

FORTUNE

CIGNA HealthCare

**Quality and Service through
Tools, Technology and
Teamwork**



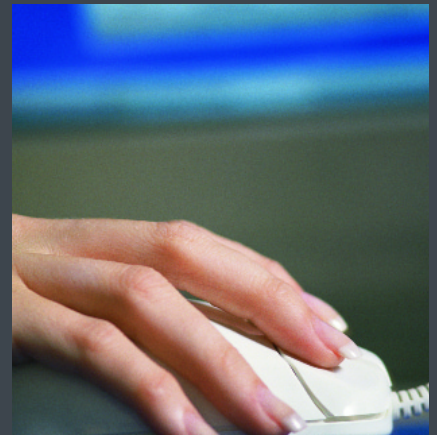
CIGNA HealthCare

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BENEFITS THAT WORK FOR YOU

CIGNA HealthCare designs and delivers benefits that work for you and your employees. Ease of access for employees and streamlined administration for you are just part of the package. We employ the tools and technology to serve your needs—and a Sales and Service team to work with you to meet your goals. CIGNA HealthCare offers you and your employees:

- ▶ Quality health care coverage
- ▶ Responsive customer service
- ▶ Streamlined administration
- ▶ Innovative solutions to challenges
- ▶ Value-added programs and services
- ▶ Online convenient access to information
- ▶ Interactive self-service benefits transactions



TOOLS & TECHNOLOGY

From initial contact through ongoing client service, CIGNA HealthCare works to provide you with the tools and information you need to make informed choices about health care coverage. Easy access to a broad range of useful information enables you to streamline administration and spend more time focusing on your benefits strategy.

Online access to benefits information, important forms, updates and benefits transactions also helps your employees to spend less time on managing their benefits and more time on your core business.

EASY ACCESS

You and your employees can obtain a wide range of information through our Web site at www.cigna.com. Designed as an integrated, customer-focused, single point of entry to health information and transactions, this site is an online portal for benefits information and administration. Features include:

- ▶ **Tools for Benefit Managers** include benefits and services information for all products; product grids include a review of spectrum capabilities at a glance; and product locators by zip codes
- ▶ **Interactive Online Provider Directories:** enables you and your employees to review and change physicians online
- ▶ **Prescription drug information and services** include a searchable list of FDA-approved prescription drugs covered through our pharmacy programs and online ordering and tracking of prescription drug fulfillment
- ▶ **Your Health @ CIGNA®**—available at www.cigna.com, an interactive package of health and medical management information that empowers employees to learn more about staying healthy. Interactive health assessment programs, an extensive video library on health topics and a “Living Well” section that reminds employees about preventive screenings and medical exams are featured
- ▶ You and your employees can **download medical, dental and pharmacy forms** from the Web site
- ▶ **The “Professionals” section of the Web site** offers access to information about plans and products; tools and support; news and learning; and customer service



For more information, Contact Your New Business Manager or call the Sales Department at **800.574.2298**. You can also visit us at www.cigna.com.

WE'RE ON YOUR TEAM

When you choose CIGNA HealthCare, you are gaining access to a quality Sales and Client Service team to help you meet your benefits goals. We have the tools and technology you need to help you succeed in building a benefits program that helps serve your employees' needs. For integrated products and services coupled with administrative efficiency and online access to a wide range of information, look to the team that delivers—CIGNA HealthCare.

CIGNA HealthCare You Decide. We Deliver.

- ▶ Broad range of integrated products and services
- ▶ Quality health care coverage and service
- ▶ Tools and technology
- ▶ Online information and transactions
- ▶ Wellness and disease management programs
- ▶ Streamlined benefits administration

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CIGNA HealthCare
A Business of Caring.

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