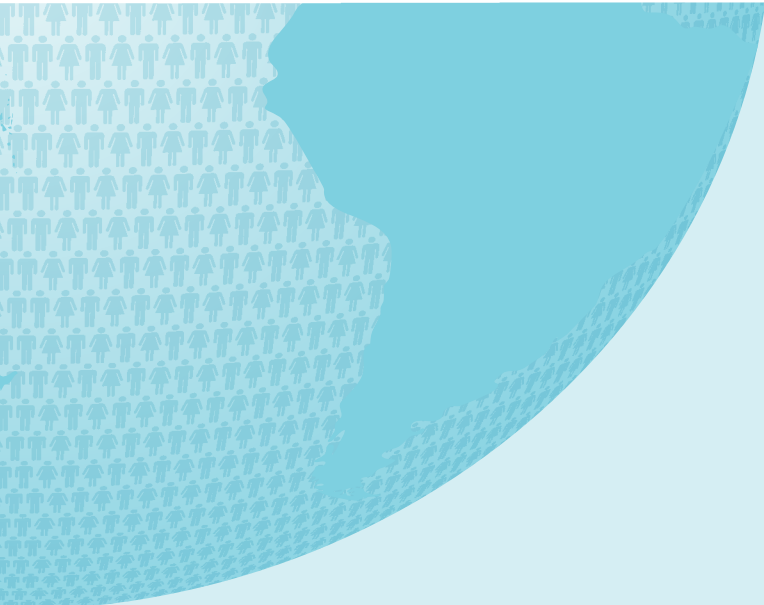


# CIGNA facts



a healthier world

one  
person  
at a  
time



# we see people as individuals

At CIGNA, we understand that people are unique, and so, too, is their health. In a world of many millions, we see each person defining a healthy life on his or her own terms. It's our aim to be part of that journey, helping people achieve better health and peace of mind along the way.

Whether we serve as a trusted ally to growing families, a helping hand to flourishing communities or a valued partner to businesses large and small – we want to be there, just as we have been, for years to come.

That's why helping people face their own individual challenges, whether they're physical, emotional, or financial, is our one true focus. It's how we're making a positive difference in the lives of all of our customers around the world – day by day, one by one.



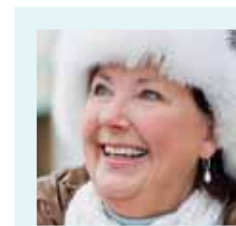
CIGNA is a global health service company dedicated to helping people improve their health, well-being and sense of security. CIGNA's operating subsidiaries in the United States provide an integrated suite of health services, such as medical, dental, behavioral health, pharmacy and vision care benefits, as well as group life, accident and disability insurance.

We're licensed in 29 countries and jurisdictions, we cover people in every corner of the globe as the worldwide leader in benefits for expatriates and other globally mobile individuals, and we maintain approximately 65 million customer relationships throughout the world.

And we're powered by 30,000 employees across the continents united by one common vision: to create a healthier world.

## **CIGNA at a Glance** (As of December 31, 2010)

- \$21.3 billion in revenues
- \$1.3 billion in net income
- \$6.6 billion in shareholder's equity
- 30,000 employees worldwide
- 65 million customer relationships around the world
- Ranked 129 on the *Fortune 500* list
- Locally licensed in 29 countries and jurisdictions (As of March 2011)
- 146 work locations in the United States
- 11.4 million health care customers (in the United States)
  - 80% of medical customers are enrolled in self-insured plans
  - 119 million medical claims processed in 2010
- Service centers open 24/7
- 18.3 million behavioral care customers
- 10.3 million covered by dental
- 6.5 million covered by pharmacy
- 5.7 million covered by disability
- 5.1 million covered by group life
- More than 7.6 million covered outside the U.S.
- More than 730,000 expatriates and other globally mobile individuals covered around the world, representing CIGNA's leadership in this market
- Global network includes more than 1 million partnerships with health care professionals, clinics and facilities
  - Total contracted doctors in our network: 640,800
  - Total contracted hospitals in our network: 5,500
  - More than 194,200 dental professionals and locations
  - 88,000 behavioral specialists and 8,500 locations
  - 60,000 pharmacy locations
  - 50,100 vision professionals and 23,300 locations
- 23,066 CIGNA employee volunteer hours in 2010 through company-supported community service activities
- Charitable contributions of \$8.8 million in 2010
- 10 tons of weight lost – and the equivalent of 30 years in physical activity minutes – among CIGNA's 9,000 employees who took part in the first company-wide Shape Up Challenge in 2010



