

Times like these DEMAND CIGNA

- Aging population
- Skyrocketing rates of disease
- Complex regulatory reform
- Flood of drugs coming off patent
- Explosion of specialty drugs
- More savvy consumers
- Acquisitions and consolidation

Significant market disruptions are creating new challenges for benefit plan sponsors. And within pharmacy benefit management, unprecedented changes are creating even more mayhem. With so much uncertainty, you need to be confident that your benefit plans can deliver the best results. Now, more than ever, you need Cigna.

Cigna is an industry leader in medical and pharmacy operational and clinical integration. We deliver better performance for our clients because we know medical and drug benefits are directly connected – and when monitored and managed together, they drive lower cost and better outcomes. Your employees view their medical and drug benefit as one – and so do we.

INTEGRATED APPROACH

Our fully coordinated approach helps clients perform in any regulatory or economic environment by delivering **total cost management, improved outcomes** and an **exceptional customer experience**.



Innovative total cost management

We deploy groundbreaking strategies and proven incentives and interventions to optimize savings across all the drivers of health costs – not just the 10% of costs driven by pharmacy.



Improved health and productivity outcomes

Our health advocacy solutions offer personalized programs and combined medical and pharmacy support to help employees change behaviors, reverse health and disability risks, and lower costs.



Superior customer experience

Through personalized and coordinated one-on-one support, we help more people actively engage in their health and health spending and reach their full potential.


GO YOUSM



THE VALUE OF OUR COORDINATED MEDICAL AND PHARMACY APPROACH

Our three integrated controls dramatically help clients keep drug costs down and satisfaction high.


Innovative total cost management

 **One pharmacist and health coaching team, working together to lower high risk (high cost) health.**
These teams share assets and cross refer available programs to customers to optimize outcomes.




Award-winning prescription price quote tool lets customers compare drug costs – specific to their plan – at their preferred pharmacy, as well as savings for choosing generic and/or home delivery.

In 2013, alerts will be posted on **myCigna.com** to possible drug interactions, adherence reminders and lower-cost alternatives.

Home Delivery Pharmacy enhanced shopping experience – barcode scanning for refills, “Avatar” virtual assistant and online “Chat.”


Improved health and productivity outcomes

1 **One ID card and one 24/7 call center** to answer all medical and pharmacy questions – no confusing transfer to an outside vendor.

 **We share customer information and provide resources to doctors** so they are fully aware of their patients’ drug activity.
Gaps in care identifies opportunities to send messages – through HealthEview® – to our many customer touch points.
Narcotic abuse is flagged but only if the customer’s condition does not coincide with the type of drug use.

GO YOU™
A genuinely individualized fully connected experience



Strong asset and resource integration, through our powerful system called HealthEview, allows for combined drug, disability, dental and medical discussions.

¹ Cigna Analysis, 2011
² Compared to plans with Cigna medical only
³ Cigna Analysis, 2009–2011 various

Consumer driven health plans save even more

In one year **16%** medical trend and **14%** pharmacy deflection for clients with Cigna Choice Fund and Cigna Pharmacy Management Source: 2012 Cigna Choice Fund Experience Study



Specialty pharmacy. We manage 100% of care and costs

- Drug
 - Administration
 - Lab
 - Health coaching
 - Hospitalization
- Cost savings and a seamless experience are the best outcomes

The value of Cigna’s integrated health and productivity approach is considerable

- 6%** higher gaps in care closure rate²
- 16%** better productivity among those receiving specialty therapy management³
- Effective combined coaching and pharmacist teams**
- 22%** higher health assessment completion²
- 38%** higher engagement in health coaching²
- 10%** participation in chronic condition support program²
- 22%** higher medication adherence (CoachRx)³
- 20%** higher medication adherence (Home Delivery Pharmacy)³



Generic maximization through:

- Personalized guidance at **all** customer touch points
- Benefit design and targeted medical and pharmacy incentives

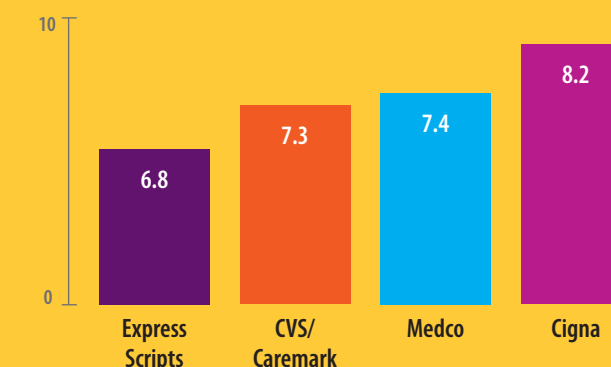
Better savings¹

- \$180.01 average cost for brand-name drugs at retail
- \$24.88 average cost for generics
- \$155.13 savings per prescription



High marks for service and performance

Cigna once again outperforms national PBMs on overall service and performance.



Mean satisfaction rating among all respondents: 7.5
Source: 2012 Pharmacy Benefit Manager Institute Customer Satisfaction Report

CLINICAL INNOVATION

Driving better outcomes – year after year

From groundbreaking contracting to cutting-edge consumer tools, Cigna Pharmacy Management® is at the forefront of driving innovations that are improving the quality and cost of care for our customers and clients.

First in industry outcomes-based pharmaceutical contract

with **Merck & Co., Inc.**

Diabetes drug: **Januvia®/Janumet®**

- **84% adherence – up from 61% – translates to \$1,100 total annual health cost savings/person**
- **13% reduction in ER visits**
- **18% reduction in hospitalizations**
- **19% reached A1c goal**

Trusted and recognized



Recipient of the 2011 RX Benefit Innovation Award from Pharmacy Benefit Management Institute



“Best application for enhancing individual access to information”
“Best innovation stimulating consumer engagement”



Cigna Medical Group is a NCOA recognized Patient-Centered Medical Home



One company. One-of-a-kind experience.

Need a competitive edge? It's time you demand Cigna.

Contact your Cigna representative to see how Cigna can deliver a better customer experience, better health and productivity outcomes and better savings – to help your people and your organization gain a competitive edge.



“Cigna” and “Cigna Pharmacy Management” are registered service marks, and the “Tree of Life” logo, “GO YOU”, and “Cigna Home Delivery Pharmacy” are service marks, of Cigna Intellectual Property, Inc., licensed for use by Cigna Corporation and its operating subsidiaries. All products and services are provided by or through such operating subsidiaries and not by Cigna Corporation. Such operating subsidiaries include Connecticut General Life Insurance Company, Cigna Health and Life Insurance Company, Tel-Drug, Inc., Tel-Drug of Pennsylvania, L.L.C., and HMO subsidiaries of Cigna Health Corporation. “Cigna Home Delivery Pharmacy” refers to Tel-Drug, Inc. and Tel-Drug of Pennsylvania, L.L.C. All models are used for illustrative purposes only.