

Benefits are key to attracting quality faculty and staff, but rising costs are making it difficult to deliver an attractive and affordable health and wellness benefits package.

CIGNA can help.

We've been providing benefit solutions to public and private institutions of higher education for decades. By incorporating our expertise, along with our highly innovative approach to meeting client needs, CIGNA creates a culture of health through targeted programs proven to generate real results.

Our innovative approach to improving health across your entire faculty and staff population can save your institution money, not just immediately and in the short-term, but into the future as well. Here are some of the key ways this is accomplished:

- **Rates of illness/disease are reduced**
- **Absenteeism and presenteeism decrease**
- **Total benefit costs are lower – year after year**
- **25% lower overall, per-employee costs**
- **26% reduction in overall sick days**

CIGNA Understands the Unique Challenges of Higher Education

When it comes to health care and its related services, we understand the complexities faced by institutions of higher education:

- **A diverse workforce requiring an array of tools and communication strategies**
- **Older-than-average workforce**

CIGNA delivers the meaningful results that most health plans can't. Through our dynamic, consultative approach we go beyond basic claims and unit cost savings, and target the hidden factors that give us the insight we need to understand your unique cost drivers and challenges.

With CIGNA, you can help your faculty and staff better manage their health and reduce risk through a suite of products and services tailored to address their specific needs. They include health management, Healthy Future Account®, Health Reimbursement Account, Health Savings Account and Medicare Supplemental and Part D options.



What's more, CIGNA leads the industry in these important ways:

Better cost management.

Our competitive network, along with innovative strategies to change wasteful health spending, ensure that every health care dollar invested delivers maximum value.

Better health and well-being solutions.

Our unique mix of incentives, predictive technology and personal coaching helps more people lower their health risks and get healthier.

Better customer experience.

We make information helpful and easy to understand so people become confident, active owners of their health and health spending.



Only CIGNA has live 24/7 customer service – every day of the year.

Better Health. Guaranteed.SM

A promise only CIGNA can make

Our commitment is to shift a targeted percentage of your high – and medium-health risk employees to lower risk status in just 14 months.

The higher education workforce tends to be older: in 2010, 57 percent were **55 or older** compared to 20 percent of all U.S. workers.

Retirement Confidence on Campus: The 2010 Higher Education Retirement Confidence Survey, TIAA-CREF Institute, June 2010)





Customized solutions to meet your diverse needs

Broad Program Solutions

No competitor offers more benefit programs to meet the needs of higher education employers than CIGNA. Our programs include:

- **Medical, Behavioral, Pharmacy, Dental, Vision, Health Advocacy and Consumer-Driven Health Plans**
- **Family and Medical Leave Administration**
- **Disability**
- **International Coverage**
- **Life and Accident**
- **Retiree Plans**

Flexible Funding Options

We help college and university administrators maximize their cash flow and minimize their financial risk and tax obligations. Here are some of the key ways we do it:

- **Shared Returns:**
Fully Insured: Risk-free protection, predictable monthly installments and year-end, cash-back opportunities.
Minimum Premium: Full financial protection, lower monthly premiums and taxes, improved cash flow and immediate savings.
- **Administrative Services Only:**
No monthly premium or taxes, maximized cash flow and exemption from regulation and mandates.
- **Stop Loss:**
Protection against unanticipated, catastrophic claims.

We also offer:

- **Fully Insured:**
Full insurance protection with a fixed monthly premium.

Coverage for faculty and staff overseas

With active operations in countries across Asia-Pacific, Europe and North America, CIGNA provides access to superior-quality health care to groups and individuals across the globe. For employer groups, CIGNA International offers health care and medical care management services to cover your faculty and staff on international assignment virtually anywhere in the world. With customers in more than 180 countries, CIGNA offers a superior international network of health care providers as well as the ability to pay claims in more than 100 currencies. Benefits for expatriates include Medical, Dental, Behavioral, Vision, Pharmacy, Personal Accident, Disability, Wellness Programs, Business Travel and Life Insurance.



CIGNA Global

CIGNA Goes Above and Beyond our Competitors to Deliver Personalized Solutions that Improve Health and Lower Costs.

Put simply, CIGNA offers the most comprehensive and highly personalized suite of health care, customer service and wellness programs available, so your faculty and staff remain healthy. And when they're healthy, they spend less money on health care and more time in the classroom delivering your academic mission.

Only CIGNA can use pre-claim data to find people with high-cost health risks up to three years in advance – with up to 83 percent accuracy – to precisely target interventions and prevent a costly health event.



