

CIGNA BEHAVIORAL HEALTH

CIGNA Behavioral Health has over 30 years of experience delivering customized solutions that help improve employee health and productivity. With headquarters in Eden Prairie, Minnesota, we operate care centers around the United States in support of a national network of more than 55,000 independent psychiatrists, psychologists and clinical social workers, and more than 2,500 facilities and clinics. Nearly 1,000 customers choose us to help employees and their families live more balanced lives.

Our Vision

We strive to be:

- the market's leading modifier of behaviors that are risks to health and well-being for customers.
- a market-leading force reducing medical costs and improving workplace productivity for employers.
- a major contributor to CIGNA's growth and earnings for shareholders.

Our Mission

To fulfill our vision, we are committed to:

- alleviating the burdens of illness;
- providing access to evidence-based prevention and treatment; and
- modifying behaviors to improve health and productivity.

Our Philosophy

We believe that wellness is as healthy for our business customers as it is for our members. Our solutions are grounded in emerging research and evidence-based methods, which help us directly impact workplace productivity and member well-being.

We empower members through information and motivation so they can make healthier choices and use their benefits wisely. We collaborate with employers to strategically integrate behavioral health into their benefit strategies. And we work with providers to ensure the proper balance between quality of care and cost.

We will live up to our vision and mission through a focus on:

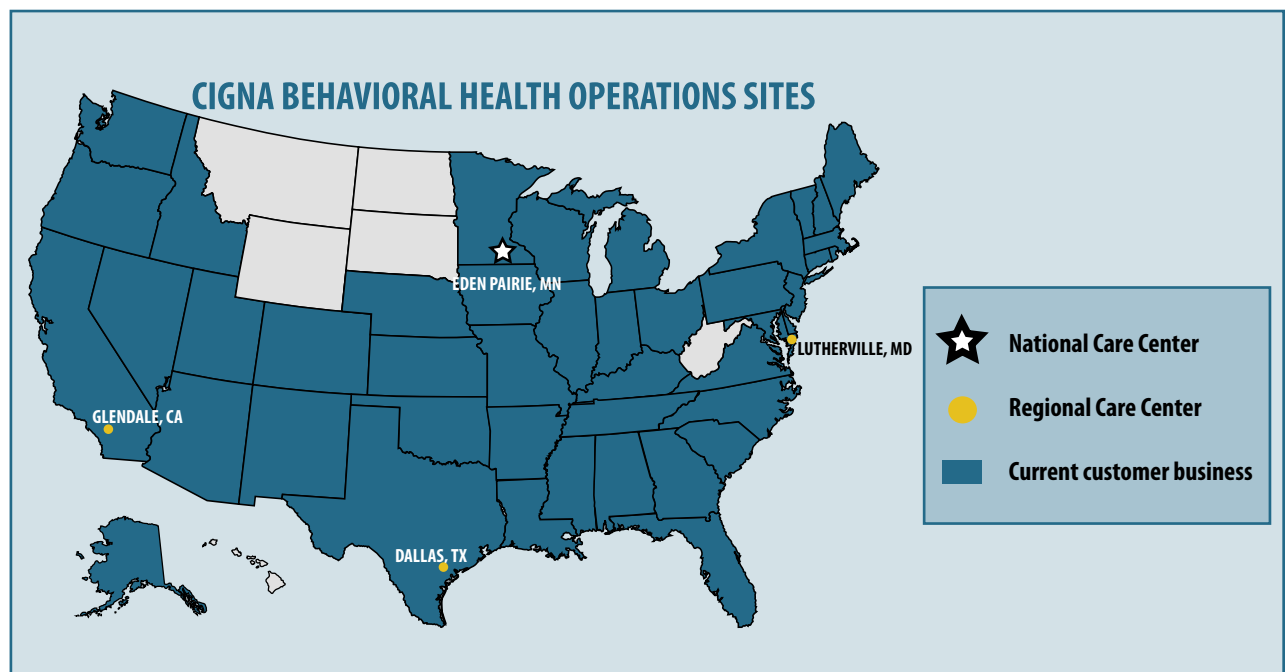
- **Care Advocacy** – an integrated and evidence-based approach where we collaborate with members, employers and providers in providing flexible, personalized solutions that increase health & productivity while meeting quality and efficacy standards.
- **Consumerism** – engages and enables individuals to achieve personal health goals by giving them the ownership of decisions and supporting them with information.
- **Behavior Modification** – provides members with the information and motivation necessary to help them replace unhealthy habits with healthy behaviors.

