

visit  
[www.cigna.com](http://www.cigna.com)  
for more information



*A Business of Caring.*

"CIGNA", CIGNA HealthCare and "CareAllies" are service marks and refer to various operating subsidiaries of CIGNA Corporation. Products and services are provided by these operating subsidiaries and not by CIGNA Corporation. These operating subsidiaries include Connecticut General Life Insurance Company, Tel-Drug, Inc. and its affiliates, CIGNA Behavioral Health, Inc., Intracorp, and HMO or service company subsidiaries of CIGNA Health Corporation and CIGNA Dental health, Inc. in Arizona, HMO plans are offered by CIGNA HealthCare of Arizona, Inc. In California, HMO plans are offered by CIGNA HealthCare of California, Inc. In Virginia, HMO plans are offered by CIGNA HealthCare of Virginia, Inc. and CIGNA HealthCare Mid-Atlantic, Inc. In North Carolina, HMO plans are offered by CIGNA HealthCare of North Carolina, Inc. All other medical plans in these states are insured or administered by Connecticut General Life Insurance Company.

## Member-Friendly Solutions to Control Rising Claim Costs

*Services for Federal Plans provided by CIGNA.*





## CIGNA'S & FEDERAL BUSINESS SEGMENT BACKGROUND & FOCUS

CIGNA has a proven record of helping Federal Plans effectively control their benefit costs through the implementation of our member-friendly network and care management programs. Today, we serve more than 1.5 million Federal and Union Trust members. Our dedicated, focused Federal Business Segment is staffed with experienced professionals in sales and client management, underwriting, claims processing, repricing and member service call support, eligibility services, contract preparation and product development.

Our entire Segment is working together to achieve one objective:

To help Health Plans across the country implement member-friendly solutions that control claim costs and serve members better than any other competitor in the industry.



*Comprehensive product offerings. Broad, national networks. Member-friendly, effective care management. Integration efficiencies.*  
**Superior service. Administrative flexibility.**  
**Federal Business expertise.**

Union Plans across the country are constantly challenged to control the cost of their Health benefits. Many are turning to CIGNA for a wide selection of product offerings, designed to better manage expenses in a member-friendly way. Customized offerings are available from CIGNA to meet your Plan's unique needs in the following benefit areas:

- Medical – PPO & Higher Performance Quality Network
- Voluntary Non-FEHB Dental Discount Program
- Medical/Disease/Lifestyle Management Programs

*Services are available on a standalone basis or via an integrated package.*



## BROAD MEDICAL NETWORKS & DEEP DISCOUNTS

Our objective is to offer an array of network solutions that respond to each Plan's unique financial needs. CIGNA's products offer access to a number of national networks, including HMO-, POS- and PPO-based networks as well as hybrid networks. We can even create client-specific networks to respond to the needs of larger Plans and coalitions.

## MEMBER-FRIENDLY, EFFECTIVE CARE MANAGEMENT AND INTEGRATION

CIGNA and CareAllies are care management industry leaders and innovators. CIGNA integrates medical, pharmacy and behavioral health claims data, as well as health-risk assessment information, 24-Hour Nurseline and care management information to effectively identify patients who can benefit from case management, disease management and lifestyle management programs.

CareAllies' care management services help individuals get the information and support they need to make healthy lifestyle choices and get access to the treatment that's right for them. CareAllies case management services are provided by Intracorp. For the eighth consecutive year, Intracorp is the **nation's leading case management services provider** as awarded by *Business Insurance Magazine*.

Using cutting-edge technology, CIGNA's nurses and doctors help members and families who need and appreciate assistance. To our clients, this can mean greater claim savings on their most costly patients, lower benefit costs, increased member satisfaction and improved patient outcomes.

