

CIGNA Group Insurance

Delivering Proactive Benefits Solutions



The CIGNA family of companies deliver best-in-class health and related benefit solutions that enable employers to keep their benefit costs under control and help their employees stay healthy and productive.

- Healthcare
- Life, Accident and Disability
- Employee Assistance Program
- Disease Management
- International Coverage
- Dental and Vision
- Pharmacy

An Industry-Leading Performer

- In 2005: \$2.3 billion revenues, \$285 million new sales, \$221 million earnings
- 22.9 million covered lives through more than 23,700 customers
- 1,500 + employees, 23 regional sales offices and 100+ sales professionals
- 29 implementation coordinators who ensure smooth, efficient account transition to CIGNA Group Insurance — available to all employers regardless of size or line of business
- More than 300 account management and customer service employees, including dedicated representatives and local account managers
- Over 755 claims professionals in four claim offices in Pittsburgh, PA; Dallas, TX; Glendale, CA; and Toronto, Canada
- Access to a network of 1,100 nurses and vocational rehabilitation specialists and 500 doctors representing over 40 clinical specialties

Core Products

Disability <ul style="list-style-type: none"> • Short-Term • Long-Term • Family Medical Leave • Integrated Disability Management 	Features <ul style="list-style-type: none"> • Comprehensive Reporting — online package that includes experience and service metric reports and an analytic tool to develop tailored reports through one secure, easy-to-navigate site • Seamless STD/LTD Transition — automatic LTD referral with 45 days prior to LTD start date • Social Security Advocacy — program produces consistently higher levels of award rates than the Social Security Administration 	Disability <ul style="list-style-type: none"> ■ Fastest-growing top 5 long-term disability carrier¹ ■ Covering almost 4 million lives ■ 5,700 policies in-force ■ \$656 million in premium
Life <ul style="list-style-type: none"> • Basic Term • Voluntary Term • Group Universal 	Features <ul style="list-style-type: none"> • Portability — multiple options available to address post-employment coverage • Transition Protection — takeover provision ensures employees and their dependents do not lose coverage when transferring to CIGNA Group Insurance • Waiver of Premium — CIGNA Group Insurance Life and LTD claims are managed simultaneously and by the same team — no need to complete additional paperwork 	Life <ul style="list-style-type: none"> ■ Covering almost 10 million lives ■ More than 3,500 policies in-force ■ Over \$1.1 billion in premium
Accident <ul style="list-style-type: none"> • Personal Basic • Personal Voluntary • Business Travel 	Features <ul style="list-style-type: none"> • Living Benefits — additional financial protection for seriously injured personal accident survivors • Low Cost Options — basic and/or voluntary options available to enhance benefits program at low cost to employers and employees • CIGNA Secure Travel[®] — extensive worldwide protection included with personal and business travel accident insurance 	Accident <ul style="list-style-type: none"> ■ #2 in-force carrier² ■ Covering more than 9 million lives ■ More than 14,500 group policies in-force ■ \$181 million in premium

¹ LIMRA U.S. Group Disability 2005 Annual Results Survey

² LIMRA U.S. Group Life Sales and In-Force, 2005 Annual Results Survey



CIGNA Group Insurance
Life • Accident • Disability
A Business of Caring.

For over 40 years, CIGNA Group Insurance has been a leading provider of:

- Disability
- Life
- Accident
- Specialty Programs



Integrated Solutions

Services (costs and availability for services may vary)	Disability	Life	Accident
CIGNA's Disability & HealthCare ConnectSM – coordinated disability with CIGNA HealthCare programs at no extra cost	✓		
FMLA – coordinated FMLA and STD processes to help return employees to productive work and meet regulatory requirements	✓		
On-Site Disability Management Resources – on-site clinical and vocational expertise provided by Intracorp — the nation's leading case management provider. ³ These on-site resources improve return-to-work rates by focusing on non-occupational disability	✓		
Solutions for Chronic Conditions – access to case management solutions that help minimize medical and disability costs incurred by employees suffering from diabetes, cardiac disease, asthma, chronic obstructive pulmonary disease, and low back pain	✓	✓	
Employee Assistance Program Portfolio – three-tiered offering gives a variety of plan options to help enhance overall productivity and proactively control absence and disability costs — ranked best in industry by readers of <i>Business Insurance</i> , 2006 ⁴	✓	✓	
CIGNAssurance[®] – industry-leading beneficiary support includes discounted access to bereavement counseling, legal and financial resources		✓	✓

Claims Management

Disability: Customer-centric approach offers a dedicated team that understands and manages your account

- Claim reporting service offers 4 flexible options to make it easy for employees: telephonic, internet, e-mail, mail/fax
- Claim manager proactively works with the employee, physician and employer from the first day an employee is out of work to get the employee back to productive work
- Experienced disability claim staff with more average tenure than most carriers

Life and Accident: Experienced Claims Managers dedicated exclusively to Life or Accident

- Claim reporting service offers 4 flexible options to make it easy for employers: telephonic, internet, e-mail, mail/fax
- Life and Accident claim specialists act as a single point of contact for the employer and beneficiaries
- Claims are paid within 10 business days upon receipt of complete information

³ *Leading U.S. case management services provider 2000-2006* — Business Insurance

⁴ *Based on CIGNA Behavioral Health's "Best Overall EAP" as recognized by Business Insurance, August 2006*