

# CIGNA CHOICE FUND EDUCATE. ENGAGE. EMPOWER.



**A communication strategy to help employees take control of their health and their health spending.**

**Cigna Choice Fund® puts your employees in control when it comes to managing their health and health spending. And our year-round, multimedia communications strategy can help them take control with confidence.**

Throughout the year, we'll educate, engage and empower individuals with information that is personalized, relevant and timely. So they can make smarter decisions about their health and health spending. Because we believe that's the best way to reduce cost, improve productivity and optimize the success of your coverage program – year after year.

## **A custom-fit strategy**

At Cigna, we'll work hand-in-hand with you to design a communication strategy that meets your organization's needs and goals and gives your employees the knowledge and confidence they need to take control of their health – and their health spending. Our focus is to help every customer maximize the value of their health plan to meet their health and spending goals.

### **We offer the tools and support needed to create informed and engaged employees:**

- Customer-centric operational and service model
- Anytime, anywhere access to personalized plan information
- Revolutionized customer experience that integrates the health plan and account, and is helpful and easy

## **Our five-step plan**

We'll take you through the five critical steps necessary to build and execute a highly effective communication program. One that will work in tandem with your plan design to help your employees move from passive participants in their health to active and empowered owners of their health and health spending.

### **A communication strategy to move your employees from passive to empowered**

<b>Passive participation</b>	<b>Active participation</b>	<b>Empowered customer</b>
"It's not my responsibility"	"I want to manage it"	"I own it"

- 1. Planning 2. Awareness 3. Education  
4. Reinforcement 5. Maintenance**

Create personal ownership and accountability  
Change unhealthy behaviors Drive engagement and empowerment

**Together, all the way.™**



Offered by: Cigna Health and Life Insurance Company or Connecticut General Life Insurance Company.

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# Cigna Choice Fund® Communication Road map

## HERE'S HOW WE DO IT

Cigna's custom-fit, year-round communication strategy helps your employees move from passive participants in their health to active and empowered owners of their health and health spending.



### PLANNING

#### Creating your custom-fit strategy

Our first step is to understand the DNA of your organization - your people, your goals and your culture - so we can design an effective education and communication plan to address your unique needs.

Based on what we learn about you, we'll use best-practice strategies to create the right custom-fit plan for you.



#### The right media mix

print, phone, posters, web, email, face-to-face events.



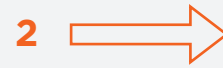
#### The right messages

welcome, reminders, we're here to help.



#### And the right timing

24/7 flexibility.



### AWARENESS

#### Preparing your workforce

We'll prepare your people by empowering your leaders and human resource teams with the tools and training they need to become internal "champions" of the new benefit program.



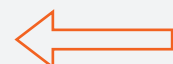
#### Leadership announcements

to make employees aware that Cigna Choice Fund is coming.



#### Training tools

to educate all your people about key features and benefits of Cigna Choice Fund.



### 3

## EDUCATION

### Information to choose wisely

We'll employ a multimedia strategy to reach your people - wherever and whenever it's most convenient for them - to share helpful information to help them understand how the plan works.



**Preenrollment hot line** where they can call us directly to get answers and information anytime.



**Enrollment guide to** compare plan choices and preview all of the support and resources.



**Break room posters and tent cards** catch them where they work to communicate your key messages.



**e-Messaging** provides an effective and efficient way to reach busy employees, especially those on the go.



**Onsite meetings/fairs** are where it all comes together. In-person and webinar options available.

### 4

## REINFORCEMENT

### Empowering smart choices

From day one, employees can access tools and resources to choose and use care wisely.



**Getting started.** The ID card and reference sheet are passports to benefits and support programs.



**Award-winning cost and quality tools\***. Available 24/7 through **myCigna.com** or via customer service.



**24/7/365 service.** From EOB statements to customer service to **myCigna.com**, there's help for understanding and using benefits and programs.



**My health assessment.** Completion is key to using the plan effectively and improving one's health.

### 5

## MAINTENANCE

### Improving health and well-being

Ongoing communications help employees engage with programs and services to help them get well and stay well.



**Chronic conditions.** Personalized education, support and self-help tools to manage ongoing health issues.



**Healthy living.** Programs to help people quit smoking, manage weight, reduce stress and more.



**Saving money.** Discounts on products and services not part of one's health coverage.



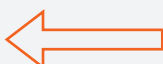
**Earned incentives.** Programs to reward people for reaching their health improvement goals.



**Health advisors.** One-on-one personalized health improvement support.



**Work/life balance.** Help finding counselors, contractors, day care and even pet boarding.



## CONTINUALLY MEASURE AND ASSESS



\* Information Week Top 10 Innovation of 2012 for Cigna's online health care cost and quality capabilities.

## Helping you stay a step ahead

Cigna's custom-fit, year-round education and communication strategy is just one more reason companies and customers look to Cigna Choice Fund as their customer driven solution. And just one of the reasons behind our impressive results.

## Cigna Choice Fund results compared to traditional Cigna health plans:<sup>1</sup>

### Better savings

**12%** lower medical cost trend in the first year

**\$1,300** saved per employee in the first year

**\$7,900** saved per employee over five years

### Better health

- › More likely to use online cost and quality tools
- › 96% same/better use of evidence-based care
- › Improved health risk profile

### Better experience

Higher/same overall customer satisfaction

### Cigna Choice Fund

- › Creating personal ownership and accountability
- › Changing unhealthy behaviors
- › Driving engagement and empowerment



1. Eighth Annual Cigna Choice Fund Experience Study, 2014. Actual results will vary.

**About the study:** The Cigna Choice Fund Experience Study is a multiyear comparative analysis of utilization, claim and cost trend data for two groups of customers: those in traditional Cigna PPO/HMO plans (the control group) and those in Cigna Choice Fund CDHPs. A total of 3,610,000 individual customers from 2,200 client groups were tracked: 602,000 customers were continuously enrolled in a Cigna Choice Fund plan in 2011 and 2012. 152,000 customers were in their first year with a Cigna Choice Fund medical plan. 266,000 customers were in a renewal year with Cigna Choice Fund. 2,856,000 traditional Cigna HMO and PPO customers from the same employer groups served as the control group. The study examined the total cost of claims for both employers and individuals to isolate behavior changes associated with enrollment in CDHPs. Observed differences were not the result of changes in coverage or increases in consumer cost-sharing. Results were standardized. This process adjusts for differences in health status mix (the number of low-, moderate- and high-risk individuals) between Cigna Choice Fund and traditional plan groups. Values are adjusted to reflect the overall health status mix of the entire study group. This allows for valid, consistent comparisons between groups.

All group health insurance policies and health benefit plans contain exclusions and limitations. For costs and complete details of coverage, contact your Cigna representative.

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