



# OFFER A WELL-ROUNDED BENEFITS PACKAGE

that puts you in a class of your own.

**Together, all the way.®**



Offered by: Life Insurance Company of North America, Connecticut General Life Insurance Company, or Cigna Life Insurance Company of New York.

893805 05/16

# Cigna for colleges and universities

When it comes to benefits, your employees have, well, higher expectations. Employee benefits are an important way to attract and retain top employees and provide them (and their families) with additional financial protection. Yet, at the same time, administrators are up against higher scrutiny with regard to budgets and spending and are often being asked to do more with less.

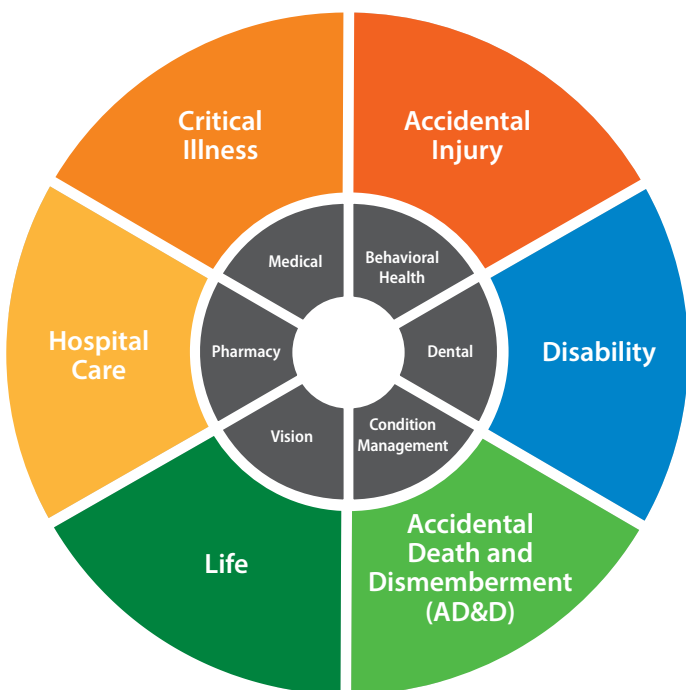
**Offering solutions to college and university employees for almost 70 years,<sup>1</sup> we understand your unique needs and challenges and can tailor our benefits solutions to help meet your needs.**

## Our current class list:<sup>2</sup>

- › 200 college/university clients
- › 500 plans issued across our Life, AD&D and Disability product lines
- › \$58 million in premiums for Life, AD&D and Disability insurance

## A well-sharpened and connected strategy

As a health services company, Cigna has the capabilities and insights to deliver a well-connected approach to your overall benefits strategy. Our holistic view of health allows us to deliver personalized, proactive support to help you and your employees be healthy, productive and more financially protected – in all stages of life.



## Core product solutions, plus a diverse extracurricular offering

We provide cost-effective plan designs, personalized customer support, coaches and experienced guidance to help deliver more value and improve the health and productivity of our customers – your employees. We do this by helping individuals actively engage in programs and services like our Life Assistance Program and identity theft prevention and resolution, helping them be healthy, productive and have a sense of security – even if they never file a claim.

### Disability insurance

Our disability programs are designed to maximize performance and profitability – providing value on day one. After all, when employees are healthy, it helps them to be more productive. That's why our stay healthy at work programs focus first and foremost on prevention. But if a disability does occur, we respond quickly. Our broad team of specialists and dedicated vocational coaches work directly with health care workers, their doctors and managers to take proactive steps to help employees recover quickly so they can get back to life and work sooner. And for colleges and universities that have an onsite medical clinic, we have the ability to provide onsite disability management as well, at an additional cost.

### Life and AD&D insurance

A serious injury or death can be catastrophic to a family. And the unexpected expenses that may arise can cause added stress. Cigna's Life and AD&D insurance solutions can help provide additional financial protection for your employees and their families during a difficult time.

### Accidental Injury, Critical Illness and Hospital Care insurance

Even with major medical coverage, employees can be exposed to out-of-pocket expenses. Our Accidental Injury, Critical Illness and Hospital Care insurance can provide a cost-effective way to help ease employee out-of-pocket expenses when an unexpected covered accident, illness or hospitalization occurs. These benefits are often offered on an employee-paid basis and can help enhance your overall employee benefits package, without additional cost to your institution.



## With Cigna, colleges and universities get:

- › **Personal and flexible benefits solutions.** Broad benefits portfolio and the ability to accommodate Teacher's Pay, a Cost of Living Adjustment (COLA) provision for LTD and Pension Contribution Supplement (403b) benefits allow us to design customized benefits programs to meet your and your employees' unique needs.
- › **Flexible benefits administration.** Our robust suite of enrollment and administrative services helps make it easier for you to manage.
- › **Streamlined implementation.** We offer customer-centered education, targeted communication options, online personalized enrollment and easy management capabilities.
- › **Proactive outreach and referrals.** Our programs and resources are designed to help keep your employees healthy, happy and productive at work. We make connections between potential health risks and suitable wellness and condition management programs.
- › **Dedicated account team.** Your dedicated Cigna team has extensive college and university expertise and is comprised of underwriters, implementation coordinators, account managers and claim managers to help your plan run smoothly from day one.

