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

If, after reviewing the contract, you find that you’re not satisfied for any reason, simply return the contract to us within 10 days. We will refund any premiums you’ve paid (including any contract fees or other charges), less the cost of any services paid on behalf of you or any covered dependent.

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.

In Texas, CIGNA Open Access Plus plans are considered Preferred Provider plans with certain managed care features.

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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 wide 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 coverage, 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.

CIGNA is the first health services company to offer customer service call center hours of 24 hours a day, seven days a week to answer questions any time. We know that with each phone call, we have the privilege to serve you. 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 health care professionals 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 copay or coinsurance amount.

For more information on the specific coverage 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.
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 centers 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 health care professional.

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
- Acupuncture
- Fitness club membership
- Tobacco cessation
- Laser vision correction

Choose door-to-door prescription drug delivery. Prescription drugs 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 Home Delivery Pharmacy. 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 coverage. Healthy Rewards programs are separate from your medical coverage. A discount program is NOT insurance, and the individual 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 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 CIGNA’s health information line staffed by trained nurses who can offer detailed answers to health questions, available 24 hours a day, 7 days a week, toll-free from 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 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 coverage and make more informed decisions about their care, including access to the Quicken Health Expense Tracker, allowing them to better manage their health care expenses.

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/copay 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 coverage information such as deductible, coinsurance and coverage maximum amounts.
- Generate and print temporary ID cards.
- Have direct control over employee and dependent eligibility data.
- Make real-time changes to eligibility information.
CIGNA HealthCare has earned Full Accreditation—the highest accreditation possible—from the National Committee for Quality Assurance (NCQA) for our Open Access Plus plans and Preferred Provider Organization plans nationwide. In addition, all 23 CIGNA HealthCare HMO and Point of Service Plans are NCQA-Accredited and 22 have earned Excellent Accreditation status. All have earned Distinction for NCQA’s Quality Plus Member Connections standards, which assess a plan's Web-based and telephonic decision support tools.

Additionally, CIGNA plans have earned NCQA Certification for Physician and Hospital Quality standards for the 22 HMO/Point of Service and 36 PPO and Open Access markets across the country in which this information is currently provided. These standards assess how well a plan provides individuals with information about physicians and hospitals in its network to help them make informed health care decisions.

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.
For groups with 50 or fewer employees.
If, after reviewing the contract, you find that you’re not satisfied for any reason, simply return the contract to us within 10 days. We will refund any premiums you’ve paid (including any contract fees or other charges), less the cost of any services paid on behalf of you or any covered dependent.

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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