



CIGNA Medicare Services

For Agents Who Work With Seniors
and Other Medicare Eligible-Individuals
2008



Like a strong and healthy tree, the CIGNA name has become synonymous with stability and protection.

As a national health benefits company with more than 200 years of service to America's employers and their employees, we have the knowledge and the capabilities to deliver the widest range of health benefit plans, programs and services.

So, when you are looking for Medicare solutions, consider CIGNA.

The Senior Market – It's the place to be

There's no question that producers who want to grow their business need a full portfolio of senior products, and there's no better ally to help you take advantage of this opportunity than CIGNA.

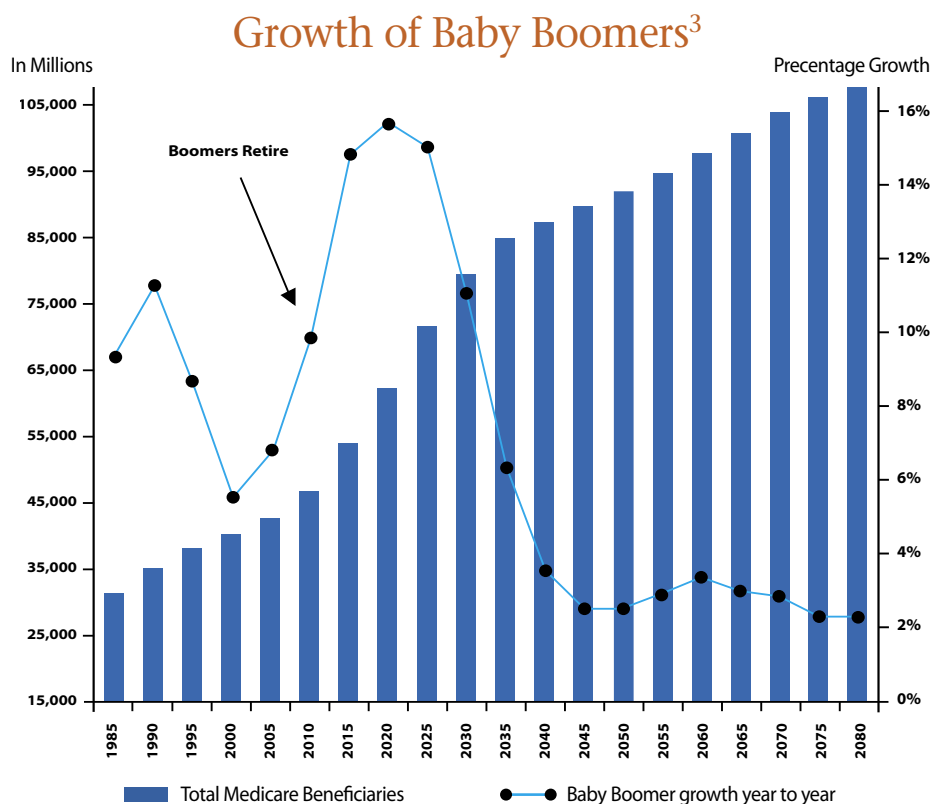
Here are some interesting facts:

- Currently, more than 12% of the U.S. population is over 65 years old; a number that is expected to swell to nearly 20%¹ in 2030 and annual, senior, per capita and health care expenditures are projected to exceed \$15,000.²

- 8.6 million Medicare-eligible Americans are currently covered under Medicare Advantage plans.³

- 16.7 million Medicare-eligible Americans have purchased Medicare Prescription Drug Plans and 20% of them shop for a new plan each year.⁴

It's easy to see that changing demographics, life expectancy, chronic disease, new technology and service utilization will drive



sustained health care spending in the senior market. When seniors turn to their trusted adviser to help find affordable health care solutions, will you be ready?

Our goal is to help you position your business for the future – and the future includes senior products and services.


Read on to learn more about the numerous benefits CIGNA offers producers and their clients.

¹ Source: 65+ in the U.S. 2005; US Census Bureau Current Population Reports – Special Study, December 2005

² Source: Claritas 2005; US Census Bureau Annual Social and Economic supplement

³ Source: Organization for Economic Cooperation and Development (OECD)

⁴ J.D. Power and Associates 2006 Medicare Part D Beneficiary Satisfaction Study, September, 2006. For more information about J.D. Power and Associates go to www.jdpower.com.

A woman with short, dark hair, wearing a purple zip-up hoodie and white pants, is smiling and leaning on the handlebars of a red bicycle. She is standing on a sandy beach with the ocean and waves in the background under a clear blue sky.

In 2005, the independent National Committee for Quality Assurance (NCQA) found that CIGNA HealthCare outperformed its closest competitors in the areas of preventive screenings and well-care.

CIGNA – A Leading Health Benefit Provider

For more than 80 years, CIGNA has been one of America's leading providers of health care benefits. CIGNA has a market capitalization of more than \$16.5 billion and approximately 27,000 employees nationwide.

As one of the only health benefit companies with its own pharmacy, behavioral, dental, vision, and disability businesses, CIGNA is able to provide industry-leading services that treat the whole person at every stage of life.

And because we offer one of the country's leading medical management programs, we help produce better outcomes for our members, while lowering overall costs.

Recommend CIGNA

When you offer CIGNA to Medicare-eligible clients, you're recommending a company that:

- Engages members and providers to increase healthy outcomes

- Provides accessible programs and medical outreach to increase activity, productivity and overall well-being for every stage of life

- Is committed to managing the rising cost of health care while providing affordable, robust, and easy-to-use plans.

