

Cigna PPO Network

National network. Competitive discounts.
Flexible for your business and members.

Group Benefit Services, Inc.
Healthy Advantage Clients



CIGNA Preferred Provider Organization (PPO)



National Network from a Trusted Brand

National, seamless network

Doctors meet Cigna's cost and quality credentialing requirements

42 of Fortune 100 companies are clients¹



Competitive Discounts

2013 average in-network national discount of 46.6%²

National vendors deliver additional savings for ancillary services



Flexibility for you and your members

Compatible with a range of plan designs

Easy to add to your product mix

Excellent choices for your employees



Cigna PPO – a national network from a trusted brand with competitive discounts and flexibility to meet your business needs.

Cigna Payer Solutions

1. Source: Cigna 2013 Annual Report. Subject to change.
2. Average discount based on actual paid claims for the period 9/1/2012 – 8/31/2013. Cigna analysis conducted September 2013. Actual results may vary based on utilization, plan design and geography.

Cigna[®]



THE CIGNA BRAND

90+ years' experience in health care

35,000 employees

82 million members

31 countries



- Cigna is a **global health service company** committed to helping the people we serve improve their **health, well-being and sense of security**. We serve millions of people in communities around the world.
- Nationally known, highly regarded Cigna brand.

Source: Cigna 2013 Annual Report. Subject to change.

Cigna Payer Solutions

Cigna[®]

NATIONAL COVERAGE WITH COMPETITIVE DISCOUNTS



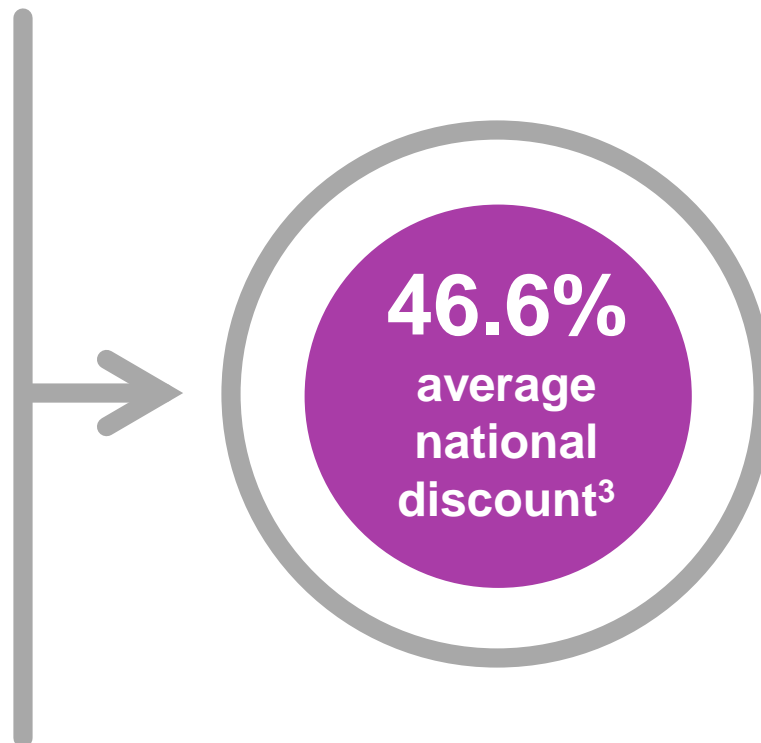
Competitive and broad national network

- 844,000 health care professionals¹

Choices for members

- No referrals required²

Follows external accreditation standards



**Broad coverage, quality health care professionals, and NCQA standards –
Cigna’s PPO network can meet your needs.**

1. Source: Cigna Payer Solutions analysis of contracted health care professionals. May 2014. Subject to change.
2. Members can access care in- or out-of-network without a referral. Certain services and procedures may require precertification from Cigna.
3. Average discount based on actual paid claims for the period 9/1/2012-8/31/2013. Cigna analysis conducted September 2013. Actual results may vary based on utilization, plan design, and geography

Cigna Payer Solutions

Cigna®

ADDITIONAL COVERAGE AND SAVINGS

Access to quality care and savings through ancillary services providers



Cigna's National Ancillary Network*



Home Health, Home Infusion, and Durable Medical Equipment

CareCentrix® - network of more than 6200 providers



Diagnostic Laboratory

Quest Diagnostic – more than 2,500 patient service centers nationwide and **Laboratory Corporation of America (LabCorp)** – more than 1,600 patient service centers nationwide



Dialysis

DaVita and Fresenius Medical Care Leaders in dialysis care controlling 75% of all dialysis centers in the US. Contracts under fixed pricing for predictability and cost savings.



