We believe that consumerism – engaging members in their health and enabling them to improve it – is a powerful and sustainable way to remove costs while maintaining the highest quality of care for our members, a healthier bottom line for our customers and strong results for our shareholders.

CIGNA's Commitment to Quality

Perhaps in no other area of life is quality more important than in health care. And from 2002 through 2005, CIGNA recorded an average improvement of 16 percent in the “Effectiveness of Care” category within the Health Plan Data and Information Set® (HEDIS). HEDIS is sponsored and supported by the National Committee for Quality Assurance (NCQA), an independent, non-profit organization whose mission is to improve health care quality.

Members also rank us highly on the quality of their phone or internet communication with us.

The CIGNA Vision

CIGNA strives to keep the diverse workforce of its customers healthy and productive. When our members improve their health, our customers improve their business.

CIGNA is one of the largest investor-owned health and related benefits companies, built on a proud history as an innovator in integrating health, pharmacy, behavioral, dental, disability, life and accident benefits domestically and in select international markets. And we see a promising future by combining these capabilities with our critical role as a health advocate for consumers and the companies that employ them.

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Members also rank us highly on the quality of their phone or internet communication with us.
CIGNA sponsors national and local events and conferences focused on improving health, productivity and well-being, including:
- Open Mind Series at Picower Institute at The Massachusetts Institute of Technology
- World Health Care Congress
- National Business Group on Health/Integrated Benefits Institute
- CFO Rising Conference
- National Federation of Black Public Administrators Conference
- Jefferson Medical College Disease Management Colloquium (Philadelphia)
- Society of Human Resource Management Annual Conference
- Illinois Chamber of Commerce Health Care Summit
- Health and Welfare Plan Management for Mid-sized Employers (Chicago)

We also sponsor community health and wellness events including:
- Falmouth (Mass.) Road Race
- Corporate 5K Road Races in Philadelphia, Pa. and Manchester, N.H.
- National Health Awareness Bicycle Tour
- CIGNA Summer Water Safety Program in Phoenix, Ariz.
- “Chip in for a Cure” Futures Golf Classic in Bloomfield, Conn.

CIGNA’s leadership in quality

CIGNA’s Commitment to Quality

According to the Member Connections national accreditation survey (an NCQA report), phone and online communications received a score of 86.96 out of a possible 90.

CIGNA is at the forefront of the following initiatives aimed at improving health care quality:
- Benefit designs that offer incentives to members to use high-performing specialists
- Pay-for-performance contracts and programs that directly reward providers for quality
- Public reporting of CIGNA’s quality efforts and results through the National Committee for Quality Assurance

We provide consumers and employers with meaningful, easy-to-use quality information to assist them in making health care and benefits choices:
- CIGNA HealthCare developed a free online “Centers of Excellence” hospital rating system to help consumers compare hospitals. The health care patient outcome and cost efficiency ratings are based on data for hospital-based treatments of 29 medical conditions. We launched the CIGNA Health Improvement Score® (Hi Score®) system, which delivers helpful information to employers by measuring and benchmarking the relationship between behavior, education and incentives in achieving desired outcomes. And we created the CIGNA Care Network®, a designation given to specialty providers who meet or exceed our quality and efficiency standards. Consumers may obtain reduced co-payments for choosing a specialist designated as a CIGNA Care Network provider.

Additionally:
- CIGNA International offers online second opinions through the renowned e-Cleveland Clinic for expatriate executives based around the world.
- CIGNA Group Insurance uses disability summary and trend reports based on Employer Measures of Productivity and Quality metrics that enable employers to analyze and make improvements in their disability plans.
- Intracorp customer Waste Management won the 2005 Quality Leadership Award from the Certification of Disability Management Specialists Commission for its Transition to Recovery program that Intracorp implemented in 2004. Waste Management reduced lost-time claims by 45 percent and lost workdays by 40 percent.
CIGNA at a glance

Brief History of CIGNA

CIGNA was formed in 1982 through the combination of the Connecticut General Corporation and INA Corporation. Today CIGNA’s logo, the Tree of Life, symbolizes the corporation’s culture, mission and products.