# a culture of caring and service in the global community

Our CIGNA team helps to improve life and health wherever we are in the world. We're passionate people when it comes to serving customers and communities in need. When the workday is done, CIGNA employees continue to give generously of their own time and talents to help others.



*The CIGNA Foundation proudly displays "Alex's Heart Painting," created by Alex Scott (1996–2004) at CIGNA's Philadelphia office. CIGNA won the honor to host the painting for one year as the highest bidder at the annual Lemon Ball, which raises money for Alex's Lemonade Stand Foundation, the childhood cancer charity inspired by Alex Scott.*



## Community Caring

Through CIGNA's new volunteer time-off program, which launched in 2010, we began paying our employees for up to eight hours of time spent volunteering in their communities. Below are just some examples of the community caring our CIGNA team demonstrated in 2010:

- Raised more than \$623,000 for the March for Babies®, with twice as many people walking for the cause than in 2009
- Donated more than \$1.275 million to the United Way and its member agencies
- Contributed 23,066 hours of volunteer time in 2010, which donated the equivalent of \$480,926 – worth of service to our neighbors
- Amassed \$305,843 in personal charitable giving, matched dollar-for-dollar by the CIGNA Matching Gifts Program
- Delivered individual and community health education to nearly 100 cities across the country through our traveling 18-wheel exhibit, the Mobile Learning Lab
- Built Hope Schools to replace those destroyed by earthquakes in China
- Provided free dental care in Korea

New in 2011: for those CIGNA team members who run, bike or walk for a cause, CIGNA will donate \$100 to their charity of choice. In January, CIGNA employees helped kick off the program by participating in the Walt Disney World® Marathon Weekend alongside CEO David Cordani.

## All Aboard the Dental Bus with CIGNA Korea

CIGNA understands the important role good dental health plays in the overall health and well-being of people from all walks of life. In South Korea, where we're a leader in dental coverage, the CIGNA team has taken this cause on the road in an effort to bring quality care and education to the underprivileged – free of charge.

In 2010, CIGNA Korea teamed up with the Seoul National University Dental Hospital to support the Mobile Dental Care (MDC) program. The dental bus is a veritable dentist's office on wheels. It's staffed by dentists from the Dental Hospital and employee volunteers from CIGNA Korea. The MDC program provides a variety of treatments to people who, on average, have never been to a dentist. Along with treatment, the program also educates patients about tooth decay prevention and good oral hygiene.

The dental bus has been well-received in communities throughout Korea, and demand for its services continues to grow. However, because the mobile bus was actually a "rental," its operational time was limited. In order to keep the dental bus up and running, the MDC needed to purchase its own vehicle, which it did, with the help of CIGNA's support and donations.

The new, custom-designed MDC dental bus features two dental chairs, special sinks and equipment; and even lifts so that children, people with disabilities and elderly patients all have easy access to the vehicle. And in 2011, it hit the road – with CIGNA Korea on board.

### Investments in Volunteering

From our service operations and health services staff to our clinicians and sales force, the people of CIGNA are always working to improve the health, well-being and sense of security of those we serve.

In 2010, we created a new opportunity for our team to serve. CIGNA now offers employees up to eight hours of paid time away from the office each year to help our neighbors in need by volunteering in local communities. Strengthening employee volunteerism is all the more important in these challenging economic times.



This new program brings with it the potential for more than 200,000 hours of service in communities across the country, with an estimated dollar value of donated time at approximately \$4 million. The program will expand globally in 2011.

By offering employees paid time to volunteer where they work and live, CIGNA can have a direct impact on the health and well-being of communities and invest in its own employees at the same time.