Customized Solutions

We don't believe that one size fits all. That's why our flexible solutions can be seamlessly implemented as part of a stand-alone or integrated benefit strategy.

We offer:

- Employee Assistance
- Work Life
- Mental Health and Substance Abuse
- Lifestyle and Disease Management
- Disability Outreach and Management



Customer Focus

We function as an extension of our customers' businesses. Our customers include regional, national and Fortune 500 companies, health plans and Taft-Hartley Trusts. We have additional expertise in the finance, insurance, manufacturing, retail, transportation, government, construction and agricultural industries.

National Network

The depth and breadth of our network allows us to implement flexible network solutions. As part of our national network of over 55,000 providers, we have more than 2,500 providers specializing in crisis assistance and 24,000 behavioral providers with additional credentials that qualify them to treat complex behavioral conditions.

Quality Commitment

We pride ourselves on efficient service and satisfied customers. Our Regional Care Centers hold full accreditation from the National Committee on Quality Assurance (NCQA) and our behavioral health utilization management functions have Utilization Review Accreditation Commission (URAC) recognition. In addition, we consistently use Six Sigma methodologies to help us support continuous quality improvement and efficacy.

It's sometimes hard to describe yourself. So we decided to get help from people who know us best. Here is what some have said:

"We were one of CBH's first clients and have worked with them ever since. Together we formed a collaborative partnership and built a program that is right for us. One of the reasons why our relationship works is because CBH has good, levelheaded business people who understand our cost objectives, yet are able to always keep a focus on compassion towards our employees and the sensitive issues surrounding behavioral health."

Ray Brusca, Vice President of Benefits, Black & Decker

"Not a week went by when I didn't worry about the management of our members... After working with CBH, I no longer have those fears. I wish everybody could be like CBH – and I don't say that often."

Tom Spangler, Vice President, Comp and Benefits, Martin Marietta Materials, Inc.

"During the difficult economic environment our members are facing - challenges personally, socially, at home, and in the workplace - it is reassuring to know that members and their families have a helpful resource like our Member Assistance Program (MAP) available."

Sean Madix, Fund Administrator, ECA & Local 134, IBEW Benefit Plans

CIGNA Behavioral Health Snapshot*

Our "customer-first" approach to service means that members, employers and providers get fast, efficient and effective assistance when they need it. Our "No Such Thing as a Misdirected Call" program also makes sure that members get to the right place for assistance, even if they're not calling about our benefits. Below are some key highlights of our performance.

- **We field over 94,000 member calls per year**
- **Nearly 3 million claims are processed per year**
- **We've consulted with managers over 1, 800 times this year**
- **Our team has responded to 2,477 critical incidents-that's more than 6 per day**
- **We've retained 100% of our national account customers**
- **We have nearly 18 million members**

*based on 2005 data

Issues at home can become distractions at work. In today's busy world, balancing work and life priorities is more challenging than ever. As a result, many people spend work time doing personal business. Child care breakdowns and elder care concerns, among others, can result in lost productivity, absenteeism and in some cases, turnover. How businesses help their workforce deal with these and other challenges of daily living can directly impact the bottom line.

We can help. CIGNA Behavioral Health's Work Life Solutions provide real solutions that help people at all life stages find balance. We provide individuals and their families with information, educational materials, community resources, provider referrals and ongoing support so personal concerns don't consume their focus.

We saved participants an average of 5 hours with our assistance

Source: 2003-2005 Member Satisfaction Survey average

Expert Assistance

We pride ourselves on the quality and experience of our Work Life Consultants. Dedicated staff members have education and direct, practical work experience in the designated disciplines they support.