Like a strong and healthy tree, CIGNA has deep roots. INA was founded in 1792 in Philadelphia after meetings in Independence Hall. Connecticut General was founded in 1865 in Hartford as a life insurance company.

CIGNA’s formation in 1982 combined a leading property-casualty insurer with a leading supplier of life insurance and employee benefits. Over time, CIGNA sharpened its focus on group health care and related benefits.

Today, CIGNA continues to innovate, expand and grow, with recent acquisitions of Managed Care Consultants of Nevada, ChoiceLinx®, and Star HBG, an operating division of HealthMarkets, Inc. CIGNA’s subsidiaries are major providers of employee benefits offered through the workplace.

CIGNA’s stock is listed on the New York Stock Exchange (Symbol: CI), Philadelphia Stock Exchange and Pacific Stock Exchange.

In offices throughout the United States and around the world, CIGNA employees are united by a shared past and a commitment to building “A Business of Caring.”

QUICK STATS & FACTS

As of December 31, 2005

- 28,000 employees worldwide
- 114 offices in 98 United States cities nationwide
- We do business in 29 countries and jurisdictions
- Number 139 on the Fortune 500® list of largest U.S. companies
- Number 333 on the Fortune Global 500® list

National networks:

- Physicians – HMO* 258,000; POS** 170,244; PPO*** 472,697, OAP**** 460,171
- Hospitals – HMO 2,000; POS/PPO 7,900; OAP 4,762
- More than 70,000 dental offices
- More than 54,000 pharmacies in network
- More than 40,000 behavioral health providers

CIGNA covers millions of people worldwide, many with multiple types of benefits:

As of December 31, 2005

- 9 million covered by health care (in U.S.)
- 15.6 million covered by behavioral health
- 10.5 million covered by dental plans
- 7.3 million covered by pharmacy
- 3.9 million covered by disability
- 9.8 million covered by life
- 9.1 million covered by accident

As of April 2006

- Nearly 140,000 expatriates members covered in more than 170 countries and jurisdictions
- Approximately 3.6 million life, accident and health policies in force in the Asia Pacific region, Europe, Chile
- More than 440,000 health members in United Kingdom, Spain, Chile and Guatemala
- 170,000 individuals covered by CIGNATURE Rx®, CIGNA’s Medicare Part D plan
  * Health Maintenance Organization
  ** Point of Service
  *** Preferred Provider Organization
  **** Open Access Plans
CIGNA corporate social responsibility

CIGNA’s businesses, its people and the Foundation work closely with our Office of Diversity to support organizations and community initiatives that help to improve health and well-being for all. We give special consideration to certain areas:

- Women, children and families
- Obesity awareness
- Healthy mind and body

WOMEN, CHILDREN & FAMILIES

Our workforce is 75 percent female, so the issues facing infants, children and families are of deep concern to us. In 2005, we entered our third year of sponsorship of the March of Dimes’ prematurity awareness campaign. We marked our 12th year as a national sponsor of March of Dimes WalkAmerica. Through the years, CIGNA and our people have contributed more than $17.5 million to the March of Dimes. And our 10-year support of the Abbotford Public Housing Development and Falls Family Practice of Philadelphia helps deliver medical care to 1,000 uninsured families and helps lower the premature birth rate in the area.

We also foster education through our sponsorships of the Black Executive Exchange Program and Black Data Processing Association to help advance careers and education among minorities.

OBESITY AWARENESS

Childhood obesity, too, has become a serious threat to our nation’s health. We are addressing this problem through our sponsorships of Healthy Kids Challenge, which provides education to elementary school students about proper nutrition and exercise and through Shaping America’s Youth, a series of nationwide town halls engaging Americans at the grassroots level.

HEALTHY MIND & BODY

Among organizations we support are the MacPhail Center for the Arts in Minneapolis, which provides music therapy for children with disabilities, and Children’s Crisis Treatment Center of Philadelphia, a mental health service resource for abused, neglected or traumatized children.