*Above left, CIGNA Volunteer of the Year, Connie Therrien, who distinguished herself in animal rescue, is congratulated by CIGNA CEO David Cordani. Above right, Essence Williams, a student in CIGNA'S "My Friend Taught Me" tutoring program in CIGNA'S Bloomfield, Conn., office, poses with her dad, Hugh Gillett, who is a CIGNA employee in the Treasury Department. Essence was the 2010 winner of the tutoring program's annual T-shirt design contest.*

# 9,000 employees

### CIGNA Team Lives the Mission to Improve Health

CIGNA employees eat, breathe and live the mission to improve health for themselves and their families, as well as for our customers.

In 2010, nearly 9,000 employees participated in our first-ever company-wide Shape Up Challenge, logging 15,872,420 minutes of physical activity – the equivalent of 30 years – and losing a total of 19,945 pounds – or 10 tons.



### Going Mobile for Health

We launched CIGNA Mobile for wireless smartphones. It gives our 11.4 million health care customers instant access to expert health support (in English and Spanish) when they're on the go; anywhere, anytime, right from their phones. Customers can use CIGNA Mobile to cost-compare medications covered by CIGNA pharmacy benefit plans; search real-time prices at 60,000 pharmacies nationwide; quickly find an urgent care center; speed-dial our service centers, nurses and clinicians; and locate more than one million CIGNA-contracted doctors, specialists, dentists, hospitals, medical facilities and pharmacies.



# awards and recognition

We're proud of the many milestones and accomplishments we've reached in service to customers and communities near and far.



## Service, Product Innovation and Technology

- CIGNA Government Services of Nashville earned an **Excellence Award** in the annual **Excellence in Tennessee Recognition program**. The program is administered by the Tennessee Center for Performance Excellence (TNCPE); the Excellence Award is its highest honor.
- In **Forrester® Research's "Rating of Customer Service Experience, 2010" study**, CIGNA's rating of 62 percent is higher than our national competitors and peers: Medicare (61 percent), Medicaid (53 percent), Anthem (50 percent), Aetna (44 percent), and United (43 percent). Only one regional health plan, Kaiser, was rated higher with 75 percent. Forrester surveyed more than 4,600 U.S. consumers across 14 industries.

- In 2010, CIGNA was chosen by *Business Insurance*® readers as the **Best Employee Assistance Program provider** in the country for the sixth consecutive year in the publication's annual "Readers Choice" awards. CIGNA has maintained this recognition for our long-term commitment to integrated care, quality, service and innovation by readers of the magazine.
- CIGNA won three national awards for its efforts to improve the way it communicates to its customers. The company won a **Gold Award** and **two Merit Awards** in the 17th Annual National Health Information Awards<sup>SM</sup> program.
- As a follow-up to last year's first place award for an exemplary customer strategy at the 2009 Gartner® Customer Relationship Management Summit, CIGNA earned the **Silver Award** for delivery of an excellent customer experience at the 2010 Gartner & 1to1® Media Customer Relationship Management Excellence Customer Awards.

## Dedication to Wellness and Quality of Care

- The **New York Business Group on Health** honored CIGNA for **outstanding performance** in providing high-quality and high-value health care solutions in the New York metropolitan area.
- All 23 CIGNA HealthCare HMO and Point of Service plans are **NCQA-Accredited**, and 17 currently hold Excellent Accreditation status. CIGNA plans have also earned NCQA Certification for Physician and Hospital Quality standards for the 22 HMO/Point of Service, and 36 PPO and Open Access markets across the country in which this information is currently provided. In addition, CIGNA has earned the NCQA quality rating for its health and wellness programs. Case management and utilization management programs that we provide to our customers are accredited by URAC, and all four of CIGNA's behavioral health care centers nationwide have earned "Full" accreditation from NCQA.
- CIGNA's Engagement in Intensive Case Management Program was named a **finalist in URAC's Best Practices in Health Care Consumer Empowerment and Protection Awards**. CIGNA received the **Bronze Award**.
- CIGNA earned the **top honor** in the Disability Case Management Program category at the **First Annual Case in Point Platinum Awards**, created by publisher Dorland Health. CIGNA's entry featured Disability & HealthCare Connect, the company's integrated medical and disability program.