Our Work Life database includes 380,000 child care providers, 163,000 senior care providers, 7,700 licensed adoption agencies and 79,900 educational resources. And, all our referrals are qualified, which means we call every provider to ensure they meet the member's criteria and have vacancies or appropriate licensure and accreditations.

The Right Solution for Your Business

We offer three levels of Work Life Solutions: Self Service, Full Service and Premium Service. We even offer assistance in Spanish, if needed.

Self Service

Individuals can access convenient and practical online resources, tools and information on a variety of topics, with 24/7 access. This includes a provider locator so members can search our expansive database of Work Life providers and resources.

Key online categories include:

- Family & caregiving
- Health & wellness
- Daily living
- Relocation center
- Savings center
- Educational materials
- Personal assessments
- Interactive tools
- MedLine

Full Service

Our Full Service Work Life Solutions can help with everything from referrals to child care and special needs services to legal counseling, wellness information, and online assisted searches. Members can call a Work Life Consultant and specify the type of assistance they are looking for. Our Consultant does the research and provides the qualified results via email, phone, fax or mail. In fact, we typically make 50 calls to find one child care vacancy and 100 calls to find one senior care vacancy.

We offer up to three qualified referrals per request and always encourage participants to call back if more assistance is required. We'll provide individuals with qualified referrals within 6 business hours in an emergency situation and within 12 business hours for routine requests.

Information and referrals are available on the following:

Telephonic

- Adoption
- Prenatal care & parenting
- Child & senior care
- Summer care
- Temporary backup care
- Special needs (children)
- Legal
- At-risk/high-risk adolescents
- Pet care
- Education
- Financial information



Online

- Family & caregiving
- Health & wellness
- Daily living
- Relocation center
- Savings center
- Educational materials
- Personal assessments
- Interactive tools
- MedLine
- Health assessment & management tools

Child care breakdowns leading to employee absences cost businesses \$3 billion annually in the United States

Source: National Child Care Information Center at www.nccic.org

Premium Service

This level offers the same foundation as Full Service with some upgrades. Premium Service provides up to five qualified referrals per request and additional online tools. Individuals can access referrals three ways: telephone, email or live chat.

Information and referrals are available on the following:

Telephonic

- Adoption
- Child & senior care
- Temporary backup care
- Legal
- Pet care
- Financial information
- Prenatal care & parenting
- Summer care
- Special needs children
- At-risk/high-risk adolescents
- Education
- Convenience services
- Enhanced financial services

Online

- Family & caregiving
- Health & wellness
- Daily living
- Relocation center
- Savings center
- Educational materials
- Personal assessments
- Interactive tools
- MedLine
- Health assessment & management tools
- Web seminars
- Skillbuilders

Building an Enhanced Solution

Your organization's Work Life Solutions can be enhanced with several buy-up options to provide more personal support for individuals and their families. Those include:

Care Kits - targeted support to help individuals cope with significant life changes and life stages. Kits are available for the following: new mothers, home safety, college freshman, career transitions, fitness, smoking cessation, grief & loss and cancer.

Family support - administration of adoption subsidy, lactation consulting, nanny locator services and emergency back-up childcare services.

Elderly support - emergency back-up care and geriatric case management to help support a healthy, safe and enriching life, while getting the care needed.

Convenience support - expanded online Discount Center, Concierge Services to help secure resources and conduct personal transactions and a Personal Assistant feature for busy executives are available.

Tobacco use, stress, obesity and depression are often underlying contributors to various complex, costly health conditions. They can negatively impact workplace productivity in the form of absences, reduced performance capacity, smoke breaks, disability claims and on-the-job accidents to name just a few.