Chiropractic

Cigna's chiropractic network solution together with **American Specialty Health Network** and **Healthways** has nearly 20,000 combined professionals



Radiology

MedSolutions, a national radiology benefit management network with more than 3,000 independent locations for high-tech radiology at highly competitive rates



Physical Therapy and Occupational Therapy

American Specialty Health Network and **OrthoNet**

* The Cigna network of ancillary vendors includes additional vendors. This is not a complete list.

UTILIZATION MANAGEMENT ADVANTAGE

Integrated UM helps manage costs¹ and improve member experience



Manage costs¹

- 4% fewer unnecessary hospitalizations¹
- 20.3% reduction in outpatient procedures¹
- \$857 average savings per high tech radiology scan when done by a preferred radiology facility¹
- \$11,200 average savings for each NICU event¹



Improve member experience²

- 81% of eligible individuals successfully engaged in Case Management programs²
- 95% overall member satisfaction with Case Management experience²
- 96% of participants responded that their Case Manager was knowledgeable about their condition²

1. All savings amounts and percentages: Cigna internal Analysis of core Cigna medical management programs based on full-year 2012 Cigna Book of Business data, March 2013. Savings are not guaranteed and will vary.

2. Cigna Case Management customer satisfaction survey, 2012. Cigna analysis, March 2013.

CIGNA LIFESOURCE TRANSPLANT NETWORK®

Cigna LifeSOURCE Transplant Network is one of the leading transplant networks in the industry. We provide access to solid organ, bone marrow and stem cell transplants while helping to improve cost containment and reduce financial risk.



Access

- More than 700 transplant programs
- More than 155 facilities



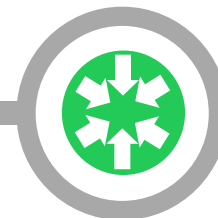
Cost containment

- Experienced team negotiates provider contracts using traditional case rate methodology
- Only 10% of contracts contain minimum payment provisions¹
- Provider contracts that on average achieve 47% savings off billed charges for evaluation through one year post-transplant²



Ease-of-use

- Provider contract details and reports
- Online referral submission through LifeSOURCE web portal



Service team

- Dedicated account managers and transplant care coordinators

Cigna Quality Assurance – Extensive initial evaluation and annual reviews ensure each transplant program meets rigorous standards

1. Based on actual Cigna LifeSOURCE Transplant Network contract data. Cigna analysis, March 2014
2. Cigna NAC repriced transplant claim data from 2011-2013. Cigna analysis, March 2014

CIGNA BEHAVIORAL HEALTH NETWORK



Over 40 years experience



More than 90,000 facilities and providers¹



37% savings when using Cigna MHSA network versus going out of network²



Includes inpatient utilization management



Embedded in medical product; cost captured in network access fee

1. Source: Facts About Cigna, "All Around You," July 2014.
2. Average discount based on actual paid claims for Cigna Book of Business, 2013. Cigna analysis conducted 2014. Actual results may vary based on utilization, plan design and geography.

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CIGNA—THE RIGHT CHOICE FOR YOUR HEALTH PLAN

Is your medical network helping you contain your health care costs?
If not, consider Cigna's Preferred Provider Organization (PPO).



**NATIONAL NETWORK
FROM A TRUSTED
BRAND**



**COMPETITIVE
DISCOUNTS
TO HELP YOUR
EMPLOYEES AND THE
HEALTH PLAN MONEY**



**FLEXIBILITY
FOR YOUR BUSINESS
AND YOUR EMPLOYEES**

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