## Awards for International Business

### CIGNA & CMC Life Insurance Company Limited in China

- Awarded the 2010 "Channel Innovation Award" by *China Insurance Marketing Magazine* for our telemarketing channel.
- Named one of the top 10 "most trusted" insurance companies in China.
- Named "best foreign insurance company" for the second consecutive year in the prestigious **Times & Chinese Academy of Social Sciences** financial services awards.

#### CIGNA Spain

- Received the 2010 “Client Excellence Award” from *Contact Center Magazine*, a specialist magazine in the Call and Contact Centers sectors.

#### CIGNA Hong Kong

- At the 11th annual Hong Kong Call Center Association Awards, CIGNA Hong Kong won two Gold Awards: **Outbound Call Center of the Year** and **Best Contact Center in Training and People Development**. CIGNA Hong Kong also won a **Bronze Award for Best Contact Center in Quality Assurance**.

#### CIGNA Korea

- Named the 2010 “**Best Call Center**” in the Korean Service Quality Index, which is evaluated by the Korea Management Association Corporation.
- Won a grand prize of **Forbes Corporate Social Responsibility (CSR) Awards in Multicultural Family Support** hosted by Forbes Korea and the Korea Chamber of Commerce and Industry.
- Won the “**2010 Korea Business Communications Award**” in the CSR sector by the Korea Business Communicators Association, and sponsored by the Federation of Korean Industries, Korea Press Foundation and Ministry of Culture, Sports and Tourism.
- Named a 2010 “**Great Company to Work For**” for excellence in corporate culture, talent management, financial status and commitment to local communities by the *Korea Economic Daily*, a widely circulated daily Korean business publication. CIGNA is the only insurance company to win since the inception of the award. A panel of professionals from nine leading universities, The Korean Chamber of Commerce and Industry, Job Korea and University News Network determined the winners of this award.

#### CIGNA Indonesia

- For the eighth consecutive year, the *InfoBank* Awards “**Golden Trophy**” of 2010 for excellence in insurance went to CIGNA Indonesia. *InfoBank* is a leading Indonesian banking and financial magazine.
- Received the number two ranking for insurance **service excellence** at the 2010 *Marketing Magazine* Call Center Awards. *Marketing Magazine* is a recognized Indonesian marketing magazine.
- At the 2010 *Investor* Awards, CIGNA Indonesia was named “**Best Life Insurance**.” *Investor* is a leading Indonesian investment magazine.
- In 2010, *Media Asuransi*, the only insurance magazine in Indonesia that’s managed by the insurance association, bestowed the “**Best Life Insurance**” award on CIGNA Indonesia.

#### CIGNA Thailand

- CIGNA Thailand won **three top prizes at the 2010 Thailand National Call Center Awards**, and was the only insurance call center recognized. The corporate and sales personnel prizes awarded include 1st Runner Up for the Best Overall Call Center, Runner Up for the Call Center Manager of the Year and Runner Up for the Call Center Agent of the Year.

## Recognition as an Employer

- For the third consecutive year, CIGNA received the **Best Employer for Healthy Lifestyles Platinum Award** from the National Business Group on Health, a national nonprofit organization of large employers. This is the fifth year in a row that CIGNA has been honored for its commitment and dedication to promoting a healthy workplace and encouraging its employees and families to take a more active role in their health.
- CIGNA received **CEO Cancer Gold Standard™ accreditation** from the CEO Roundtable on Cancer, a nonprofit organization of cancer-fighting CEOs from major American companies. This distinction is given only after a company meets or exceeds rigorous requirements.
- CIGNA was one of only 12 percent of Fortune 200 companies to earn the “**Female Equality Matters**” certification from the independent organization, *Female Equality Matters*®. To receive this certification, a company must “demonstrate truly exceptional outcomes with respect to the numbers of women in leadership positions.”
- *Connecticut Magazine* recognized CIGNA in its November 2010 issue as one of **20 Great Places to Work in Connecticut**.
- CIGNA’s Eden Prairie-based workplace won Hennepin County’s **Wellness by Design Award** for the third consecutive year. The award honors schools and worksites in the county that create safe and healthy environments.