### Available Care Management Programs

- 24-Hour Nurseline
- Disease Management
- Inpatient Pre-Admission Certification
- Continued Stay Review
- Case Management
- Maternity Management
- Organ Transplant Management
- Lifestyle Management
- Healthy Rewards® Amenities Program
- Preventive Care Outreach
- Outpatient Review

## DISEASE MANAGEMENT – CARING FOR MEMBERS WHO NEED IT THE MOST

CIGNA is a recognized, award-winning industry leader in disease management. Our experience has proven that these programs can improve health care quality and reduce costs. Through CIGNA and CareAllies, we provide disease management services to one out of every seven Americans who use these services. By integrating our clients' pharmacy and medical data with lab results from our contracted medical providers and state-of-the-art predictive-modeling systems, CIGNA helps improve the health of our members while providing the most member-responsive and effective programs in the industry. Combined medical claim savings through our five most popular disease management programs average nine to eleven percent for patients managed.

CIGNA was awarded the prestigious *Health Plan/Managed Care Organization Disease Management Leadership Award* from the Disease Management Association of America, based on our **commitment** to disease management, **excellence** and **innovation** in program design and implementation, **leadership** in outcomes research and the **positive impact** we have on the overall disease management industry.

### Lifestyle Management Programs

CIGNA helps members who are trying to control their weight, manage stress or end tobacco use to develop and sustain healthy lifestyle habits. Participants start by completing a comprehensive assessment that evaluates lifestyle triggers for unhealthy habits and leads to a customized program that includes online and telephonic support from a personal coach, educational materials and resources, and discounts on supportive aids and programs. Lifestyle Management Programs are available to address:

- Tobacco Cessation
- Weight Management
- Stress Management





## SHARED ADMINISTRATION<sup>SM</sup>

### For Qualified TPAs and Self-Administered Plans

CIGNA's Shared Administration<sup>SM</sup> offerings are designed to meet the needs of those Plans that would like to continue to adjudicate and pay their claims, or use a TPA. This suite of products also provides web-based tools for Plans who want to perform the member services function when CIGNA pays claims. These programs are available only to Plans and TPAs who comply with CIGNA's product requirements and meet our payor and plan criteria.

### Medical Shared Administration<sup>SM</sup>

Our Medical Shared Administration<sup>SM</sup> product provides access to a subset of CIGNA's national PPO network, care management programs and web-based member tools. CIGNA's specific stop loss protection is also available as an option with this offering.

### Member Services

With the complexities of HIPAA, auto-adjudication, claim repricing and integration, many Plans have chosen to turn over the claims processing function to CIGNA, but maintain an active role in member services. For Plans seeking this option, we offer CIGNAAccess<sup>®</sup>, a web-based tool through which Plans and TPAs can access information specific to each member. This tool allows Plans and service teams to locate network providers, provide claims status information, answer eligibility and coverage questions, adjust eligibility status and much more.

## FUNDING OPTIONS

CIGNA provides a variety of funding options to respond to the level of protection desired by each Plan. Funding alternatives include\*

- Specific and aggregate stop loss protection
- Pooled insurance
- Minimum premium insurance
- Participating insurance
- Administrative Services Only (ASO)

\* Not all options are available for all states or all products.

## MYCAREALLIES.COM WEB-BASED TOOLS

CIGNA provides tools and resources for our members to become engaged in their health and empowered to make better choices to improve their health. Our consumer tools lead the industry in providing personalized, detailed information that transform members from passive to informed, active participants in making health care purchasing and care decisions. Through [myCareAllies.com](http://myCareAllies.com), each member has access to his or her own personalized website, with:

- Personal benefits, eligibility information and claim history.
- Online health tools that:
  - Provide information on medical treatments and conditions
  - Allow members to compare hospital costs and quality prior to seeking care
  - Provide comparison data on prescription drug alternatives
  - Enable members to take a health risk assessment, review findings, and learn how to improve their health
  - Track preventive care needs
  - Allow members to maintain their medical history
- Access to discounts via Healthy Rewards<sup>®</sup> on non-covered health care products and services.
- Provider locators to find CIGNA network doctors, hospitals, dentists, pharmacies and behavioral health specialists.