

Why Cigna?

Cigna's mission is to help the people we serve improve their health, well-being and sense of security. As part of this mission, Cigna remains committed to health improvement as the best sustainable way for employers to lower their costs.

Better Health. Guaranteed®

Your Health FirstSM

Informed on Reform

Cigna Choice Fund

Funding Solutions

Better Health. Guaranteed®

Cigna has taken on a leadership role in working with clients and customers to improve health. Through this solution, Cigna provides a road map detailing how to establish a culture of health and a population of improved health while placing a guarantee on the reduction of health risk.

Cigna's Choice Fund CDHP Results

Cigna Choice Fund® creates engaged customers that take appropriate action to improve their health and reduce medical expenses. Cigna employs strategies and tactics designed to help employees understand and see the value of their health and their health benefits so they want to manage it. Cigna does what's really necessary to drive lasting and sustainable behavior change. Cigna empowers people so that they not only want to manage their health and health spending, but they take ownership, control and responsibility for managing it.

Customer-Centric Experience

At Cigna, we know the only way to help the people we serve improve their health, well-being and sense of security is to first earn their trust and the privilege to help. Cigna is committed to delivering a superior customer experience 24x7, 365 customer service that is simple, easy and helpful for everyone, every time. Cigna had the greatest improvement in 'enjoy-ability' among all health plans according to Forrester Research, 2011.

Your Health FirstSM

Cigna uses a holistic approach and addresses all the needs of individuals with chronic conditions. Cigna improves the health of individuals by driving engagement and behavior change. Your Health FirstSM Disease Management programs to achieve engagement levels based on the program selection.

Funding Solutions

Cigna offers an extensive selection of fully insured and ASO self funding solutions and has experts in alternative funding arrangements that help clients address a wide range of cash flow and risk protection needs. Cigna offers several unique funding arrangements, such as Shared Returns®, that enable clients to participate in their own claim experience and realize cash flow benefits while retaining the protection of a fully insured plan

GO YOUSM



Integration Value (Pharmacy, Disability, Behavioral, Dental, International)

By working together, our integrated health programs provide true total health support that delivers better outcomes for our customers and clients. Cigna does this by taking a whole person approach that ensures customers receive the personalized support they need to address their total health—physical, emotional and social. Cigna uses comprehensive information to form a complete view of the patient's condition to provide actions and services that result in holistic health management and better outcomes. Additionally, Cigna International is a resource for companies with operations outside the U.S.

On-Site Health Solutions for Employers

Cigna providing this range of end-to-end on-site health services, through our wholly owned business unit, Cigna On-site Health. Cigna employees are available to be deployed for face-to-face engagement at the client's worksite, customized to client needs. Cigna On-site Health Centers reduce health care costs and increase productivity while bringing access to quality health care in the workplace.

Cigna Collaborative Accountable Care

Cigna's Collaborative Accountable Care is a care delivery model that creates a strong partnership between Cigna and physician groups to improve the quality of care, reduce costs and enhance the customer experience. By focusing on quality, patients receive more appropriate care and better outcomes which, in turn, increases customers' health and productivity. Through our collaborative accountable care initiatives, Cigna is working with physician groups to share real-time health improvement opportunities through information exchange, clinical integration and incentives. Cigna is now engaged in multiple ACOs or collaborative accountable care programs throughout the country and expects to have implemented or at least be in the active planning stage with approximately 100 initiatives by the end of 2013. For more information visit Cigna.com or <http://newsroom.cigna.com/KnowledgeCenter/ACO>

Core Beliefs Modeling to Understand Your Organization's Culture

Cigna utilizes Core Beliefs methodology to develop a customized health improvement strategy for clients, which aligns with their current and long-term benefit strategy to provide recommendations around the most effective solution sets and funding options. The Core Belief model charts current and future strategic vision as well as alignment of the organization's leadership team to understand where leadership is today on their critical factors and what their future vision is. Engaging all of the decision-makers and influencers in a Core Beliefs discussion ensures that critical issues are discussed and alignment is achieved among the leadership team.

HealthSpring

Enhancing Cigna's Service to Seniors

The world's population is turning gray. The global population of people aged 60 and older will more than double in the next 40 years, to about two billion people. In the United States alone, the number of those aged 65 and older will increase by about 80 percent by 2030. Cigna greatly strengthened its foothold in the rapidly growing Seniors and Medicare segments by entering into an agreement to acquire HealthSpring, one of the largest and most-trusted Medicare Advantage coordinated care plans in the United States. HealthSpring positions Cigna to serve the needs of the millions of baby boomers who will become eligible for Medicare over the next 20 years. HealthSpring's health service delivery and physician partnership model play perfectly to the strengths of Cigna's fast-growing Accountable Care Organizations, with the shared goal of improved quality, lower cost and better coordination of care. HealthSpring adds more than one million individuals to Cigna's customer base and deepens the company's ability to serve customers through every stage of their lives.

Informed on Reform

Cigna provides up to date information on how Health Care Reform will impact an Employer's health plan by accessing InformedonReform.com



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