Our Lifestyle and Disease Management Solutions address the mind and the body, getting to the heart of emotional issues that can impede behavior modification. By educating individuals and motivating them to make lifestyle changes, we can help decrease the length, severity and overall cost of medical conditions – *and make your workforce healthier and more productive.*

More than 8.6 million people in the U.S. have at least one serious illness caused by smoking

Source: The Centers for Disease Control and Prevention, 2006

Tobacco Cessation

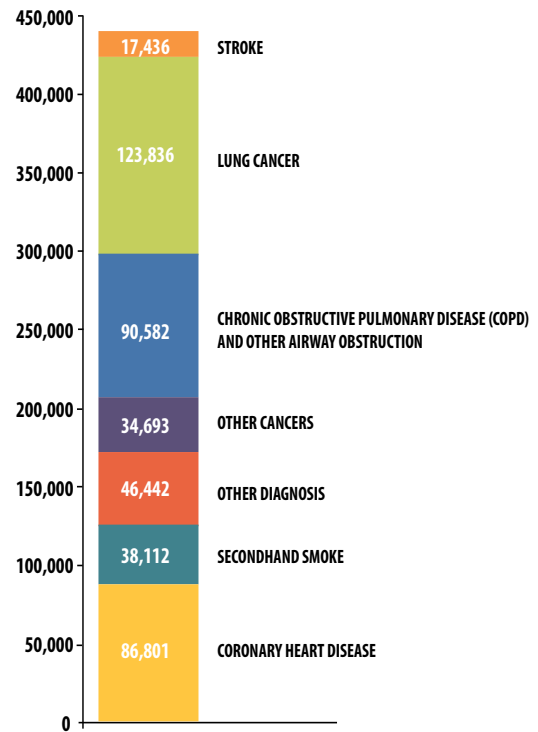
We use an evidence-based approach to help individuals quit tobacco and remain tobacco free. Dedicated Wellness Coaches evaluate readiness-to-change, risk factors and barriers to success and use this information to help participants develop a personal, customized quit plan.

Key features include:

- Self enrollment
- Individual telephone coaching
- Free Over-the-Counter Nicotine Replacement Therapy (NRT)*
- Coaches trained in behavior modification and motivational interviewing techniques
- Evening/weekend coaching hours
- Optional telephone group support
- Support line available 24/7
- Personalized support materials
- Employees and household members eligible
- Online information and resources
- Spanish program available

*Over-the-Counter NRT is provided by CIGNA Tel-Drug Home Delivery Pharmacy, but must be ordered through a Wellness Coach. Only one course of over-the-counter NRT is available per participant per calendar year.

TOBACCO-RELATED DEATHS BY CATEGORY



Source: Centers for Disease Control and Prevention, 2006

Stress Management

We use a personalized, flexible and motivational approach designed to help participants become aware of stress and how it affects them on and off the job. Participants work with a designated Wellness Coach to assess their health status, develop customized stress management plans, monitor ongoing progress, receive personal support – and ultimately change attitudes and behavior.

Our customers typically see a 90% completion rate and ongoing satisfaction surveys show that 82% of participants rate their satisfaction as good or excellent.

Key features include:

- Self enrollment
- Telephone coaching
- Designated Wellness Coach
- Convenient coaching hours
- Referral to other benefits and resources
- Individual health risk screening & assessment
- Stress management workbook & toolkit
- Online information and resources
- Post-enrollment satisfaction survey
- Spanish program available



Weight Management

We use a flexible, evidence-based approach to help participants effectively manage their weight. Participants work with a designated Wellness Coach to assess their health status, develop customized weight management plans, monitor ongoing progress, receive personal support – and ultimately change attitudes and behavior. Approximately 71% of our participants lose weight and 84% of our participants with weight loss of 5% or greater kept the weight off 12 months later.

Obese men and women lost an average of 2.7 and 5.1 more days of work more than non-obese men and women

Source: National Business Group on Health, 2006

Key features include:

- Self enrollment
- Telephone coaching
- Designated Wellness Coach
- Convenient coaching hours
- Referral to other benefits and resources
- Individual health risk screening & assessment
- Weight management workbook & toolkit
- Online information and resources
- Post-enrollment satisfaction survey
- Spanish program available

Weight Management Case Study: ABC Company

Enrollment & outcomes data 9/1/2001 – 12/31/2003

- Short-term medical savings of \$84,419 (\$71 x 1,189 BMI units dropped)
- Short-term productivity cost savings of \$52,800 (\$1,600 x 33)
- Total short-term savings including medical costs & absenteeism was projected to be \$137,219, which represents an initial return of \$.65 for every dollar invested in the program.

