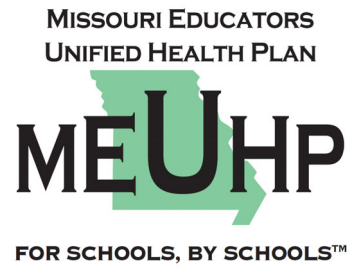
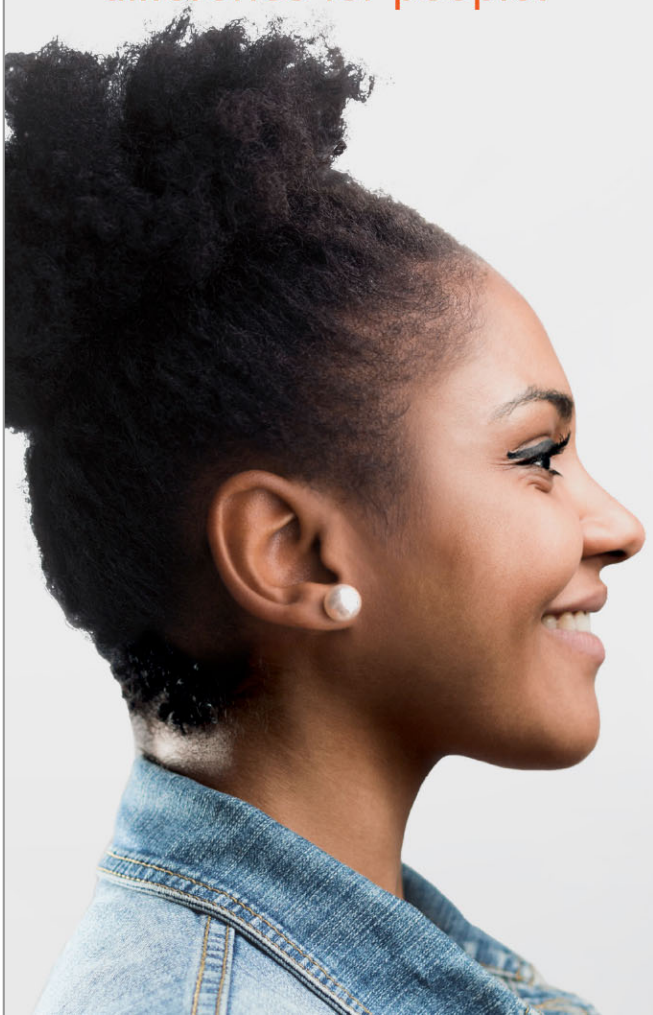


REAL LIFE HAPPENS.

Everyday financial, social and environmental stresses can take a toll on your employees' health, body and mind. And that can have impact on your bottom line. It's time to get real with solutions that can make a difference for people.



Offered by Cigna Health and Life Insurance Company or its affiliates

LET'S GET REAL.

Trend doesn't happen by accident. Here's how we're driving affordability and outcomes and changing real lives for the better.

REAL RESULTS

- Addressing body & mind with innovative solutions and programs that work together to drive real value beyond unit cost

4%

Medical Cost Trend¹

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

70% of people with mental illness have physical illness too²

Can result in **2-3X** higher costs³

\$207 PMPY

Medical cost savings when connecting medical, Cigna Total Behavioral Health® and pharmacy benefits⁴

FOCUS ON INNOVATION

- Patient Assurance ProgramSM
- Embarc Benefit ProtectionSM
- Enhanced Predictive Modeling for High Cost Claimants

Enhanced our models to improve accuracy of predicting high cost claimants by **8%**⁵

PARTNERSHIP WITH YOU

- Strategic guidance and partnership to develop flexible, customized solutions and innovations
- Designated, account teams – including onsite options – to support you and your employees
- Support to ease transition, guide implementation, and help with employee communication

13.2 years account team tenure⁶

PROVIDER COLLABORATION

- Focus on high-performing providers with aligned incentives
- Dedicated nurses in doctors' offices for better outcomes
- Clinical programs, support and coordination

11% better quality than market⁷
(primary care)

MEUHP's Cost Saver Program provides an opportunity for an additional incentive to utilize a high performing provider

ADVOCATING FOR YOUR EMPLOYEES

- Total 24/7 support: beyond typical customer service
- Support on your terms: when, where and how customers prefer
- The programs and right support for all needs: Medical Management, Crisis Support, Onsite, and Behavioral

One Guide® – personalized service combines human touch with intelligent technology, resulted in **52%** more customers connected to condition management programs⁹

1. 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. Modern Healthcare Addressing behavioral health to improve all health; Special Report – Behavioral Health: Fixing a system in crisis, by Steven Ross Johnson, May 27, 2017
3. Milliman. 2/2018 “Potential economic impact of integrated medical-behavioral healthcare.”
4. 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.
5. Cigna 2019 PRISM pilot results.
6. Cigna 9/2019 HR report. Subject to change.
7. 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.
8. Cigna 10/2017 national Book of Business study of National Accounts. “Higher-performing” refers to those providers that have met Cigna’s quality and cost-efficiency metrics.
8. Cigna analysis of client data from July 2019-June 2020 CAP report(s).
- 9 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

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.

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