Health Accelerated: Body & Mind.

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Together, all the way.®

Offered by: Cigna Health and Life Insurance Company, Life Insurance Company of North America, Cigna Life Insurance Company of New York, or their affiliates.

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1. 2016 Book of Business claims as of 12/2016. 2. Cigna analysis of specialty medication users, integrated pharmacy and medical benefits claim review. Integrated Data Source Jan.–Dec. 2016. 3. Mental Health America. 2018. "The State of Mental Health in America 2018" 4. Thrive: How Better Mental Health Care Transforms Lives and Saves Money, Richard Layard and David M. Clark, Princeton University Press, 2015.

Cigna

Because together, we can do so much more.

Advocate for whole-person health

Predict and save

Partner and champion

Connecting data for an all-in view.

Physical | Emotional | Social | Financial | Environmental

Comprehensive, multi-layered data

Powerful, predictive technology

Shared in real-time with care team

Driving better health and savings through precise and personal interactions.

Cigna

Engaging Customers

On Utilization, Health, Cost and Quality

- Expansion of evidence-based programs
- Using analytics to find them sooner
- Proactive notification and management of high-cost claimants
- Developing new ways to drive behavior change through incentives
- Innovations in plan design – RX post Ded.
- Data driven platform – One Guide / Digital Assets / Steerage
- Account Team resources broadened

Making an impact

6% total medical cost potential savings[1]

3-5% case management participation[1]

11.4% reduction in readmissions[1]

9% reduction in high-cost claimants when medical, behavioral and pharmacy are combined[2]

Results may vary. See OADV-5 in appendix for source information.

myCigna Engagement Results - CDHP

Registrations	• 24% more Employees registered for myCigna[1]
Logins	• 56% more customers logged into MyCigna[1] • 50% more myCigna log-ins per user[1]
Views	• 6% more myCigna cost views per user[1] • 42% more members accessed the directory to search for a doctor or service[1]
Health Risk Assessment	• 2.2x more Employees complete a health assessment[1,2]

1. 2018 Cigna national book of business study of medical customers who have a Cigna benefit with Integrated HSA Banking vs. those with an HSA-eligible Cigna benefit with carve-out HSA banking. Cohort is based on customers with 12 months of continuous Cigna plan experience January-December 2017. MyCigna registration is based on registration as of November 2018, MyCigna logons and views based on 2017 searches.
2. Health assessment completions based on Oct 2016-Dec 2017 completions, expanded timeframe to align with incentives programming as applicable

Cigna

Accelerating a new model that treats body and mind as one.

Our clients see more productive, healthier workforces.

9% reduction in high-cost claimants[1]

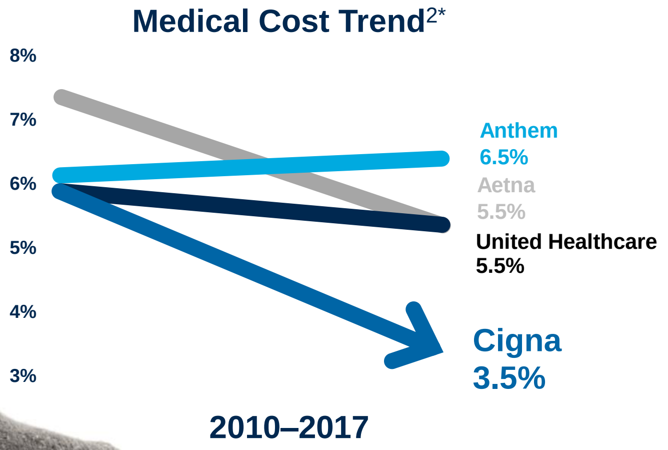
7% increase in preventive care visits[1]

22% increase in customer participation[1]

$193 savings PMPY

when you combine medical, pharmacy & Total Behavioral Health[1]

And benefit from the lowest cost trend among top competitors.



Results may vary. *Chart is for illustrative purposes only. If no specific guidance was given, the midpoint of the reported range was used
See OCOR-4 in appendix for source information.

Sources

OCOR-4 – 1. Cigna 2018 National Book of Business study of medical customers who have Cigna pharmacy and behavioral benefits vs. Cigna medical only. PMPY = per member per year. 2. Based on Cigna and top three national competitors’ 2010 and 2017 analyst calls – publicly available information.

OCOR-8 – 1. Cigna June 2018 analysis of data for top 5 Accountable Care program groups nationally, compared to local market in 2017. Accounts for 19,200 aligned customers. Comparisons to market are established using Cigna internal claims data.

OOG-5 – 1. Cigna 9/2018 analysis of One Guide and non-One Guide populations using 2017 data. 2. Cigna 9/2018 National Book of Business Consultative Analytics Platform report using 2017 data. 3. Lower cost, higher quality facilities include Cigna Care Designated, Cigna Collaborative Care arrangements and COEs. 4. 9/2018 Net Promoter Score results including One Guide Medical Proclaim, Home Delivery and Retail Pharmacy.

OADV-5 – 1. Cigna 2017 Nationwide book of business analysis of Health Matters Care Management Complete. 2. Cigna 2018 National Book of Business study of medical customers who have Cigna pharmacy and behavioral benefits vs. Cigna medical only.

OADV-14 – 1. Cigna 2017 Nationwide book of business analysis of Health Matters Care Management Complete. 2. 2017 Cigna analysis of population engagement comparing new Health Matters Care Management model to prior PHS+ model.

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