42% of higher education employers offered wellness programs in 2009, up from 26% in 2008.*

** Higher Education Benefits Trends Industry Spotlight, Addendum to 8th Annual Study of Employee Benefits Trends, MetLife, 2010*

Earliest Risk Identification

CIGNA is the only health service company in the nation with access to the University of Michigan **Trend Management System (TMS)**. This proprietary tool enables us to use health assessment and biometric data to find people at high-risk for future high-cost health expenses up to three years in advance with up to 83 percent accuracy – so we have time to intervene, improve health and avoid a costly health event.

One-on-One Health Support

Think of CIGNA as 100 percent health support for 100 percent of your population. Our Personal Health Team delivers a powerful model of health improvement support for all your faculty and staff. They'll receive educational materials and engage in healthier life styles and behaviors to reduce health risks, improve health and productivity, and lower costs.

Personal Health Team Impact on Faculty and Staff

- 35% meet clinical health improvement goals
- 21% coached choose less intensive and/or costly treatments
- 16% fewer inpatient days per 1,000 vs. competitors
- 14% higher enrollment in disease management programs than competitors
- 13% reduction in hospital admissions
- 10% reduction in ER visits
- Up to 12% cost reduction by condition and 3% overall medical cost reduction for people with chronic conditions



24/7 Dedicated Service: Tailored to Your Needs

Your faculty and staff work hard. They deserve a health benefit partner that works just as hard. At CIGNA, we've revolutionized health plan customer service – making it simpler and easier for colleges and universities to get the help they need so they can get more from their benefit plan. We provide:



- The only 'live' 24/7/365 customer service in the industry
- Customized ID cards and provider directories
- Communications that use intuitive and easy-to-understand language
- CIGNA representatives trained in cultural competency
- Anytime claim, benefit and health improvement access through **myCIGNA.com** or from any smartphone

CIGNA Redefines Industry Standards

CIGNA's enhanced customer service capabilities and streamlined communications have shattered industry stereotypes by providing crystal clear communications and by redefining industry standards. Our work has earned us notable recognition from leading service-rating firms:



DALBAR – #1 in clarity, content and design for our Explanation of Benefits (EOB).



Gartner® & 1to1® Media – Gold Medal for exemplary customer strategy and experience.

Our customized approach and dedicated service saves administrators time, paperwork and money. Our many services include:

- Designated account service team
- Wellness consulting to build a culture of health
- Online enrollment and benefit administration technology

CIGNA clients consistently award us high ratings for our service. We're proud to earn their business year after year.

CIGNA Walks the Talk

CIGNA: A Culture of Caring and Service in the Global Community

At CIGNA, we understand the meaning of partnership. When you align yourself with us, you align yourself with a partner dedicated to improving the lives and health of people worldwide. When it comes to serving our customers and communities in need, CIGNA donates the time, the talent and the resources to help others.

CIGNA's community caring initiatives include: March for Babies®, United Way, health education programs that travel across the county in our Mobile Learning Labs, building schools in China after the devastating earthquake, providing free dental care in Korea and the CIGNA Matching Gifts Program.

Investments in volunteering. Today, strengthening employee volunteerism is more important than ever. CIGNA has a direct impact on the health and well-being of communities, and invests in its own employees at the same time. From our service operations and health services staff to our clinicians and sales force, the people of CIGNA are continually working to improve the health, well-being and sense of security of those we serve. The estimated dollar value of donated time in 2010 was \$4 million dollars.

Why CIGNA?

Improving health is the only sustainable way to lower cost. Unlike our competitors, CIGNA can help colleges and universities achieve better health and a healthier bottom line through an engaging customer experience and stronger consultative partnership. This approach ensures that your benefit strategy and plan is aligned with your institution's beliefs, targets your people's unique health risks and meets your cost objectives.



CIGNA is proud of our partnership with CUPA-HR.

Helpful and Easy. Every Time.

CIGNA knows the first step to getting people to increase their participation in improving their health starts with our ability to communicate in clear, simple and straightforward terms at every interaction point. And, it's why we stand behind this commitment:



Every piece of information and every conversation we have with people about their benefits, health care and health finances will be easy to understand. Only then will we build trust, connect with people and improve their health.

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Let us take you on the pathway to improved health and lower cost.

To learn more, contact your broker or Jeffrey.Amell@cigna.com | 860.226.0844

Visit us online at our **CIGNA for Government and Education** site – HealthierGov.com

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