

CIGNA GROUP INSURANCE

Disability, AD&D, Life, Accidental Injury, Critical Illness, Hospital Care Insurance and FMLA/ADA Administration

Delivering value. Every day.

Cigna is a global health service company dedicated to helping people improve their health, well-being and sense of security. Cigna offers flexible programs and solutions that align with the needs of employers and their employees.

Healthy, productive, financially protected.

We recognize that an organization's needs and how they are fulfilled should align with the needs of their employees.

By leveraging our expertise as a global health service company, we provide programs that actively engage employees – to help them and your organization be healthy, productive and more financially protected.

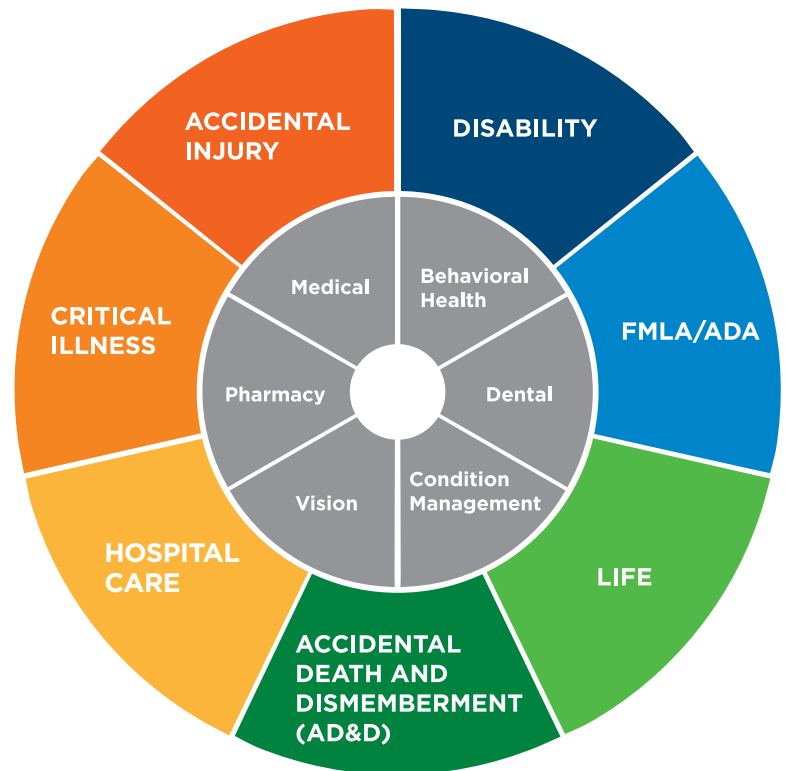
Cigna is there for you and your employees anytime – when they're healthy, sick or injured, and during life-changing events. We know that while getting sick or injured can sometimes be avoided, the reality is, it can happen. So can life-changing events. And, Cigna will have your back, every step of the way.

CIGNA AT A GLANCE¹

- › **95+ million** worldwide customer relationships
- › More than **40,000** caring employees
- › **17.4 million** group disability, life and FMLA/ADA customers

Our solutions

We provide cost-effective plan designs, personalized employee support, coaches and experienced guidance to help deliver more value and improve the health and productivity of your employees. We do this by providing solutions on an employer- and employee-paid basis to help individuals actively engage in programs to help them be healthy, productive and more financially protected – even if they never file a claim.



Together, all the way.®



Offered by: Connecticut General Life Insurance Company, Life Insurance Company of North America or Cigna Life Insurance Company of New York.

Cigna Group Insurance solutions

Disability Insurance

Short- and long-term disability (STD/LTD)

(for groups with 50+ employees)

Our Disability program focuses first and foremost on prevention. But if a disability does occur, we quickly intervene by deploying our expert resources who work together to help get employees back on their feet – and on the job – faster. Key features include:

- › Simplified claims processing with easy intake and verbal authorization
- › Vocational coaching and personalized support focused on preventing disability occurrences and returning employees to health and work
- › Health and well-being program referrals
- › Ergonomic assessments, worksite evaluations, adjustments and accommodation services
- › Social Security advocacy to help employees obtain Social Security disability income (SSDI) benefits

Driving better disability outcomes:

- › **3.1 days shorter** STD durations²
- › **16% shorter** disability durations for claims reported in 10 days³
- › **4.5 days shorter** claim durations for musculoskeletal disability⁴

Cigna's Disability & HealthCare Connect[®]

Integrated Disability and Health plans

(for Cigna Disability and Health plan clients with 250+ employees)

Offered exclusively to clients who have both a Cigna Disability and Health plan, this program transforms two already robust plans into one comprehensive absence management solution. Key features include:

- › Proactive outreach to employees after medical claims to promote shorter durations
- › Simplified claims process with easy telephonic intake, data sharing and verbal authorization
- › Disability and medical teams working together for faster recovery and safe return to work
- › Referrals to condition management, clinical and other support services
- › Integrated case management and reporting

Together, outcomes can be even better:

- › Up to **6.7 days shorter** STD durations with **\$519** average annual savings per disabled customer⁵
- › Up to **11 days shorter** musculoskeletal durations with **\$852** average annual savings per disabled customer⁵
- › **16% shorter** STD decision times⁵

Cigna Leave Solutions[®]

Family and Medical Leave Act (FMLA) and Americans with Disabilities Act (ADA) Leave Administration

(for Cigna Disability clients with 250+ employees)

Cigna Leave Solutions helps organizations effectively manage family medical leaves and keep workforce productivity and costs on track. It integrates disability programs and in-house leave administration capabilities to help reduce absence and improve productivity, disability and return-to-work outcomes. Key features include:

