based return on the results you deliver. CIGNA’s pay-for-performance compensation program can include: base salary, variable pay, stock and recognition programs.

Healthy Life...
- Maintaining a healthy life is the foundation for all you do. CIGNA offers programs that enable you to more effectively manage your health, wealth, time off and work/life effectiveness.

Healthy Culture...
- Diversity, volunteerism, corporate sponsorships and more – all built on the foundation of the CIGNA mission – combine for an environment where coworkers respect each other and work together to meet the needs of our employer customers and their employees.

*“CIGNA” and “CIGNA companies” as used in this brochure means CIGNA Corporation and its subsidiaries.

Most regular employees (those in full-time and regular part-time positions) are eligible for the CIGNA Benefits and Services described in this brochure, starting on their first day of work. A “regular part-time” position is one in which the employee is regularly scheduled to work at least 24 hours each week.
Health & Productivity Investments
CIGNA offers a wide array of programs and resources to help you get healthy, stay healthy and be productive.

CIGNA Medical Benefits
CIGNA is in the business of health, so our employees are the first to take advantage of our innovative plans and services. CIGNA employees and dependents have access to CIGNA HealthCare’s flagship consumer-driven health plans, with you and CIGNA sharing the cost of medical coverage. CIGNA Choice Funds are consumer-driven medical plans combined with either a Health Reimbursement Arrangement (HRA) that CIGNA funds for you, or a Health Savings Account (HSA) that you set up with J.P. Morgan Chase. (You pay for your costs on a pretax basis through payroll deductions.1)

These plans give you the freedom to see any licensed provider, allow you to take a more active role in managing your health care, and they cover preventive care at 100%. Our medical program also includes a managed care Network option or Open Access Plus option, depending on where you live.

When you elect any of these plans you have access to the following:
■ Prescription drug coverage
■ Coverage for periodic, routine eye exams
■ Mental health and substance abuse services through CIGNA Behavioral Health
■ Specialized care and disease management services
■ CIGNA HealthAdvisor™, which is staffed by registered nurses
■ CIGNA HealthCare 24-Hour Health Information Line with toll-free, 24-hour access to registered nurses and a library with hundreds of health-related topics
■ Health Risk Assessment

1. Youself only
2. Yourself & spouse/domestic partner
3. Yourself and children/dependents of your domestic partner
4. Yourself and your family

Dental Benefits
CIGNA offers eligible employees and dependents a choice of dental plan options that include coverage for preventive, routine, major and orthodontic dental care. You and CIGNA share the cost, with your costs payable on a pretax basis through payroll deductions.1

Your plan choices depend on where you live and typically include the CIGNA Dental Care HMO and CIGNA Dental PPO (Preferred Provider Organization), or when not available, Dental Select.

Prescription Plan
The CIGNA HealthCare medical plan options include a Prescription Drug Program that offers you an alternative to the traditional retail pharmacy. If you are enrolled in a CIGNA HealthCare medical plan option, your prescriptions may be filled by participating retail pharmacies at discounted prices, the CIGNA TelDrug® mail-order prescription program (for maintenance medications) or non-participating retail pharmacies. Costs will vary depending on the option you choose.

Vision Care
All CIGNA HealthCare Medical plan options include coverage for periodic, routine eye exams. In addition, a special discount program for eye exams, frames, lenses, and contacts is available to employees and their eligible dependents, regardless of whether they participate in a medical option.

1 Eligible employees in Puerto Rico pay on an after-tax basis due to legal restrictions.
Health Care Flexible Spending Account
Regardless of the medical plan you choose, CIGNA employees can help manage the changing costs of health care services with a Health Care Flexible Spending Account (FSA), which allows you to set aside pretax dollars to reimburse yourself for certain health care-related expenses that are either not covered or only partially covered by health care plans. CIGNA’s Online Calculator/Medical Comparison tool helps you forecast your out-of-pocket costs, and convenient payroll deduction makes your account contributions easy.

Dependent Care Flexible Spending Account
CIGNA employees have access to our Dependent Care Flexible Spending Account (FSA), which lets you set aside pretax dollars to reimburse yourself for certain dependent care expenses for eligible dependents. Some examples of eligible expenses include day care, day camp during the summer and elder care expenses for a parent or other relative who lives with you.

