

# Long-Term Disability Insurance from CIGNA

Proactive return to work management improves health, security and productivity for employees and lowers costs for employers

*When employees are healthy and productive, businesses perform better and are more profitable. That's why, at CIGNA, our first priority is to prevent disabling illness or injury. But if one should occur, we work hard to help employees return to work quickly and safely. We quickly deploy medical and behavioral health support to help employees get back on their feet – and on the job – faster.*

*CIGNA offers stand-alone long-term disability (LTD) plans to employers no matter how they choose to manage their short-term disability (STD) benefits programs. Our LTD plan includes flexible claim submission, expert claim evaluation and decision, and comprehensive ongoing claim management with a focus on return to work and accurate offset application.*

## Helping Employees Stay Healthy, Focused and On the Job

We provide the right kind of services to help employees remain focused on the job and avoid a disability. These same services are available to employees should they become disabled.

- **CIGNA's Life Assistance<sup>SM</sup>** provides employee assistance program (EAP) services to help individuals balance work/life challenges to become – and remain – healthy and productive workers.
- **Stay at Work Services** help employees with physical/psychological limitations that are at increased risk of a disability get the support they need to stay productive and on the job.
- **Healthy Rewards<sup>\*1</sup>** offers discounts of up to 60% on health and wellness services, including smoking cessation, weight management programs and fitness centers.
- **CIGNA Will Preparation<sup>2</sup>** online services help employees protect their assets and secure their family's financial future by establishing wills, living wills and powers of attorney.
- **CIGNA's Identity Theft Program<sup>3</sup>** offers extensive resolution services to help covered employees and their families work through critical identity theft issues.

## Helping Employees Regain Their Health and Provide Job Return Opportunities

For some employees, returning to work may involve the need for job retraining or workplace accommodations. And for a few, return to work may never be possible. Regardless of the individual's situation, we provide the personalized support needed to help individuals on disability regain their independence.

- **CIGNA Workplace Accommodation Services<sup>4</sup>** offers employers support for Americans with Disabilities Act Amendments Act (ADAAA) compliance with expert consultation, valuable programs, and suitable plan features.
- **Vocational rehabilitation counselors** are dedicated to supporting employees' return-to-work efforts and they will develop a personalized plan for the individual and recommend assistive equipment, as needed.
- **Re-Employment Solutions** provides job placement services and online skills training – spearheaded by vocational rehabilitation counselors – when employees can't return to their prior position.
- **Social Security Advocacy** offers expert resources to help qualified employees apply and be approved for Social Security Disability Insurance. More than **98%** of our LTD claimants identified as likely eligible for SSDI benefits and referred for assistance have been successfully awarded SSDI benefits before the first 36 months of coverage has ended.<sup>4</sup> In addition, our Social Security Advocacy program helps to maintain the cost and integrity of the LTD plan. Also, high rates of early Social Security approvals and overpayment recovery could result in lower claim costs and more favorable financial plan experience.
- **Catastrophic Disability Rider (Activities of Daily Living Coverage)** offers employees additional financial security for the most severe forms of disability when this rider is added to a traditional LTD, MTD or Durational Core Buy-Up plan. This rider pays an additional 5% to 25% of covered earnings when the employee is unable to perform at least two Activities of Daily Living (ADL).<sup>5</sup> There are no offsets of other available income to the disabled employee or benefits reductions. This benefit is calculated separately from the LTD benefit and is not limited by the LTD coverage's monthly maximum benefit amount. Those who are eligible will receive this vital additional income, in a time of great need, in addition to their Social Security benefits.

## Service-focused Intake Speeds Claim Decision Process

Whether the employer files the claim on the employee's behalf or the employee files the claim, we work quickly to assess the situation so that we can identify needs, assign support services, and process the claim as quickly as possible.

- All LTD claims are reported through one contact.
- Voice authorization for medical records speeds our claim decision times by 6 percent.<sup>6</sup>
- Thorough claim intake collects as much information as possible on the first call.
- Immediate referrals to health improvement and support resources as needed.
- 94 percent of callers satisfied with clarity of intake process.<sup>7</sup>
- 99 percent of LTD claims decisions were made within 90 business days.<sup>6</sup>
- 5 percent higher LTD return-to-work rate versus industry average.<sup>8</sup>
- 24/7/365 access to claim benefits information through myCIGNA.com.