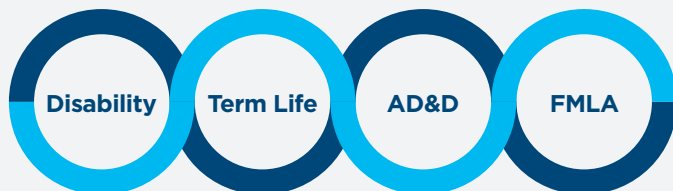
- › Leave management experts who help build customized plans tailored to organizations' unique needs
- › Personalized consulting to help ensure the existing absence policy complies with federal, state and local FMLA/ADA regulations
- › Intermittent leave management team and process, including fraud prevention services
- › Comprehensive programs designed to prevent and reduce costly absences, optimize workforce health and productivity, and increase savings
- › Wellness support to reduce and prevent illness/injury
- › Work/life support to help reduce stress and improve productivity
- › Vocational support to create safe work environments

Integration with Cigna Disability plans for shorter durations of absence and higher return-to-work rates:⁶

- › **5 days shorter** disability durations
- › **\$1,070** average cost savings

CIGNA GROUP INSURANCE ESTABLISHED RANKINGS⁷

Top 5

 in market share



Life Insurance

Term Life and Group Universal Life (GUL)

(for groups with 50+ employees)

Term Life insurance helps employees financially protect their families and provides financial resources to help them to carry on.

GUL insurance helps employees plan for their future with the protection of life insurance and the option to build additional savings.

Key features include:

- Broad product line with flexible plan designs and optional enhancements
- Early intervention of at-risk employees through the evidence of insurability process
- Innovative waiver of premium provision for term life products that promotes employee return-to-work

Accidental Death and Dismemberment (AD&D) and Business Travel Accident (BTA) Insurance

(for groups with 50+ employees)

AD&D insurance helps pay for unexpected expenses from serious injuries or death caused by a covered accident.

BTA insurance provides accident coverage to employees traveling on business domestically or internationally.

Key features include:

- Comprehensive plan designs
- A broad range of coverage enhancements available to meet your employees' needs
- No medical questions or exam required for employees to obtain coverage
- Travel assistance services
- Certified forensic claims specialist evaluations for quick claims decisions

Accidental Injury (AI) Insurance

(for groups with 250+ employees)

AI insurance provides payment for a broad range of injuries associated with a covered accident. Key features include:

- Flexible options to help build coverage solutions to meet employee needs
- Benefits that are simple and easy to use with no medical underwriting requirements
- Additional financial assistance for non-covered medical expenses

Critical Illness (CI) Insurance

(for groups with 250+ employees)

CI insurance provides a lump-sum payment for diagnosis of a covered critical illness or specified disease condition. Key features include:

- Cost-effective solution that helps provide additional financial protection to your employees and their families
- Flexible contribution mix to help enhance your employee benefits package
- Benefits that are easy to use and no medical underwriting requirements during initial enrollment

Hospital Care (HC) Insurance

(for groups with 250+ employees)

HC (hospital indemnity) insurance provides payment for hospital stays resulting from a covered injury or illness. Key features include:

- Additional financial protection when employees and their families face a covered hospitalization
- Flexible benefit options and levels to choose from to fit employees' needs
- Cost-effective benefits to help enhance your overall benefits strategy, while giving employees additional protection

CONNECTED PLANS - BUILT AND DESIGNED TO WORK TOGETHER

Through Cigna Simple File^{®8}, we help maximize employee benefit payments.

- **Auto compare** - We carefully review Cigna medical claims and automatically remind employees to submit their eligible AI, CI or HC claims.
- **Auto claim** - For employees with qualified Cigna Disability, Life and AD&D insurance claims, we automatically submit their eligible AI, CI or HC claims for them so they don't have to.

To learn how Cigna can help protect your employees, contact your Cigna sales representative or broker today. [Cigna.com/group-voluntary](https://www.cigna.com/group-voluntary)

1. All Cigna data counts are for Cigna book of business overall as of 12/31/17 and are subject to change.
2. IBI, "2016 Industry Benchmarking for STD" vs. Cigna STD book of business data from 1/1/2016–12/31/2016. March 2018.
3. Cigna internal analysis, based on STD book of business data from 1/1/2016–12/31/2016. October 2017.
4. Cigna's STD book of business data for musculoskeletal claims from 1/1/2016–12/31/2016 vs. 2017 independent industry benchmarking survey. April 2018.
5. Cigna, "2017 Integrated Value Study." Based on STD claim experience for 1/1/2015–6/30/2016 and medical-eligible customers from 1/1/2015–12/31/2016. October 2017. Individual customer/client results will vary and savings are not guaranteed.
6. Cigna internal book of business study, clients who have disability with FMLA vs. those with disability only for claims/leaves incurred 9/2014–8/2015. August 2016. For illustrative purposes only. Results are not guaranteed and actual client results will vary.
7. LIMRA, "U.S. Group Disability, Life and Group Absence Management Sales & In Force 2017 Annual Results." April 2018.
8. Process based on a one-time assessment of the initial claim documentation for the primary claim. Any subsequent events would not be identified and the customer will need to submit a claim for any voluntary benefits.



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Product availability may vary by location and plan type and is subject to change. All group insurance policies and group benefit plans may contain exclusions, limitations, reduction of benefits, and terms under which the policy may be continued in force or discontinued. Benefit waiting periods may also apply. For costs and complete details of coverage, contact your Cigna representative. Group Universal Life (GUL) insurance policies are insured by Connecticut General Life Insurance Company. Term life, accident, critical illness, hospital indemnity and disability plans are insured or administered by Life Insurance Company of North America, except in NY, where insured plans are offered by Cigna Life Insurance Company of New York.

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