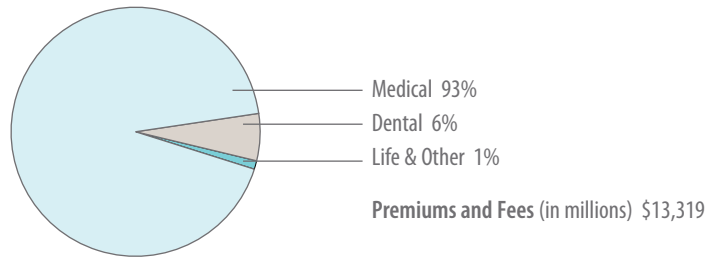
## Recognition in the Community

- The CIGNA Civic Affairs, Bloomfield, Connecticut team was named to the **Governor’s Prevention® Partnership’s Mentoring Corporate Honor Roll**. The organization is a not-for-profit partnership between state government and business leaders with a mission to keep Connecticut’s youth safe, successful and drug-free. The Corporate Honor Roll recognizes leading local businesses like CIGNA that place a high value on community involvement and mentoring young people.
- The National Alliance on Mental Illness of Minnesota (NAMI Minnesota) named CIGNA **Philanthropist of the Year**.
- CIGNA received a plaque in appreciation of its support for **Malta House**, an organization that offers free medical services to Hartford’s uninsured. A CIGNA Foundation grant supports the Malta House Mobile Health clinic. CIGNA’s dollars and employee volunteers also helped renovate a waiting room in the organization’s main facility.
- CIGNA received a special appreciation award for its longtime support of **Susan G. Komen for the Cure®**.

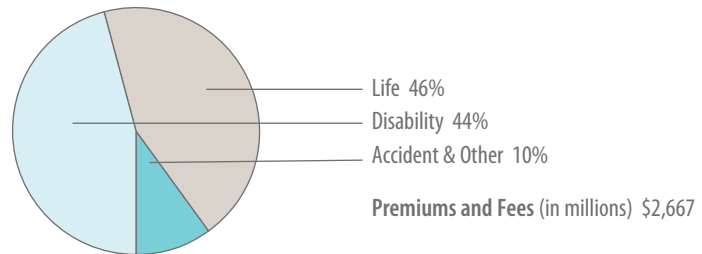
# CIGNA in perspective



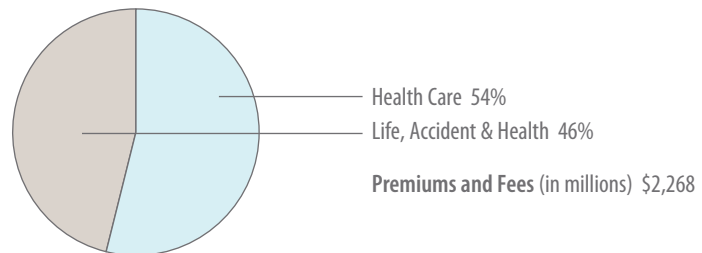
## CIGNA HEALTHCARE



## CIGNA GROUP INSURANCE



## CIGNA INTERNATIONAL



As of December 31, 2010.

**CIGNA HealthCare** provides health plans and services to both companies and the individual market. CIGNA offers an integrated suite of medical, dental, behavioral health, pharmacy and vision care coverage. We provide innovative programs and services that focus on the individual needs of those we serve, while improving their health and lowering medical costs. CIGNA empowers people to become active participants in pursuing better health, so they can enjoy a better life.

#### **Products and Services**

- **Medical:** wide spectrum of insured and self-insured medical plan options including Customer-Directed Health Plans (Health Reimbursement Accounts, Health Savings Accounts and Flexible Spending Accounts); Health Maintenance Organization (HMO), Network, Point of Service, Open Access Plus, Preferred Provider Organization (PPO), Individual and Voluntary plans; Stop Loss coverage; and Shared Administrative Services
- **Pharmacy:** tiered coverage designs with a range of plans; and mail-order, online and retail pharmacy
- **Dental:** DHMO, DPPO, DEPO, indemnity and blended plans; and a dental discount program
- **Vision:** PPO, indemnity and managed care plans
- **Behavioral:** mental health, behavior modification, substance abuse, and work/life and employee assistance programs
- **Seniors:** individual and group Medicare Part D, as well as additional group offerings such as Medicare Advantage, supplement and coordination plans
- **Care Management:** health coaching, disease and condition management, and lifestyle management programs
- **Onsite Health:** onsite health clinics and health advocates at employer locations
- **Cost Containment Services**