Basic Life Insurance
CIGNA provides Basic Life Insurance coverage equal to one times annual eligible earnings to regular employees at no cost. Coverage is automatic and starts on your first day of work as a regular employee.

Business Travel Accident Insurance
CIGNA provides Business Travel Accident insurance coverage equal to three times eligible earnings (minimum of $100,000 and maximum of $1,000,000) to regular employees at no cost. Benefits are paid in addition to any other life insurance benefits. Coverage is automatic and starts on your first day of work as a regular employee.

Group Universal Life (GUL)
Offered through CIGNA Group Insurance, GUL can help you protect your family’s home and way of life. CIGNA offers GUL to active regular employees. You may also elect GUL coverage for your spouse or domestic partner, and group term life insurance coverage for your eligible dependents.

Personal Accident Insurance
Personal Accident Insurance (PAI) can help pay expenses if you or a covered family member is seriously injured or killed in an accident. CIGNA offers PAI to active, regular employees. You may also elect coverage for your spouse or your domestic partner, and for your unmarried, dependent children who are under age 25. You choose the amount of coverage, and you pay the full cost of this coverage at group rates on an after-tax basis.

Short-Term Disability (STD)
CIGNA’s Short-Term Disability Benefits Plan provides a continued source of income if you have a certified medical illness or injury that prevents you from working for six or more consecutive work days. CIGNA pays the full cost of this benefit, while professional case managers focus on your personal health and ability to return to workplace productivity. Depending on your career band and length of service, STD benefits may be available for up to 26 weeks during any consecutive 12-month period. The benefit amount varies by band.

During a disability, a representative from CIGNA Disability Management Solutions, your physician and your manager will work together to facilitate your return to work.

Basic and Supplemental Long-Term Disability (LTD)
CIGNA’s Basic and Supplemental Long-Term Disability (LTD) plans provide continuing income for regular employees who have a covered disability lasting longer than 26 weeks. Basic Long-Term Disability coverage pays up to 50 percent of your eligible earnings, with CIGNA paying the full cost of this plan. Supplemental Long-Term Disability coverage pays an additional 15 percent of your eligible earnings, with the employee paying the cost with pretax dollars through payroll deduction. 

1 Not available in Puerto Rico.
2 Eligible employees in Puerto Rico pay on an after-tax basis due to legal restrictions.
Employee Assistance Program – CIGNA’s Employee Assistance Program (EAP) is a voluntary and strictly confidential assessment and referral program staffed by CIGNA Behavioral Health, Inc. Experienced professionals evaluate problems and assist in finding resources to help deal with and resolve them. CIGNA employees and family members are eligible for up to three EAP counseling visits at no cost.

Health Advisor – CIGNA employees who choose CIGNA HealthCare can use CIGNA Health Advisor to get help understanding a diagnosis, dealing with a chronic health condition or simply getting an answer to a question about a prescription. CIGNA Health Advisor is staffed by registered nurses and is also available to family members of covered CIGNA employees.

Health Risk Assessment – This easy-to-use online questionnaire provides valuable feedback on medical conditions you may be at risk for. If you wish, you can choose to have your assessment forwarded to a CIGNA Health Advisor for further follow up and consultation.

Healthy Rewards® is a program that makes staying healthy easier and more affordable, with up to 60% off a variety of health and wellness products and services such as eyewear, hearing aids, acupuncture, chiropractic services, tobacco cessation, weight management, massage therapy, and much more. In addition, CIGNA provides an Employee Discount Program, which offers you significant savings at national retailers and thousands of local providers, helping to save you time and money.

Time Off
CIGNA provides a variety of programs for time off, whether it’s to recharge your batteries with a vacation, to recover from a disability or take a leave of absence to handle civic, military or personal obligations.

Paid Time Off (PTO)/vacation – For all employees, Paid Time Off or PTO, includes vacation and personal or floating holidays. The number of days you earn each calendar year depends on your years of service and Career Band.

Paid Company Holidays – CIGNA offers employees eight paid company holidays per year, in addition to floating holidays.