Number of enrollees	392
Aggregate BMI unit drop among participants	1,189
Medical cost savings for each unit drop in BMI	\$71
Number of participants who moved from an Obese BMI class at triage to the Overweight or Healthy Weight BMI class three months or more after triage	33
Productivity cost savings associated with each downward shift in BMI class	\$1,600
Projected total program cost (N=392), including medication	\$211,660

Depression Disease Management

Our unique approach to depression management incorporates medical, behavioral and pharmacy data and uses comprehensive screening and evaluation for comorbid conditions. Our specialized Wellness Coaches proactively contact members diagnosed with depression or anxiety to provide individual education, offer customized support, monitor progress and ensure medication and treatment plans are being followed.

Key features include:

- Individual health risk screening & assessment
- Dedicated Wellness Coach
- Convenient evening/weekend hours
- Individual coaching plan & goals
- Coaches trained in behavior modification and motivational interviewing techniques
- Unlimited inbound call access
- Coordination with participant's health care team as appropriate*
- No limitations on re-enrollment in the event of relapse
- Goal-setting workbook
- Email reminders about medication and appointments
- Personalized support materials
- Spanish program available

**based on mutually agreed upon parameters with employer*

Individuals with depression generate 2.5 times more medical costs than the general population

Source: National Institute of Mental Health

Real Problems – Real Solutions

Kay and her husband suspect their daughter has an eating disorder. They call us to discuss how to confront her about it, and if necessary, get her help.

Carlos learns his company is being acquired and he's told to downsize staff. Olivia's store has just been robbed and her employees are frightened. They both call us for assistance.

Linda can't concentrate at work. Her son has just been diagnosed with autism and her husband has just lost his job. She calls us because she is not sure what to do.

Eric calls us late one night because he's under a lot of stress. His wife is leaving him and taking their seven-year-old son. He feels like his life is out of control.

98.9% of participants surveyed were satisfied with our services

Source: 2005 CIGNA Behavioral Health Member Satisfaction Survey

A Personal Approach for Your Employees

Employee assistance services are a cost-effective way to address workplace and personal challenges before they turn into situations that severely impact employee health and productivity.

Through our Employee Assistance Solutions, we act as an advocate for members by offering them services that meet their unique needs. We provide resources and referrals to help people find the right balance of information and guidance that empowers them to overcome a challenge. And our customers see many results - reduced sick leave and turnover, increased morale, contained costs, increased manager proficiency and a healthier, more balanced workforce.

Unlimited Telephonic Consultation

Help is just a phone call away anytime a member needs us - 24 hours a day, 7 days a week. We offer people the information and resources they need to lead healthier, more productive lives at work and at home. We help them solve problems, find solutions, parent more effectively, learn healthier habits, build stronger relationships, address crises and become more engaged consumers. By working with members to assess the source of their challenges, we can provide personalized information and referrals to assist with resolution.

Key features include:

- Benefit information
- Educational resources
- Online tools
 - Article library
 - Coaching & health management modules
 - Provider search
- Healthy Rewards® discounts on products & services
- Email reminders about medications and appointments

Face-to-Face Assistance

Sometimes people need more specialized guidance to overcome personal challenges. Face-to-face assistance helps pair people with providers trained to deal with a range of general and specific circumstances.

Our national network of nearly 18,000 Employee Assistance specialists is a specialty subset of our entire behavioral health network. This subset includes psychologists, social workers and other licensed master's-level therapists.

We understand that each workforce is unique, so we offer this assistance in a variety of options: 1-3 visits, 1-5 visits, 1-8 visits or up to 12 visits. Face-to-face assistance also includes unlimited telephonic support and a wealth of online information and resources.