**CIGNA Group Insurance** is one of the top providers of group disability, life and accident coverage in the United States. Through its insuring subsidiaries, CIGNA Group Insurance offers a variety of programs and services to help employees stay healthy and on the job. When a disability does occur, CIGNA Group Insurance delivers through fast, efficient claim service and support programs that help employees as they recover and return to work quickly and safely. CIGNA Group Insurance's disability programs are designed to help improve employee productivity and lower employers' overall costs.

CIGNA Group Insurance's disability programs can also be integrated with family medical and leave-of-absence administration, and CIGNA HealthCare medical and health advocacy programs. CIGNA's research has shown that integration can further improve return-to-work rates and lower medical and disability costs. All group products are coupled with comprehensive tools and services for easy benefit management. These products also come with access to free will preparation, identity theft resolution services and CIGNA's Healthy Rewards® program, which offers a variety of discounts on health and wellness products and services.

#### **Products and Services**

- Short- and long-term disability insurance and management including comprehensive health and wellness, stay-at-work and return-to-work services
- Family medical and leave-of-absence management
- Integration of disability services with CIGNA HealthCare and health advocacy programs
- Comprehensive employee assistance programs available with disability and life products to help people balance work/life and stay productive
- Group basic term life insurance, group voluntary term life insurance and group universal life insurance with beneficiary services
- Group basic accident insurance, group voluntary accident insurance, business travel accident with medical coverage; these products include travel assistance, identity theft and beneficiary services
- Flexible voluntary administrative solutions for CIGNA's disability, life and accident products

**CIGNA International**, with active operations in countries across Asia-Pacific, Europe and North America, provides access to superior quality health care and related financial protection programs to groups and individuals around the globe. To individuals, the organization provides direct-marketed supplemental health, life and accident insurance and private medical insurance products and programs in key markets around the world. For employer groups, CIGNA International offers health care and medical care management services to cover local employees in key countries and expatriate employees on international assignment virtually anywhere in the world.

#### **Products and Services**

- **Health, Life, and Accident insurance:** direct-marketed supplemental health products, such as cash for hospital stays and critical illness diagnosis; dental; personal accident; term and variable life insurance; and credit protection
- **Expatriate Benefits:** medical, dental, behavioral, vision, pharmacy, personal accident, disability, business travel and life insurance, as well as wellness programs for expatriate employees
- **Health Care:** medical and related products provided through employer group benefits programs in select countries
- **Individual Private Medical Insurance:** ranging from surgery, hospital and outpatient coverage for local citizens to full comprehensive medical coverage for local and globally mobile individuals

# executive officers



**David M. Cordani**  
President and  
Chief Executive Officer

DAVID M. CORDANI  
President, Chief Executive  
Officer and Director  
CIGNA Corporation

WILLIAM L. ATWELL  
President  
CIGNA International

MARK BOXER  
Executive Vice President  
and Chief Information Officer  
CIGNA Corporation

MATTHEW G. MANDERS  
President  
U.S. Service  
Clinical and Specialty

THOMAS A. MCCARTHY  
Acting Chief Financial Officer  
CIGNA Corporation

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

NICOLE S. JONES  
Executive Vice President  
and General Counsel  
CIGNA Corporation

BERTRAM L. SCOTT  
President  
U.S. Commercial

## **Other Officers**

LINDSAY K. BLACKWOOD  
Corporate Secretary  
CIGNA Corporation

MARY T. HOELTZEL  
Vice President and  
Chief Accounting Officer  
CIGNA Corporation

# our mission

To help the people  
we serve improve their  
health, well-being and  
sense of security.





**30,000** people worldwide helping make health happen.

Two Liberty Place • 1601 Chestnut Street • Philadelphia, PA 19192-1550  
900 Cottage Grove Road • Hartford, CT 06152



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