CIGNA is ranked No. 1 as the easiest U.S. health insurer for doctors to do business with.

Doctors care for their patients but also have to run a business. That's why they appreciate CIGNA's commitment to clean and fast administration.

Source: NY, Reuters – Analysis published on May 2, 2007 by athenahealth, Inc., a claims-processing and physician services company



It's All About the Relationship

Like you, we are committed to establishing a mutually rewarding relationship with one shared goal – an unwavering dedication to our members – your clients. We also recognize that our products must be “user-friendly” to the producer community and must add real value to the product portfolios our partners manage.

When you sell CIGNA Medicare plans, your clients gain affordable and advanced healthcare solutions, and you gain CIGNA's commitment to the producer channel. These producer benefits include:

Valuable products that your clientele will find affordable and simple to use

- Outstanding plan designs
- Medicare Advantage plans with extensive coverage at various price points to meet varied client needs.

- Affordable prescription drug coverage with an expansive formulary.

Services that allow you to concentrate on distribution, not administrative tasks

- Easy online, phone, fax, or paper enrollment
- Online, self-paced training and certification
- Online, CMS-approved marketing materials
- Trusted CIGNA name and “A” rating by AM Best*
- A proprietary prescription drug Cost Compare Tool to help you compare a client's potential savings based on his or her actual drug history.

An equitable compensation program

- Highly competitive commission schedules that pay the entire first year commission as an advance, the month immediately following CMS approval
- A commission schedule that is enhanced by a bonus program designed to reward those producers that are most successful in distributing CIGNA Medicare products

- Arizona plans offer a different commission structure – please be sure to ask us about our competitive Arizona compensation plan.

Health care in the future

The future of health care is about choice. As producers, you are working to find the most flexible and affordable plans for your clients. CIGNA offers a variety of solutions that will help solve your health care product challenges. Each client has different needs and lifestyles. That's why CIGNA offers variable plan options. Now you can build the plan that is right for each client.

CIGNA Medicare plans – affordable, flexible and committed

To find out more, contact Glenn Amnott, glenn.amnott@cigna.com or 603.435.5402.

In Arizona, contact Robert Matura at robert.matura@cigna.com or 602.861.8191.

* Fourth quarter 2006 – AM Best upgraded the rating of our underwriting subsidiary, Connecticut General Life Insurance Company, to “A”



CIGNA Medicare Plans

Our color-coded product identifiers help simplify the selling process.



A Private Fee-for-Service Medicare Advantage Medical Plan

- Flexible plan designs include three levels of premium coverage
- Affordable pricing including \$0 premium plans in 85% of covered counties
- Offers lower out-of-pocket costs than many Medicare Supplement Plans
- No provider or hospital networks
- No referrals required
- Arizona plan includes the option to add pharmacy coverage

CIGNA Medicare Access is for consumers who want:

- To replace their base Medicare Part A and Part B coverage with a single solution
- Affordable options with predictable, out-of-pocket costs
- Access to a broad choice of providers
- A plan that is simple to understand, easy to use, and includes enhancements to get and stay healthy

Available in 2008 Medicare Access will be available in the majority of counties in the following states: GA, IN, ME, NH, NY, NC, PA, SC, TN, TX, VT, VA.



A Medicare Advantage HMO Plan with Prescription Drug Benefits

(Formerly CIGNA HealthCare For Seniors)

- Simple
- Familiar
- Extensive provider and pharmacy network
- An expansive formulary

CIGNA Medicare Select Plus Rx is for consumers who want to:

- Replace their base Medicare Part A and Part B coverage
- Combine Part D drug coverage with medical coverage at \$0 premium
- Stay within a familiar and simple plan design
- Access care through a trusted Primary Care Physician
- Access an extensive provider and pharmacy network
- Find lower out-of-pocket costs for urgent care, vision, hearing and other services
- Have a plan that is simple to understand, easy to use, and includes enhancements to get and stay healthy

Our CIGNA Medicare Select Plus Rx plan includes Part D prescription drug coverage, and CIGNA Medicare Select Plus Rx has \$0 premium! Our Medicare Advantage HMO with a pharmacy benefit can provide substantial savings, convenience and peace of mind for everyone.

Available in Maricopa County and city of Apache Junction, AZ only.



National Medicare Part D Prescription Drug Plans

(Formerly CIGNATURE Rx)

Three affordable plan choices with a variety of benefit options

- Plan One: Low premium and co-payments
- Plan Two: Immediate coverage with affordable cost, low premium and no deductible
- Plan Three: Immediate and expanded coverage with generic drugs covered even after yearly costs go over \$2,455

CIGNA Medicare Rx is for consumers who want:

- An expansive formulary
- Choices that match their prescription drug needs and their budget
- National coverage from over 55,000 network retail pharmacies.

CIGNA Medicare Rx offers Medicare-eligible clients simple, affordable plans with fixed co-payments and comprehensive drug coverage that is sure to meet beneficiaries' needs. Your clients will have access to more than 55,000 pharmacies. They can also order prescriptions online with CIGNA Tel-Drug® for convenient home delivery.

CIGNA's Plan One premium is so low that it is expected to be below the CMS low-income-subsidy benchmark across much of the nation!

Private Fee-for-Service plans are the fastest growing Medicare Advantage product. From December 2006 to April 2007, membership in Medicare Advantage plans grew 75%.*

* Centers for Medicare & Medicaid Services, www.cms.hhs.gov



According to CMS data, CIGNA had the largest growth percentage in PDP contracts from December 2006 to April 2007 – 44%!

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