97% of customers surveyed said they would recommend us to colleagues

Source: 2005 CIGNA Behavioral Health Account Management/Client Satisfaction Survey



Manager and Employer Assistance*

We also offer specialized assistance for employers and their managers. Our Employee Assistance Consultants support your management and human resources team by providing unbiased, strategic assistance with planning, decision-making, crisis response and conflict resolution. They help address a range of concerns by providing coaching, consultation, role-playing, personal development tips and education.

Key features include:

- Crisis consultation & intervention
- Policy and organizational support
- Drug-free workplace referrals
- Disaster preparation & response
- Telephonic and onsite training
- Management & mandatory referrals
- Strategic account management consultation
- Online reporting & promotional resources

Additional add-on options are also available to support adherence with substance abuse regulations and care follow-up for substance abuse cases.

Critical Incident Response

History has shown businesses that do not have a plan to deal with critical incidents recover less quickly, if at all, in the event of a crisis. Likewise, employees who are offered critical incident response services within 24 - 72 hours demonstrate less short-term and long-term crisis reactions or psychological trauma.

Through our Employee Assistance Solutions, we are experienced and ready to assist you with emergency preparedness or crisis response. In fact, we handled over 500 critical incident responses during the first week of September 11, 2001, and were recognized by Minnesota Governor Tim Pawlenty for our assistance efforts with Hurricane Katrina.

With our specialized network of over 2,500 crisis providers, we respond to an average of 125 onsite critical incident responses per month with a running customer satisfaction rate of 98%. So, whether your organization may face robbery, natural disaster, workplace violence or employee death, our flexible and responsive approach gives you peace of mind at the time when you need it most.


**eligibility for services may vary by group size*

Key features include:

- 24/7 access to crisis assistance
- Employee Assistance Consultants with an average of 15 years of crisis intervention experience
- Onsite crisis support can be available as needed in a mutually agreed upon time
- Informational resources to share with affected employees
- Coordination of referrals to employee assistance or community resources
- Organizational recovery consultation
- Onsite employee workshops for grief, stress, loss and coping

Impact of Employee Assistance Solutions

Source: 2005 CIGNA Behavioral Health EAP Scorecard



Over 80% of members seeking our employee assistance have concerns related to the following categories: legal, stress, marital/partner, life changes, mood, anxiety, depression, career/job, childcare and financial.

Student, International and Organizational Assistance+

Additional solutions are available for student and international assistance. Organizational assistance is also available to support compliance with Department of Transportation Substance Abuse (DOT/SAP) regulations and help evaluate Fitness for Duty.

The Right Solution for Your Needs

Finding the right combination of benefits is not always easy. Organizations are looking for someone who takes the time to understand their specific needs, offers thoughtful and comprehensive solutions and integrates seamlessly with existing vendors. At CIGNA Behavioral Health, we do this and more. Our pledge to you includes:

- Flawless implementations
- Proactive account management
- Service and quality that surpasses industry benchmarks
- National capability with a regional focus
- Passionate people
- Integrated approach to care
- Customizable solutions & communications
- Program reporting & analysis

+only for customers who have domestic Employee Assistance



www.cignabehavioral.com

contactcbh@cignabehavioral.com

1.800.637.1257

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Behavioral health conditions are the leading cause of long-term disability in the U.S. and costing employers \$44 billion per year. That's why CIGNA Behavioral Health offers Disability Solutions backed by the clinical expertise necessary to assist your employees in returning to work more quickly, which results in a positive impact to the bottom line.

Through early clinical intervention and setting an expectation for returning to work, employees on disability are more likely to return to gainful employment. With an integrated approach to disability benefits, they can have access to employee assistance services, where experienced mental health professional can help them cope with problems and manage any emotional issues that may impede their recovery. Employee assistance can provide behavioral counseling, stress management, Work Life assistance, managerial consultation for return-to-work planning and referrals to other expert resources.

The result? Employers enjoy greater productivity from their workers due to fewer lost work days. Business managers also discover that our consulting and data provides valuable support for strategies to reduce the overall incidence of disability. And employees gain encouragement and empowerment in managing their disability – and receive attention and guidance that helps them sort through a confusing set of demands at a time when they feel particularly vulnerable.