HEALTH LITERACY

CIGNA believes that improving health literacy is critical to addressing the disparity in health care outcomes. Approximately half of all adults living in the United States lack the literacy skills needed to understand the health care system and make informed choices about their health care. To advance health literacy, the CIGNA Foundation sponsored the 2005 “Practical Solutions to the Problems of Low Health Literacy” conference hosted by the American College of Physicians. The CIGNA Foundation also awarded Methodist Healthcare Foundation of Memphis a grant to help educate Tennesseans with poor health literacy who are at high risk of developing diabetes.

DISPARITIES IN HEALTH CARE

Cultural barriers have a profound impact on the quality of health care. Medical studies show that African Americans, Hispanics and other minorities experience poorer quality care than other groups. One way CIGNA is addressing this is through cultural competency training for clinicians or clinical staff, an integral part of CIGNA’s strategy to change disparities based on race and ethnicity.

We supported Bridging the Gaps, an effort aimed at achieving better communication between doctors and patients from different backgrounds. The CIGNA Foundation also provided a grant to the Monmouth Family Health Center to support research into the effects of health care disparities faced by Latinos.
CIGNA awards and recognition

PRODUCT INNOVATION & TECHNOLOGY
- The Disease Management Association of America awarded CIGNA HealthCare the 2005 Health Plan/Managed Care Organization Disease Management Leadership Award.
- The CIGNA Behavioral Health Employee Assistance Program (EAP) was chosen by Business Insurance readers as the Best Overall EAP in the country in the publisher’s first annual “readers’ choice” award in 2005.
- The Web-Marketing Association awarded a 2005 Standard of Excellence WebAward to myCIGNAplans.com, the online pre-enrollment decision support Web site for CIGNA Choice Fund® consumer-directed health plans.
- At the 2005 Consumer-Directed Health Care Conference and Expo, the CIGNA Choice Fund® consumer-directed communications program and CIGNA’s online enrollment Web site, myCIGNAplans.com, received top awards for “Best Health Plan Initiative for Consumer-Directed Health Care” and “Best Technology Introduced by a Health Plan Organization for Employee/Consumer Choice.”

QUALITY OF CARE
- CIGNA HealthCare plans in Colorado, Massachusetts and New Hampshire were recognized by U.S. News & World Report® and the National Committee for Quality Assurance as among “America’s Best Health Plans 2005,” ranking among the “Top 50” health plans in the nation.
- CIGNA HealthCare’s telephonic nurse case management in the United Kingdom won a 2005 International “Stevie” Business Award for Best Customer Service team.
- The CIGNA Medical Group’s Deer Valley and Chandler health care centers in Arizona received a 2005 “Daniel T. Cloud Outstanding Practice” Award from the Arizona Partnership for Immunization for achieving a 90 percent immunization coverage level for two-year-old patients.

COMMUNITY SERVICE
- WomenHeart: The Coalition for Women with Heart Disease presented CIGNA with the Wenger Award for Excellence in 2005 to recognize CIGNA for its leadership role in women’s heart health issues.
- The Philadelphia affiliate of the Susan G. Komen Breast Cancer Foundation® presented CIGNA with its Celebrate Life Award in 2005 and 2006 for CIGNA’s commitment to breast cancer awareness and education.
- The Bloomingdale Chamber of Commerce named CIGNA Corporation as Member of the Year for 2006 for CIGNA’s dedication to the chamber and commitment to the town of Bloomingdale, Ga., to help build a stronger community.

RECOGNITION AS AN EMPLOYER
- CIGNA Corporation received a Gold Award from The National Business Group on Health for being a Best Employer for Healthy Lifestyles in 2006.

