

# Delivering Proactive Benefits Solutions

## Life, Accident and Disability – People, Expertise and Experience

- More than 17 million people covered by CIGNA's life, accident and disability insurance through more than 11,200 clients
- 1,500+ employees, 35 regional sales offices and 130+ sales professionals
- Almost 70 account management and 50+ account service representatives, including local, dedicated account managers
- 55 intake specialists dedicated to disability claim and leave reporting
- 1,300+ professionals in four claim offices in Pittsburgh, PA; Plano, TX; Glendale, CA; and Eden Prairie, MN
- 40+ dedicated implementation and leave of absence specialists who ensure the products and services purchased are accurate and set up on time
- 50 certified vocational professionals in our claim offices
- 115+ nurses and behavioral health specialists, 12 doctors and a pharmacist

### Disability Insurance *(available for groups of 50 employees or more)*

#### Products

- Basic and Voluntary:
  - Short-term (STD)
  - Long-term (LTD)
- Low-cost options including:
  - Mid-term disability
  - Durational core buy-up
  - Catastrophic disability rider
- Administration of statutory disability insurance and paid family leave
- Complex claim management services

Flexible suite of voluntary administration services

#### Valuable Features

Faster, smarter claim decisions enable employees to maintain financial security while helping them return to greater health and productivity

- **Immediate, comprehensive intake** with employees' verbal authorization to access medical information
- **Return-to-work goals** set early with employee, employer and physician
- **On-site and network clinical** resources who provide consultative claims expertise
- **Vocational rehabilitation counselors** are dedicated to supporting employees' return-to-work efforts for both STD and LTD
- **Stay-at work-services** with dedicated vocational rehabilitation counselors that help individuals decrease their likelihood of filing a disability claim
- **Seamless STD/LTD transition** allows for automatic LTD referral within 45 days prior to LTD start date
- **Social Security Advocacy program** that offers expert resources to help qualified employees apply for and get approved for Social Security Disability Insurance
- **Re-Employment Solutions** that provide job placement service and online skills training spearheaded by vocational rehabilitation counselors when employees can't return to their prior position
- **CIGNA Workplace Accommodation Services®** offers employers support for Americans with Disabilities Act Amendments (ADAAA) compliance with expert consultation, valuable programs, and suitable plan features
- **Secure online access** to customizable operational and analytic reports for employers and disability claim status for employers and employees

#### Integrated Solutions

- **CIGNA's Disability & HealthCare Connect®** – best-in-class disability claims management integrated with our medical and behavioral health programs to help identify potential disabilities early and coordinate care to help employees return to health and productivity sooner. Integrated plans deliver, on average, 20% less disability absences (2010 CIGNA Integration Value Study)
- **CIGNA Leave Solutions®** – integrates industry-leading disability programs and in-house leave administration capabilities to help employers improve disability outcomes, as well as track, manage and reduce absences throughout their organizations

#### By the Numbers<sup>1</sup>

- Covering 6.7 million people
- 8,600+ in-force policies
- \$1.4+ billion in premium
- Fast STD claim decisions:
  - 69.6% of STD claims decisions within five business days\*
  - 85.4% of LTD claims decisions within 10 business days\*
- 8% (5 days) better STD duration rates versus industry average<sup>2</sup>
- 29% higher STD return-to-work rate<sup>3</sup> when compared to industry average
- 6% higher LTD return-to-work rate when compared to industry average<sup>3</sup>
- Voice authorization for medical records speeds our claim decision times by 6 percent<sup>4</sup>
- 98.6% of LTD claims decisions within 90 calendar days\*
- More than 98% of our LTD claims have been successfully awarded Social Security Disability Insurance benefits after 36 months of coverage<sup>5</sup>
- Top 4 in market share for in-force disability

\* Measured from date of claim intake – not from date information gathering is completed.

#### Did you know:

- CIGNA Disability & HealthCare Connect® earned the top honor of Best Disability Case Management Program at the First Annual *Case in Point* Platinum Awards in 2010
- CIGNA was named the best employee assistance provider by the readers of *Business Insurance* for six consecutive years, 2004-2010

#### The CIGNA Family of Businesses

CIGNA provides a full-range of employee benefit and health service solutions for businesses and organizations across the nation and around the world:

- Life, Accident & Disability
- Medical, Wellness & Disease Management
- Pharmacy Management
- Dental & Vision
- Mental Health & Substance Abuse
- Employee Assistance Programs
- International & Retiree Benefits