Behavioral Health Disability Case Consultation

As behavioral health experts, we provide consultation for primary behavioral disability and medical disability cases where a co-morbid mental health or substance abuse diagnosis is suspected or confirmed. With the employee's consent, we work with the employee, employer and medical care provider to assess, plan, and implement additional treatment resources and care management services.

If CIGNA Behavioral Health provides behavioral benefit administration for the health plan, we facilitate treatment referrals and manage the care in accordance with our standard care management protocols.

Key features include:

- Review of existing clinical & claim information
- Initial assessment interview with employee
- Question and answer service on behavioral issues for medical case managers
- Recommendations & strategy planning

Nearly 60% of disability cases involve three or more medical episodes

Source: "Impact of Integrating Health & Disability Data," Integrated Benefits Institute, August 2006

Behavioral Health Disability Management

Given the increased complexity and costs associated with mental health disabilities, more employers are looking for assistance to manage behavioral health disability benefits and the return-to-work process. We have the experience to help.

We are in the unique position to both promote high-quality, cost-effective management of the employee's disabling condition and support a timely return to active employment. Behavioral care management efforts help employees gain access to all medically-necessary services and benefits they are entitled to and, through solution-oriented treatment, work to regain their pre-disability level of functioning.

Our behavioral disability case management services are supported by a specialized disability provider network and can be integrated with other employer-sponsored programs. We also provide a designated Case Manager to coordinate benefits for a seamless, integrated process.

Return-to-work planning is structured around a three-point contract between the employee, employer, and the employee's care providers. Together they clinically assess, implement the appropriate treatment resources and plan for return to work.



Key features include:

- 24/7 barrier-free telephonic access
- Triage & specialized provider referral
- Integration of other employer-provided programs
- Medical disability consultation
- Clinical expertise
- Quarterly disability program reports
- Experienced network providers
- Customized delivery models
- Online case management system & computerized call tracking system
- Ongoing customer consultations

Indirect costs of mental illness in the U.S. run upward of \$80 million – most of it is the result of lost productivity due to mental health disabilities

Source: Surgeon General's Report on Mental Health, 1999

Disability Member Outreach

Outreach services play an important role in addressing psychosocial stressors that may be impacting disability duration. Working in conjunction with your medical disability vendor, we can help educate your employees on the benefits associated with their Employee Assistance and Work Life program and reduce barriers to accessing these services. We offer two options of member outreach to help support individuals on disability: Promotion and Education (mail) and Proactive Patient Advocate (telephone).

Promotion & Education: We work with the disability carrier to help promote Employee Assistance and Work Life benefits available to disabled employees. We can provide outreach for either the Family Medical Leave Act (FMLA) or general disability claims.

Key features include:

- Assistance drafting personal outreach letter
- Instructions on accessing benefits
 - Purpose of benefits
 - Tips on using benefits
- Benefit communication materials for outreach mailing

Proactive Patient Advocate Program: Based on diagnosis, disability duration and other claim-specific information, the disability carrier identifies employees who are out of work on disability or FMLA who can benefit from personal assistance and education about their Employee Assistance and Work Life benefits. If the employee consents, we make an outreach call in order to complete a comprehensive needs assessment and educate the employee on the benefits available through employee assistance.

Key features include:

- Individual telephonic outreach
- Personal benefit consultation
- Educational materials
- Assistance with employee assistance, behavioral health benefit or community referrals
- Coordination with medical disability vendor for treatment-related issues

Back Pain and Disability*

Back pain is a serious health concern that is taking a heavy toll on both employers and workers. According to government statistics, it's the most common cause of work-related disability in people under age 46 and the fifth most common reason people see a doctor.

Medical care, lost wages, disability and retraining costs associated with back pain range between \$20-50 billion each year.

According to one industry study, people with back pain are also four times more likely to suffer from depression than the general population.

The combination of back pain and depression only worsens a person's overall health status, but can increase the likelihood of him/her becoming disabled.

*Source: *National Underwriter*, Life/Health edition, August 7, 2006