DIVERSITY AWARDS
- CIGNA Corporation received the 2005 Corporate Star Award from The Forum of Executive Women. The award recognizes Philadelphia area companies who have taken the lead in placing women on their boards of directors.
- Essence® magazine named CIGNA one of the “55 great places to work” for black female employees in 2005.
- The Anti-Defamation League’s 2005 Greater Hartford Workplace Diversity Award recognized CIGNA for best practices in creating and sustaining a diverse workforce and a strong commitment to the community.
- CIGNA Group Insurance received the “Outstanding Partner of the Year” award in 2006 from Start on Success (SOS), a program developed by the National Organization on Disability to help prepare students with disabilities for jobs and a successful future.

INTERNATIONAL RECOGNITION
- CIGNA HealthCare of Texas received a 2006 Corporate Champion Award from the Texas Diversity Council in Dallas. CIGNA is actively involved in the Gulf Coast Chapter’s activities, which include an annual Diversity Luncheon and the Women in Leadership Symposium.

Zhang Jianqiu, Deputy General Director, State Administration of Foreign Experts Affairs for the People’s Republic of China, presented the Marco Polo Award in January 2006 to CIGNA Corporation Chairman and Chief Executive Officer H. Edward Hanway.

Fortune® magazine and Watson Wyatt named CIGNA’s joint venture operation in China as one of the top 10 companies to work for in China.
- Empresa Guatemalteca CIGNA de Seguros, S.A. (CIGNA Guatemala) was named as the Best Company in Health Care business in Guatemala in 2006. The Excellency Award was given by the Brokers Association of Guatemala based on underwriting, claims, billing and collecting.
CIGNA HEALTHCARE
CIGNA HealthCare offers a broad portfolio of group medical and specialty health care products and services, as well as a wide range of funding and plan design options. With offerings in all 50 states, the District of Columbia and Puerto Rico, the organization is a leading provider of health care benefits, based on premiums, fees and membership.

**Premiums and Fees** (in millions) $10,177

**Business Mix**

- **Medical**: wide spectrum of insured and self-insured medical plan options, including Consumer-directed Health Plans (Health Reimbursement Arrangements and Health Savings Accounts); HMO, Point of Service, Open Access, PPO and Indemnity plans; and Stop Loss coverage
- **Pharmacy**: tiered benefit designs with a range of formulary plans; mail-order and online pharmacy; Medicare Part D prescription drug plan
- **Dental**: HMO, PPO, indemnity and blended plans
- **Behavioral**: mental health, behavior modification, substance abuse, work/life and employee assistance programs
- **Care Management**: member advocacy, disease, disability and transplant management programs

CIGNA GROUP INSURANCE
CIGNA Group Insurance provides group disability, life and accident coverage in the U.S. The organization is the fastest growing of the top five providers in disability management and insurance with solutions that focus on helping employees return to a productive work life as quickly and safely as possible. It also is one of the top providers of group term life and group universal life. Since 2001, CIGNA Group Insurance has been the number one in-force provider of group accident insurance, including voluntary accident and business travel accident insurance.

**Premiums and Fees** (in millions) $2,065

**Business Mix**

- **Short- and long-term disability insurance**
- **Family and Medical Leave Act management**
- **Integration of disability services with CIGNA HealthCare and workers’ compensation**
- **Onsite clinical and vocational expertise available with disability products**
- **Comprehensive work/life program available with disability and life products**
- **Chronic conditions management program available with disability and life products**
- **Group basic term life insurance, group voluntary term life insurance, group universal life insurance**
- **Group basic accident insurance, group voluntary accident insurance, business travel accident insurance**

CIGNA INTERNATIONAL
CIGNA International, with active operations in countries located in Europe, Asia Pacific and Latin America, provides health care and medical care management services to the workplace and consumer markets, and life, accident and health insurance to individuals. The organization also is a leading supplier of specialized health care and related employee insurance benefits to expatriate employees of multinational companies on international assignments.