## Life Insurance *(available for groups of 50 employees or more)*

<b>Products</b> <ul style="list-style-type: none"> <li>Basic Term</li> <li>Voluntary Term</li> <li>Group Universal</li> </ul> <p>Flexible suite of voluntary administration services</p>	<b>Valuable Features</b> Tailored plans to fit every employers' benefits budget with a range of features to meet specific coverage needs <ul style="list-style-type: none"> <li><b>Portability</b> — multiple options available to address post-employment coverage and employees do not have to complete a medical exam/questionnaire to port in-force amounts</li> <li><b>Transition protection</b> — takeover provision ensures employees and their dependents do not lose coverage when transferring to CIGNA</li> <li><b>Distinctive Waiver of Premium</b> — continued coverage for employees who attempt to return to work during the elimination period, no premiums required through the elimination period. When CIGNA also manages the disability, a waiver is not required</li> <li><b>Provisions to protect aging workforce</b> — disabled employees over age 60 can continue life coverage for up to 12 months and can convert to individual policy</li> <li><b>Living benefits</b> covered employees don't have to be approved for a waiver of premium to use these plan features. Covered employees who are diagnosed with terminal or critical illnesses can get an early payout of a specified portion of their life insurance proceeds, which is deducted from their policies' covered amount</li> </ul>	<b>By the Numbers<sup>1</sup></b> <ul style="list-style-type: none"> <li>6,100+ in-force term life policies covering 5.3 million people</li> <li>200,000 group universal life certificate holders</li> <li>\$1.2+ billion in combined term life and group universal life premium</li> <li>Top 5 in market share for in-force life</li> </ul>
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## Accident Insurance *(available for groups of 50 employees or more)*

<b>Products</b> <ul style="list-style-type: none"> <li>Accident</li> <li>Voluntary Accident</li> <li>Business Travel Accident</li> </ul> <p>Flexible suite of voluntary administration services</p>	<b>Valuable Features</b> High-value, low-cost coverage for today's changing workforce <ul style="list-style-type: none"> <li><b>Accident claims expertise</b> — forensics-trained, dedicated accident specialists</li> <li><b>Living benefits</b> — additional financial protection for seriously injured personal accident survivors</li> <li><b>Occupational coverage</b> — additional coverage and extensions such as felonious assault and violent crime, HIV/ Hepatitis C, and more</li> <li><b>Business travel accident coverage extensions</b> — including piloting, owned aircraft and war risk</li> <li><b>Comprehensive war-risk protection</b></li> <li><b>CIGNA Secure Travel<sup>®</sup></b> — travel assistance services available at no additional cost</li> </ul>	<b>By the Numbers<sup>1</sup></b> <ul style="list-style-type: none"> <li>Covering 5.7 million people</li> <li>3,600+ in-force accident policies</li> <li>\$215+ million in premium</li> <li>Top 2 in market share for in-force accident</li> </ul>
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### Value-added programs<sup>†</sup> to enhance health, well-being and security

	Disability	Life	Accident
<b>CIGNA's Life Assistance<sup>SM</sup></b> — Assessments, referrals and warm transfers to services and experts to help cope with stress and other work/life balance issues	●	●	
<b>CIGNAssurance<sup>®</sup> Beneficiary Program</b> — Family bereavement counseling with certified specialists, financial information and legal consultation services		●	●
<b>Healthy Rewards<sup>®</sup></b> — Discounts of up to 60% on health and wellness products and services, such as weight management, nutrition, fitness, smoking cessation and more	●	●	●
<b>Identity Theft</b> — Provides access to personal case managers who give step-by-step assistance and guidance to individuals who have had their identity stolen	●	●	●
<b>Will Preparation</b> — Online forms, tools and advice to build state-specific customized wills, powers of attorney and other legal documents	●	●	●
<b>CIGNA Secure Travel<sup>®</sup></b> — Emergency medical, financial, legal and communications assistance to covered individuals who travel domestically and internationally			●

Underwriting Company	A.M. Best <sup>6</sup>	Moody's <sup>6</sup>	S&P <sup>6</sup>	Fitch <sup>6</sup>
Connecticut General Life Insurance Company	A	A2	A	A
Life Insurance Company of North America	A	A2	Not rated	A
CIGNA Life Insurance Company of New York	A	Not rated	Not rated	Not rated

<sup>†</sup>Value-added programs may vary by product depending on funding options.

<sup>1</sup> All figures related to CIGNA's life, accident and disability products are combined years of experience and full year 2010 results for underwriting companies Life Insurance Company of North America, CIGNA Life Insurance Company of New York, and Connecticut General Life Insurance Company. The premium amount for the disability insurance product includes premium and premium equivalents. Life premiums combine term life and group universal life insurance premiums. Market share data from 2010 LIMRA US Group Disability Full-Year Sales and In-Force Report and 2010 LIMRA US Group Life Full-Year Sales and In-Force Report.

<sup>2</sup> Integrated Benefits Institute 2008 Industry Benchmarking for short-term disability.

<sup>3</sup> Based on CIGNA's 2010 full-year data as compared to industry average reported in JHA's most recent Group Disability Rate and Risk Management survey (2008).

<sup>4</sup> CIGNA internal data, 2009.

<sup>5</sup> For employees identified as likely eligible for SSDI benefits and referred for SSDI claim application assistance, CIGNA internal analysis, 2010.

<sup>6</sup> Financial ratings are as of September 2010.

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CIGNA Secure Travel<sup>®</sup> and CIGNA Identity Theft programs are provided under a contract with Europ Assistance USA, Inc. Some Healthy Rewards are not available in all states. A discount program is NOT insurance, and the member must pay the entire discounted charge. CIGNA's Will Preparation Services are provided under an arrangement with ARAG. CIGNAssurance<sup>®</sup> is not a bank deposit, is not FDIC Insured and some features are not available in New York.