Other Time Off – CIGNA employees can take advantage of other types of time off, including paid time off for adoption, bereavement, jury duty, and some portion of military leave. CIGNA’s Family and Medical Leave policy also grants up to 12 weeks of unpaid time off for eligible regular, temporary, and hourly employees for circumstances such as birth/adoptions of a child, and care of the employee or a family member with a serious health condition.

Learning & Growth Investments
At CIGNA, we work to create a culture where high performance is the norm, and employee development is central to both your growth and our success as a business. Healthy Careers, part of our total rewards strategy, emphasizes attainment of specific skills, behaviors and work experiences designed to help you achieve a personally fulfilling career plan, and at the same time, help CIGNA win in the marketplace.
Healthy Careers, in combination with Healthy Returns, establishes an environment in which individuals’ goals and contributions are tied directly to the business, and employee compensation is determined by the achievement of these goals and contributions. At CIGNA, we strive to make it simple for you to understand expected performance, and our pay-for-performance strategy gives you the scope to succeed and be rewarded for the results you deliver.

Education Reimbursement – In addition to numerous and extensive training opportunities within CIGNA, the Education Reimbursement Program provides reimbursement to eligible employees for tuition and expenses for eligible programs/courses at community and 4-year licensed institutions, as well as specific fees associated with approved professional certification and designation programs.

Wealth Accumulation Investments
CIGNA offers a number of options to help you secure your financial future:

CIGNA 401(k) Plan – CIGNA’s 401(k) Plan is designed to help you save for your retirement and other long-term financial goals. Subject to certain limits, you can save up to 25% of your eligible earnings on a tax-deferred basis through convenient payroll deductions. From 4-to-6 weeks after your hire date, unless you opt out, you will be automatically enrolled in the Plan at a 3% contribution rate. After you have a year of service, CIGNA matches 50% on the first 6% of eligible earnings deducted from each pay, and you are eligible for a possible additional variable match. The Plan is described in more detail in the CIGNA 401(k) Plan Summary Plan Description and Prospectus, which is available online, or upon request, in a printed version.

CIGNA Pension Plan – When combined with the CIGNA 401(k) Plan, Social Security and your personal savings, CIGNA’s Pension Plan helps secure your financial future. You are automatically a participant as of your hire date – even if you work on a part-time or temporary basis, and there is no cost to you. The Plan is an “account balance” plan. Your pension account grows through annual benefit credits of 3% to 8.5% of your eligible earnings, and your benefit credits increase as your age, length of service, and pay increase. Your account also grows through quarterly interest credits.

College Savings Plan – CIGNA offers its employees CollegeBoundfundSM, a 529 college savings plan that can help make college dreams a reality for your children or grandchildren, or even yourself. This plan is made available through Prudential Retirement and offers earnings free from federal taxes, and distributions free from federal taxes when used to pay for qualified college expenses like tuition, room and board, books and supplies. You can set up an account and start saving with as little as $50 per month, and unlike other plans, you pay no initial sales charge for making an investment in CollegeBoundfundSM.

Financial Planning – CIGNA offers two financial planning resources to employees. Signature Online is Prudential Retirement’s free educational site where you can access financial planning information relevant to your needs, your financial priorities and your stage of life. And through the Ayco Financial Planning Services Program, CIGNA employees can get a wide range of counseling and education services from an industry leader; CIGNA employees pay the cost of Ayco services.

Life Investments
To help you with the challenges of managing your family and your career, CIGNA offers a number of support options:

Flexible Work Arrangements – CIGNA employees may be able to take advantage of Flexible Work Arrangements, depending on your role and with manager approval.

Child/Dependent Care – On-site child care is available at CIGNA’s Bloomfield, CT campus, and

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4 Eligible employees in Puerto Rico save on an after-tax basis due to legal restrictions.
Philadelphia-based employees have access to emergency child care. In addition, all employees can take advantage of a CIGNA-negotiated child care discount (typically 10%) at many national and local child care centers. Centers provide care that ranges from preschool, before- and after-school care, summer programs, holiday and vacation programs and unscheduled “drop-in” care.

Work/Life Resource and Referral Program provides free counseling and actual care referrals for both child care and elder care providers. The service is free to all CIGNA employees and their family members and is provided by CIGNA Behavioral Health. CIGNA Behavioral Health employees call 1.800.284.6764. All other employees call 1.800.249.8153.

