

SMALL GROUP PLANS



Health
and
Pharmacy
Benefits



Protecting your company's most important asset.
Your people.



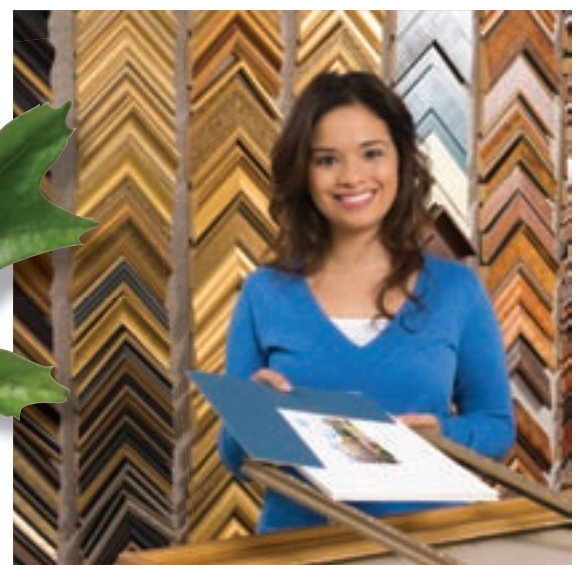


For groups with 50 or fewer employees.

Secure your business.

CIGNA* has put together health and pharmacy plans that help keep you, your employees and their families well while keeping costs in check.

We provide the coverage you need, when you need it, with no surprises along the way. Our award-winning customer service makes it easy for employees to get the most from their health plan. With a full range of programs and services to enhance coverage, we offer real value. And with CIGNA's online tools and support, you can better manage your group's health benefits, so you can focus on the health of your business.



* In this brochure, "CIGNA" and "CIGNA HealthCare" refer to Connecticut General Life Insurance Company, which offers health insurance plans in your state. "CIGNA" and "CIGNA HealthCare" also may refer to HMO plans, if offered in your state. We offer HMO plans only through the following state-specific companies: CIGNA HealthCare of Arizona, Inc.; CIGNA HealthCare of New Hampshire, Inc.

Care from every perspective.

CIGNA health plans help your employees get healthy and stay well. We want you to focus on your business, not your coverage, so you have peace of mind. And that alone can positively impact your health and well-being.

CIGNA Small Group Plans offer:

- **Emergency care, surgery and hospital coverage** to ensure your employees get the care they need when they are sick or hurt.
- **Prescription drug coverage** that makes it affordable to stay well.
- **Preventive care and wellness support** to help prevent health issues and find health problems early, when treatment works best.



To better serve you.

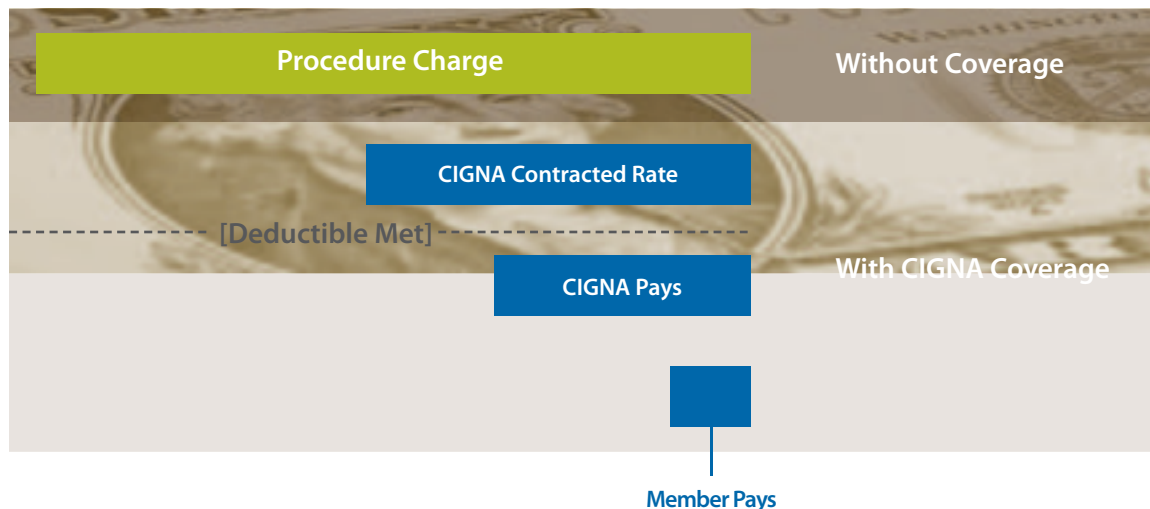
For two years in a row, CIGNA HealthCare's Primary Member Services Call Centers have been certified by J.D. Power and Associates* for providing "An Outstanding Customer Service Experience." We are proud to be the first national health insurance company so honored. We know that with each phone call, we have the privilege to serve our members. We never forget that we're only as good as our last phone call.



Stretch your health care dollar.