## Better outcomes make Cigna a smart choice

When compared with the industry, Cigna is achieving better outcomes for U.S. colleges and universities:

**6 days**  
Shorter STD  
durations<sup>3</sup>



Equivalent **total cost savings** of approximately  
**\$52,440**  
per 1,000 covered employees<sup>4</sup>

**12%**

**Higher** Social Security  
award rates compared to  
the industry average<sup>3</sup>

### Cigna's U.S. college and university book of business top disability diagnoses

Disability diagnostic category	Cigna's shorter duration days vs. industry average <sup>5</sup>
Pregnancy	7 days
Musculoskeletal	10 days
Injury and poisoning	16 days
Mental disorders	11 days
Neoplasms	4 days



## Value-added programs and services<sup>6</sup>

**Programs included vary based on product.** With Cigna Group Insurance, employees have access to a suite of programs and services for use at any time:

**CignaWillCenter.com.** Online tools for employees and spouses to create state-specific legal documents for wills and powers of attorney, and valuable resources for estate and funeral planning.

**Cigna Identity Theft.** Identity theft prevention and resolution services, including personal assistance and guidance, education and tools to help prevent identity theft in the future.

**Cigna Healthy Rewards®.** Discounts for employees and family members on health and wellness products and services such as smoking cessation, weight management and nutrition programs, vision and hearing care, fitness centers, chiropractic care, massage, and acupuncture.

**My Secure Advantage™.** Customers on approved disability and their household members have access to expert “money coaching” for all types of financial planning and challenges.

**Cignassurance®.** Free, interest-bearing account for beneficiary payments over \$5,000, and support from expert resources in financial, legal and bereavement counseling services.

**Cigna Secure Travel®.** A comprehensive worldwide travel assistance program including pre-trip planning, assistance while traveling and emergency medical transportation benefits.

**Cigna Life Assistance Program<sup>SM</sup>.**<sup>7</sup> Work/life support, referrals to counseling and community services for employees’ and household members’ life challenges.

**Cigna Health Advocacy Services.**<sup>8</sup> Personalized assistance to help employees and family members (including parents and parents-in-law) navigate a wide range of health care and health insurance challenges.

## Meeting the high demands of higher education

**At Cigna, we help colleges and universities, and their employees, be healthy, productive and more financially protected.**

To learn more about Cigna Group Insurance for your college or university, contact your Cigna representative or broker today.

**[Cigna.com/group-voluntary](http://Cigna.com/group-voluntary)**

1. Connecticut General Life Insurance Company, an operating subsidiary of Cigna Corporation, first began offering group pension services to colleges and universities in 1947.
2. Cigna internal book of business (1/1/15-12/31/15) for SIC 8221 U.S. clients. February 2016.
3. Based on Cigna internal book of business (2/20/13–12/25/14) vs. Integrated Benefits Institute 2014 STD benchmarking for SIC 8221.
4. Savings based on STD payments for most common STD plan design and indirect lost productivity cost using a standard industry productivity multiplier developed by Nicholson, S., Pauly, M.V., Polsky, D., Sharda, C., Szrek, H. and Berger, M.L. “Measuring the effects of work loss on productivity with team production.” Health Economics. 2006;15(2):111–123. Accessed April 2016.
5. Based on Cigna internal book of business disability claims (12/20/13 – 12/25/14) for SIC 8221 vs. industry average: Integrated Benefits Institute, 2014 STD benchmarking for SIC 8221.
6. **These programs are NOT insurance and do not provide reimbursement for financial losses.** Customers are required to pay the entire discounted charge for any discounted products or services available through these programs. Cignassurance counseling, legal or financial assistance programs are not available under policies insured by Cigna Life Insurance Company of New York. Programs are provided by third party vendors, and not by Cigna. Contact your Cigna representative for details.
7. This program is available at the option of the employer for an additional cost. This program is embedded with LTD, but may be removed upon request.
8. These programs are available at the option of the employer for an additional cost and not available to Health Advocate, Inc. existing clients.



GROUP ACCIDENTAL INJURY, CRITICAL ILLNESS AND HOSPITAL INDEMNITY INSURANCE POLICIES PAY LIMITED BENEFITS ONLY. THEY DO NOT CONSTITUTE COMPREHENSIVE HEALTH INSURANCE COVERAGE AND ARE NOT INTENDED TO COVER ALL MEDICAL EXPENSES. THIS COVERAGE DOES NOT SATISFY THE “MINIMUM ESSENTIAL COVERAGE” OR INDIVIDUAL MANDATE REQUIREMENTS OF THE AFFORDABLE CARE ACT (ACA).

Product availability may vary by location and plan type and is subject to change. All group insurance policies and group benefit plans may contain exclusions, limitations, reduction of benefits, and terms under which the policy may be continued in force or discontinued. Benefit waiting periods may also apply. For costs and complete details of coverage, contact your Cigna representative. Group Universal Life (GUL) insurance policies are insured by Connecticut General Life Insurance Company. Term life, accident, critical illness, hospital indemnity and disability plans are insured or administered by Life Insurance Company of North America, except in NY, where insured plans are offered by Cigna Life Insurance Company of New York, New York, NY. Group Critical Illness and Hospital Indemnity policies are not available in NY.

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Life Insurance Company of North America, Cigna Life Insurance Company of New York and Connecticut General Life Insurance Company. Policy forms: Group Universal Life: XX-603404 et al; Disability & Term Life - TL-004700 et al; Blanket Accident: BA-01-1000.00 et al; Group Accident: GA-00-1000.00 et al; Accidental Injury - GAI-00-1000, GAI-00-1000.0R; Critical Illness - GCI-00-1000; GCI-00-0000.0R; Hospital Indemnity - GHIP-00-1000; GHIP-00-1000.0Ra. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc.