

## Executive Summary

# REAL SOLUTIONS FOR REAL LIFE

Real life happens. It affects your company. And your people. Everyday financial, social and environmental stresses take a toll on your employees' health, body and mind. So, let's get real and talk about how we are making healthcare more affordable, predictable, and simple.

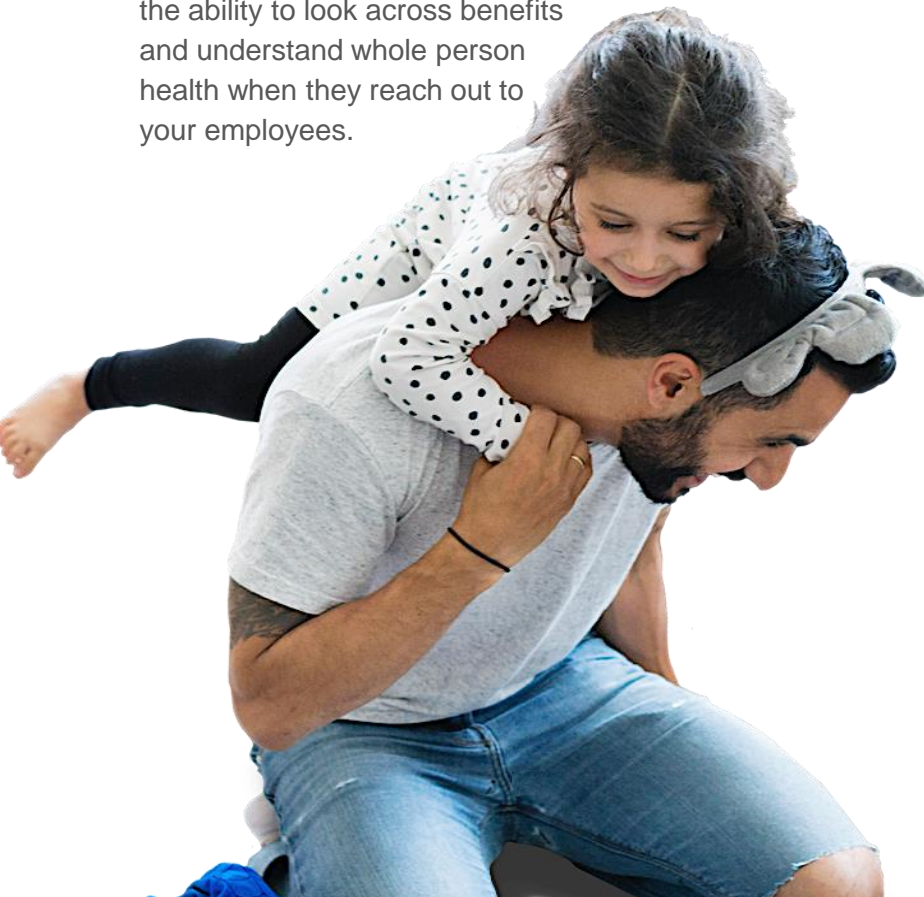
Here's how we do it:

- We don't ignore behavioral health. We're leading the way to an increased focus on Body and Mind.
- We have expanded our pharmacy capabilities with our combination with Express Scripts.
- We deliver a personalized and proactive customer experience.
- And we never stop innovating.

## REAL RESULTS

We focus on body and mind and use real-time data to prompt meaningful, personalized interactions at the right moment for intervention.

Integrated benefits also give clinical and service teams the ability to look across benefits and understand whole person health when they reach out to your employees.



**4.0%**  
Lowest Medical  
Cost Trend<sup>1</sup> amongst  
national carriers

Our bold target: To achieve  
medical cost trend at or below  
CPI by 2021

**\$207** PMPY

medical cost savings when  
connecting medical, Cigna  
Total Behavioral Health<sup>®</sup>  
and pharmacy benefits<sup>2</sup>



## REAL SUPPORT

- 24/7 live customer support across virtual, web, app, chat and phone so your employees can get help with claims, questions and crisis support whenever they need it.
- Cigna's One Guide® solution provides experienced Personal Guides with access to real-time customer information so they can offer guidance and proactively identify opportunities for improved health and cost savings.
- With our Cigna Life ConnectedSM approach, we work with you to inform and educate your employees about the importance of addressing all aspects of their health across these five dimensions of well-being: physical, emotional, environmental, financial and social.
- Behavioral health support - for everyday needs to full-blown crisis support.
- Virtual care to support mind and body.