At CIGNA, we negotiate with in-network providers to offer your employees the best value for their dollar. When employees use in-network doctors, they pay a special contracted rate for services and get immediate savings. Once the deductible is met, CIGNA will pay a percentage of the contracted rate and your employees are responsible for the copayment or coinsurance amount.

For more information on the specific benefits included in CIGNA Small Group Plans, please see the Plan Comparison included in the back of this brochure or provided by your CIGNA authorized agent.



*For J.D. Power and Associates Certified Call Center ProgramSM information, visit www.jdpower.com.



A health care plan on your terms.

Choice of plans. Everyone wants a plan with solid coverage and a good value. But maybe your employees want the lowest possible monthly premium. Or, they might want to save money tax-free to pay for medical expenses via a Health Savings Account (HSA). With CIGNA, we offer a choice of plan options.

Choice of doctors with Open Access and Health Savings plans. CIGNA Open Access or Health Savings insurance plans provide access to a network of more than 500,000 participating quality health care professionals and facilities throughout the country. Employees can stay with the doctor they have now. If they want to see a doctor who's not in the CIGNA network, there's no problem with these plans. Of course, out-of-pocket costs will vary, but employees pay less when they see an in-network provider.

Choose discounts. With the CIGNA Healthy Rewards^{®*} program, your employees are entitled to special offers and health and wellness discounts from participating providers. The discounts available include these services:

- Weight management & nutrition
- Fitness club membership
- Laser vision correction
- Acupuncture
- Tobacco cessation

Choose door-to-door prescription delivery. Prescriptions can come right to the home. Then, up to a 90-day supply of prescription medications can be ordered with one phone call to the CIGNA Tel-Drug home delivery program. There are no extra costs or delivery fees. Employees pay only the CIGNA mail-order pharmacy copayment.



*Some Healthy Rewards programs are not available in all states. If your CIGNA HealthCare plan includes coverage for any of these services, this program is in addition to, not instead of, your plan benefits. Healthy Rewards programs are separate from your medical benefits. **A discount program is NOT insurance, and the member must pay the entire discounted charge.**

What you know can make you healthier.

There's an abundance of health information out there. But how can anyone know what's right or helpful for them? For employees, we offer a personalized website to help them make well-informed decisions about their health. And we offer a customized website for employers, providing you with interactive tools to help you better manage your group's coverage.

Online health management tool.

Your employees can learn how to improve their health and well-being with CIGNA's Health Risk Assessment. Using this online tool, employees can assess their current health status, understand potential health risks and establish goals to improve their health, reduce risks and prevent sickness. Employees can also request information on specific health topics, programs and services provided by CIGNA HealthCare.



24-hour health assistance, anytime, anywhere.

Call the CIGNA HealthCare 24-Hour Health Information LineSM for helpful, reliable health information, toll-free, anytime, anywhere in the United States. And if you or your employees are out of the country, call us collect. Speak with a nurse if:

- Your child has a fever in the middle of the night.
- You're traveling and don't feel well, and you're unsure about the symptoms.
- You have a minor injury and wonder if you should treat it yourself or see a doctor.
- You need help locating a doctor in your hometown.

Learn more about hundreds of health topics—everything from bumps and bug bites to varicose veins and x-rays, through CIGNA's library of recordings. Just call the toll-free number on your CIGNA HealthCare ID card.



Personalized website for CIGNA members.

Employees can access plan details, health information and a number of interactive tools via **myCIGNA.com**. This site can help members better understand their benefits and make more informed decisions about their care.

Explanation of Benefits.

We'll send CIGNA HealthCare members an Explanation of Benefits—an easy-to-understand financial explanation of their medical services, including service dates, changes submitted, amount covered, deductible, coinsurance/copayment and covered balance.

Manage your health care plan online.

With **CIGNAforSmallEmployers.com**, you have easy access to the information you need to better manage your group's coverage as well as your costs. You can:

- Verify employee and dependent benefit information such as deductible, coinsurance and benefit maximum amounts.
- Generate and print temporary ID cards.
- Have direct control over employee and dependent eligibility data.
- Make real-time changes to eligibility information.

The proof is in the quality.

CIGNA HealthCare has earned Full accreditation—the highest accreditation possible—for our Open Access Plus (OAP) plans and our Preferred Provider Organization (PPO) plans nationwide from the National Committee for Quality Assurance (NCQA). In addition, all 23 CIGNA Health Maintenance Organization (HMO) and Point of Service (POS) plans that have undergone NCQA review have received Excellent accreditation—also the highest accreditation rating available for these plans. We're proud that the NCQA, an independent organization, recognizes our commitment to give members the information, support and access to quality health care they need and want.



Let us help you, your employees and their families live healthier lives. Together, we can help protect the health of your employees and you can protect your business.

To learn more, call your CIGNA authorized broker or agent today.

Or, you can call CIGNA at 1-866-GET-CIGNA (1-866-438-2446)
(8:00 a.m. – 8:00 p.m. ET, Monday – Friday)

or visit www.CIGNAforSmallGroup.com.





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For specific costs and further details of the coverage, including exclusions, any reductions or limitations and the terms under which the policy may be continued in force, see your agent or write to the company.

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