



March 2014

## Latest News

### Welcome to *The Big Picture*

*The Big Picture* reports for Cigna business enterprise-wide, so some details may not be relevant to your business. Please contact your Cigna representative if you have questions.

### **Cigna's Integrated Solutions = Reduced Absence**

Organizations whose benefit strategies focus on connecting employees to health improvement programs – and who design interconnected health, disability and family medical leave programs – see improved results and savings. Cigna conducted several studies to quantify the impact and value of these “well connected” benefit strategies. Click [here](#) for more study details and Cigna’s findings.

### **Delving deeper into Essential Health Benefits**

You’re probably familiar with the Essential Health Benefit (EHB) and cost-sharing requirements that took effect in 2014, but if you have questions about them, you’re not alone. We continue to get many questions about these two topics, and we’ve answered a few of the most common ones [here](#).

### **Rx alerts prompt savings discussions**

Cigna's Pharmacy Benefits Manager (PBM) sits within a fully connected health service company. And with this broad reach, our PBM is capable of delivering total health care savings – not drug cost savings alone – for clients because we have ONE connection to stakeholders that influence better health and spending. Rx Savings Messenger within Cigna's shared clinical desktop is one way we do this. Click [here](#) to read more about how Rx Savings Messenger can help lower pharmacy costs for both customers and clients.

### **U.S. Workers Unprepared for Financial Impact of a Serious**

## Injury or Illness

No longer than 12 weeks. That's how long the majority (59 percent) of U.S. workers said they would be able to pay their bills without a paycheck if they became sick and unable to work, according to a [new national survey](#) from Cigna. Almost a third (29 percent) said they would exhaust their resources in a month or less.

## Introducing “Healthy Measures:” Spice up your meals and eat healthier

Now that the holidays are over, many of us are trying to eat healthier. Cigna Medical Group is here to help with three new videos that focus on healthy eating. **Healthy Measures** is a series of videos featuring our own Dr. Sheila Sudhakar, and they are perfect for anyone looking to learn more about nutrition. Click [here](#) to learn more about the video topics and to see the videos.

## Disability Management Employer Coalition (DMEC) FMLA/ADAAA EMPLOYER COMPLIANCE CONFERENCE.

**March 31–April 2: Gaylord National Resort & Convention Center,  
Washington, DC**

Join Cigna at this conference that focuses on FMLA and ADA solutions to help employers understand and comply with federal employment laws. The 2014 agenda is [here](#).

Our own David Mohl will be presenting on FMLA in a preconference “Nuts & Bolts” session on Monday, March 31.

If you are interested in attending, click [here](#) to download the registration form. Hotel reservations can also be made [here](#).

For more information on this conference, or about Cigna's Leave Management solutions, contact your Cigna sales representative.

### State-by-State Guide

Click on the map for local contacts and Cigna news.



## Cigna Select Segment News

(Fewer than 250 Employees\*)

### A very good year

Looking back at 2013, we're proud of all we were able to accomplish in working with you. Looking *forward*, we see another great year in the works. [Take a brief look at a very good 2013.](#)

### An opportunity to make YOUR voice heard

Cigna may reach out to you in coming months to solicit your knowledge of, and engagement in, local or state legislative issues that may not be in the best interest of our mutual clients. State legislators are likely to introduce bills that could limit employer choices in how they fund, design and administer health coverage for their employees. Cigna believes in being a productive contributor to the discussion to help ensure that our clients' choices are not restricted. **If and when an opportunity arises, we may engage you** to contact your local representative, share your knowledge and voice your opinions on pending legislation. Stay tuned!

### Client success story: Pevco and self-funding

Learn how a growing company with employees in multiple states, worked with Cigna, and their broker, to meet the challenge to offer a cost-effective, consistent benefits package for its entire team.

[Read more.](#)

### Your one-stop shop for broker resources

As a broker, when your clients win, you win. It's that simple. But to stay ahead you need to stay informed. On [CignaSelectBroker.com](#) you'll get instant access – all in one place – to quick quote support, broker education opportunities, health care reform updates, alternative funding strategies for today's changing health care environment and more. This site was designed for YOU.

[Click for access now.](#)

### Self-funded Dental: Two more reasons to smile

Cigna is happy to introduce a self-funded solution for dental PPO plans – Level Funding<sup>SM</sup> and Graded Funding<sup>SM</sup>.

[Read more.](#)

## **Insights that help clients understand health plan performance**

Cigna always looks for ways to make it easier for clients to understand the health of their employees and their health plan. That's why we've recently enhanced our reporting capabilities to deliver deeper insights using our Consultative Analytical Platform (CAP).

[Read more.](#)

## **A team of dedicated health improvement strategists**

Our health improvement organization is ready to help our clients – with dedicated professionals available to work with you and your clients to build a health improvement strategy that meets each client's unique needs.

[Read more.](#)

*\*Cigna's Select Segment offers group insurance coverage to employers with 51 to 250 employees, as well as administrative services for self-funded plans. In most states, Cigna administers self-funded plans for employers with as few as 25 employees. In North Carolina, Cigna administers self-funded plans only for employers with more than 25 employees. In New Hampshire, New York, Oregon and Utah, Cigna administers self-funded plans only for employers with more than 50 employees.*

**GO YOU.**<sup>®</sup>

### **Feedback**

We welcome your feedback. Let us know what types of articles you would like to see in this newsletter. Just send an email to [ProducerCommunications@cigna.com](mailto:ProducerCommunications@cigna.com).

Thank you.

### **The Big Picture Archive**

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