**Premiums and Fees** (in millions) $1,243

**Business Mix**

- **Life, Accident, Health & Other**: 54%
- **Health Care**: 46%

**Products and Services**

- Life, accident and health insurance: group and individual term life plans; variable universal life; supplemental health insurance such as cancer, dread disease, hospital cash and personal accident
- Health care: private medical insurance (PMI) and ancillary products such as absence and disease management and dental
- Expatriate medical, dental and vision coverages; life insurance, long-term disability

*CIGNA in perspective

**Products and Services**

- Medical
- Dental
- Life & Other

**Premiums and Fees** (in millions) $10,177

**Business Mix**

- Medical: 87%
- Dental: 9%
- Life & Other: 4%

*Financial information is provided as of December 31, 2005.
the CIGNA mission

We are a business of caring. We provide our customers with employee benefits, expertise and services that improve the health, well-being and productivity of their employees. We will be recognized by our customers and shareholders for industry leadership and superior results.

Linking a diverse workforce to CIGNA’s overall mission enables us to become a trusted advisor and partner of choice to our customers. We accomplish our mission through:

Health Advocacy
We offer counseling and coaching to help make consumers aware of their health risks and understand their conditions. This support ranges from nurse advisors to disease and disability management, employee assistance programs and coordination of care across our global networks.

Information and Tools
CIGNA takes data and analyzes, interprets and packages it into accessible, easily understood, information and tools to help consumers reach better decisions. Information and tools also enable employers to measure cost-effectiveness and make improvements in their health, disability and expatriate benefits programs.

CHOICE
CIGNA Custom Benefit BuilderSM, a powerful new information tool introduced by CIGNA HealthCare, gives consumers a simple, step-by-step way to choose their benefits. Consumers can personalize their co-payment and coinsurance levels, deductibles and out-of-pocket maximums, see how much the plan will cost and enroll for benefits online.

CONVENIENCE
CIGNA HealthCare members in select locations who develop routine ailments such as strep throat or pink eye can find care at MinuteClinic health care centers located in convenient retail outlets, including Target®, CVS/pharmacy®. Bartell Drugs and Cub FoodsSM stores. MinuteClinicSM health care centers operate in Indiana, Minnesota, Maryland, North Carolina, Georgia, Tennessee and Washington and will open in additional states over the next year.

CARE AND COST CONTROL
A CIGNA HealthCare study of first-time users of consumer-driven health plans, one of the largest and most comprehensive studies to date, indicates these consumers generated an 8 percent reduction in medical costs while making positive changes in their health behavior. The data suggest that health advocacy programs like health coaching, along with access to information tools, are essential components of an effective consumer-driven health plan.

CUSTOMER SATISFACTION
CIGNA HealthCare has been recognized by providing “An Outstanding Customer Service Experience” for medical members under the J.D. Power and Associates Certified Call Center ProgramSM. Satisfaction was evaluated on the basis of courtesy, knowledge, concern for the customer, usefulness of the information provided, convenience of operating hours, ease of reaching a representative and timely resolution.

For J.D. Power and Associates Certified Call Center ProgramSM information, visit www.jdpower.com or call 1.800.842.7548.
CIGNA’s executive officers

H. EDWARD HANWAY
Chairman
Chief Executive Officer
CIGNA Corporation

MICHAEL W. BELL
Executive Vice President and
Chief Financial Officer
CIGNA Corporation

DAVID M. CORDANI
President
CIGNA HealthCare

PAUL E. HARTLEY
President
CIGNA International

JOHN M. MURABITO
Executive Vice President
Human Resources and Services
CIGNA Corporation

CAROL ANN PETREN
Executive Vice President
and General Counsel
CIGNA Corporation

KAREN S. ROHAN
President
CIGNA Group Insurance
and President
CIGNA Dental & Vision Care

SCOTT A. STORRER
Executive Vice President
CIGNA Service Operations
and Information Technology

"CIGNA" may refer to CIGNA Corporation itself, one or more of its subsidiaries, or CIGNA Corporation and its consolidated subsidiaries. CIGNA Corporation is a holding company. Products and services are provided exclusively by subsidiaries and not by CIGNA Corporation. Most employees are employed by subsidiaries of CIGNA Corporation. "CIGNA" and "A Business of Caring" are registered service marks. CIGNA Corporation and its subsidiaries constitute one of the largest investor-owned employee benefits organizations in the United States.

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www.cigna.com

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