By guiding employees to the right care, we drive savings, including **45% more utilization<sup>3</sup>** of high-performing providers and **29% fewer ER visits<sup>4</sup>**

Increasing engagement improves outcomes: **58% more customers connected to case management<sup>5</sup>**; **55% more gaps in care closed<sup>6</sup>**

## REAL PARTNERSHIP

We partner with you to:

- Develop flexible, customized solutions based on your employees' unique needs.
- Provide more effective support with the help of local account teams.
- Keep employees engaged in their health and well-being through personal and digital experiences.

**Over 10 years** account team tenure<sup>7</sup>



Cigna is accelerating the future of healthcare with our targeted, rapid innovation.

Examples of recent innovations include:

- Keeping costs of insulin affordable with the Patient Assurance ProgramSM
- A new way to make breakthrough, life changing, but costly medicines (such as gene therapy) more affordable with Embarc Benefit ProtectionSM
- Enhanced predictive modeling for high cost claimants



## REAL CHOICE

Cigna offers benefits, funding solutions, wellness incentives, and healthcare accounts to meet your needs and budget.

Choose from large, national networks to focused, local networks - all with high-value providers. Or choose virtual care when your employees need it.

### PRIMARY CARE

**11% better quality** than market<sup>8</sup>

### SPECIALISTS

**14% improved costs** across specialty-based programs<sup>9</sup>

### HOSPITALS

**2% lower readmission**<sup>10</sup>

1. Compared to UHN, AET, ANTM – publically available information. AET/ CVS did not report 2018 medical cost trend; CVS 2019 medical cost trend assumed at midpoint of their guidance as of their third quarter 2019 earnings calls; UNH 2019 medical cost trend assumed at the midpoint of its guidance as of its December 2019 Investor Day.

2. Cigna 2019 National Book of Business study; average annual per member per year (PMPY). Cigna analysis of specialty medication users, integrated pharmacy and medical benefits claim review. Integrated Data Source Jan.-Dec. 2018.

3. Cigna FY2019 office visit and outpatient utilization for OAP customers (excluding Medicare customers) residing in top 40 Cigna care designated (CCD) markets, based on 21 CCD physician specialties. Customers who had at least one visit with a provider in a CCD specialty that chose to use the CCD provider.

4. Cigna client reporting for subset of One Guide engaged clients showing comparison between customers who use/interact with a Next Best Action (NBA) v. customers who don't interact with an NBA. ER = emergency room. Results may vary.

5. Cigna 2019 match case control study of 2017/18 claims for One Guide engaged clients/customers with 24-month coverage compared to non-One Guide population with 24-month coverage.

6. Cigna 2017 national analysis of Health Matters Care Management Complete program evaluation compared to PHS+

7. Cigna 9/2019 HR report. Subject to change.

8. Cigna 6/2018 analysis (weighted average) of top five national Accountable Care program groups per metric compared with local market in 2017. Accounts for 23,405 aligned customers.

9. Cigna July 2018 analysis of active groups during calendar year 2017. Weighted average of active groups, per episode, compared to expected cost.

10. Cigna 11/2017 internal analysis of 2016 CCC hospital facilities compared with 2015 Cigna rate of readmissions after discharge data

Product availability may vary by location and plan type and is subject to change. All group health insurance policies and health benefit plans contain exclusions and limitations. For costs and details of coverage, contact a Cigna representative.

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company (CHLIC), Cigna Behavioral Health, Inc., Express Scripts, Inc., and HMO or service company subsidiaries of Cigna Health Corporation. Policy forms: OK - HP-APP-1 et al., OR - HP-POL38 02-13, TN - HP-POL43/HC-CER1V1 et al. (CHLIC).