## Getting Employees Back on Their Feet – And On the Job – Faster

Once a claim is filed, our claim managers will:

- Consult with in-house clinical, vocational and financial expert specialists.
- Contact the employee, his/her doctor and the employer.
- Perform a general health assessment.
- Identify the physical, social and/or emotional issues that might hinder a swift and safe return to work.
- Refer the employee to health improvement support services as needed.
- Develop a personalized claim management and return-to-work plan and set realistic goals and expectations.

## Seamlessly Navigating Employees through the LTD Process

Our experienced LTD claim managers act as guides for employees by introducing resources, identifying sources of income and exploring new job opportunities. The claim manager develops an action plan for each claim in accordance with the requirements of the policy and the specific facts of the claim, including intervention points for clinical management, offset management, and rehabilitation services as appropriate.

In addition, claim managers review each claim for Social Security Disability Insurance potential and refer appropriate employees to our SSDI Advocacy partner who assists the employee throughout the entire process from initial application through all appeal levels.

We also pursue return to work for LTD claimants as medically appropriate. Our goal is to begin this process as soon as an employee is able to work on a reasonable part-time schedule. We coordinate this effort with all appropriate participants involved in the employee's treatment and rehabilitation.

Our LTD plan supports return to work efforts by not penalizing employees – through an extension of the benefit waiting period or another policy provision – for any attempt to return to work. This includes individuals who are still waiting to qualify for disability insurance benefits and are able to work. Our philosophy is to encourage all attempts to return to work and to assist individuals in their efforts to do so.

Regardless of the individual's situation, CIGNA provides the personalized support needed to help employees on disability regain their independence – while helping the companies they work for sustain their optimal performance.

## Superior Service and Simplified Administration Saves Time

With CIGNA, employers can spend less time on administration and have more time to focus on their business. We back each of our plans with the service and support they expect.

- **Personalized Consultative Account Management** builds and designs a disability program that meets an organization's needs and budget.
- **Dedicated Implementation Coordinator** ensures easy plan setup, answers questions, resolves issues, and drives employee awareness and education through marketing and communications.
- **Dedicated Account Manager** oversees plan design effectiveness, provides ongoing consultative analysis, and makes recommendations to optimize productivity and minimize costs.
- **Comprehensive Reporting and Online Tools** help employers make informed decisions and manage their costs.

## Why CIGNA for Disability Insurance?

CIGNA offers employers and their employees access to expert resources and services. And we focus on promoting a safe, quick return to work for better outcomes and overall customer satisfaction.

## Expert In-House Health and Disability Resources

CIGNA disability plans are backed by a knowledgeable team of highly skilled in-house health and disability management professionals, and are supported by one of the nation's largest networks of health care professionals:

- Over 1,200+ professionals in four claim offices in Pittsburgh, PA; Dallas, TX; Glendale, CA; and Eden Prairie, MN.
- Access to 1,100 nurses and 500 doctors, representing more than 40 clinical specialties.
- 35+ vocational professionals in our claim offices.
- 80+ health professionals (registered nurses and behavioral health specialists) plus nine medical directors.
- 65+ intake specialists dedicated to disability claim and leave reporting.

1- Some Healthy Rewards programs are not available in all states. If your CIGNA plan includes coverage for any of these services, this program is in addition to, not instead of, your plan coverage. A discount program is NOT insurance, and you must pay the entire discounted charge; 2- CIGNA's Will Preparation Services are provided under an arrangement with ARAG; 3- CIGNA Identity Theft program is provided under a contract with Europ Assistance USA, Inc.; 4- For employees identified as likely eligible for SSDI benefits and referred for SSDI claim application assistance; 5- A catastrophic disability is determined by an inability to perform at least two Activities of Daily Living which include bathing, dressing, continence, toileting, feeding oneself, and the ability to transfer oneself without substantial assistance (e.g. move from one's bed to a wheelchair); 6- CIGNA internal analysis, 2009; 7- 2009 JHA Customer Connect Disability Claimant Satisfaction Survey respondents indicate "very satisfied" or satisfied; 8- 2008 JHA Disability survey.

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