Adoption Assistance Program can provide eligible employees with up to $5,000 reimbursement for covered adoption expenses.

CIGNA Babies is designed to help guide new parents through the stages of pregnancy and their baby’s first year of life. The program is packed with advice to help make things run a little more smoothly, and introduces participants – mom or dad – to valuable CIGNA resources that are available.

CIGNA Moms is CIGNA’s corporate lactation program that helps address the physical and emotional challenges working mothers face after the birth of a child. This special program makes it easy for working mothers to breastfeed before and after their return to work, and is designed to help make the transition easier and healthier for you and your child.

On-Site Health Centers at our Philadelphia, PA and Bloomfield, CT locations are available to treat routine medical issues (i.e., minor injuries, sinus infections) and offer a variety of services. Some examples include allergy injections, blood pressure monitoring, educational resources, flu vaccines, mammography screenings and on-site primary care (limited hours). On-site mammography screening is available to CIGNA employees and their spouses age 40 and older at larger CIGNA offices.

On-Site Fitness Center – Philadelphia-based CIGNA employees can take advantage of our on-site fitness center. Members have a variety of cardiovascular and strength-training equipment available to them, separate studios for exercise classes and wellness lectures, on-site physical therapy and fully equipped locker room facilities with a range of amenities – all at a cost lower than the average fitness center.

Tools & Resources CIGNA also provides tools and information you need to help you make important choices:

Your CIGNA Life is a comprehensive intranet resource for CIGNA employees where you can access information, tools and resources that will make managing your total rewards personal portfolio easy.

myCIGNA.com provides one-stop access to your personalized health care and financial information. With one convenient log in, myCIGNA.com lets you and your family manage benefits from the comfort and privacy of your own computer – at work or at home. You can check your claim status or retirement account balances, as well as get helpful news, updates and tools. Combining your plan information with WebMD tools, myCIGNA.com helps you identify health risks, learn about conditions, treatments and medications, and take steps to stay healthy.

Other tools include:

- 24-hour health information line for employees participating in a CIGNA health plan
- Benefit decision tools to assist with health plan enrollment, health programs, costs and personal health records
- Online educational material such as shareholder services and summary plan descriptions
The CIGNA Team
Not only is CIGNA committed to providing employees with resources that can improve the health of their personal, professional and financial life, we are committed to enhancing the quality of life in the communities where we live and work. CIGNA and its employees are deeply involved in volunteer and community enhancement activities, including our Community Caring Awards program, and Corporate sponsorship partnerships with the March of Dimes and the United Way.

Being part of a winning team is exciting and rewarding. As part of our Business of Caring, every CIGNA employee has the opportunity to make a difference in the lives of our members.

Additional benefits available to CIGNA employees include:

- Brokerage accounts
- Cafeteria (at some locations)
- Direct deposit/payroll deduction
- Employee relocation program
- Employee referral program
- Longterm Care Insurance
- Online fitness incentive program, 10K-A-Day, offered at no cost
- Optional home and auto insurance (discounts may apply)
- Preferred Mortgage Program

If you are a prospective employee or have received an offer of employment from CIGNA, and you wish to learn more about CIGNA health care programs and contribution amounts, you may call Your CIGNA Life Service Center at 1.800.551.3539 to speak to a counselor. Counselors are available Monday through Friday, 8:00 a.m. to 8:00 p.m. Eastern time. You may also learn more by going to www.myCIGNAplans.com and using the following login details: ID – enroll2005, password – treeoflife.

Once on the job, you can also obtain extensive information about CIGNA benefits through Your CIGNA Life, our benefits and human resources intranet site which is part of CIGNA Central. From your work computer, log on to CIGNA Central, then, click on Your CIGNA Life > Culture > New Employee Info.

This brochure summarizes CIGNA employee benefit plans, programs and services that are available to regular employees. The brief benefit descriptions in this brochure are limited summaries. Plan details are in the applicable plan documents, and those documents govern in case any statement in the brochure conflicts with the plan documents. CIGNA has the right to change or end any of its benefits programs at any time.