



Announcing a special incentive program from CIGNA HealthCare for business with Shared Returns Funding

Choose the reward that means the most to you.

CIGNA HealthCare understands that choice is important. That's why we're offering a special AwardperQs program that allows your firm to earn points for each new medical account with a Shared Returns funding arrangement sold by your firm.

The Shared Returns Incentive program will award **18 AwardperQs** for every new account with Shared Returns funding sold by your firm with an effective date of August 1, 2007 through January 31, 2008.

AwardperQs can be redeemed by your firm for name brand merchandise, sports and entertainment tickets, and travel. AwardperQs will be determined and distributed after the enrollment verification is completed, usually within 120 days after the effective date of the plan.

You may browse the on-line catalog of available rewards at any time. Simply visit **AwardslinQ.com**. In the New User area of the page enter your program password "cigna" and click on the "Browse Only" link.

When your firm first earns AwardperQs points you will receive an e-mail from **qaccounts@biworldwide** welcoming your firm to the program and providing your firm with a user name and password for **AwardslinQ.com**. Once you log in using your firm's name and address, your available AwardperQs balance will be indicated in the upper right corner of the page. Your firm can redeem for awards immediately once points have been awarded.

For questions regarding access to **AwardslinQ.com**, email the program headquarters Customer Care Group at **ccg@biworldwide.com**.

To learn more, please contact your local CIGNA HealthCare sales representative.

What is Shared Returns?

Shared Returns – Funding Arrangements

Shared Returns funding arrangements are **fully insured plans** offered by CIGNA that allow the employer to participate in their plan's experience and receive cash flow benefits. These options provide you with additional solutions to meet your clients

varying cash flow and risk protection needs. These funding arrangements are available subject to underwriting approval for employer groups with 200 or more enrolled subscribers.



A Business of Caring.

Shared Returns – Fully Insured

Advantages to the Employer:

- Shared Returns – opportunity to participate in their experience
- Insurance protection and fixed monthly costs
- Fiduciary responsibility resides with CIGNA
- Experience Rating
- Comprehensive reporting

How it Works:

Our Shared Returns – Fully Insured solution provides predictable, risk free protection at rates based on the individual client's past claim experience or demographics and a cash-back opportunity. At

the end of every year the actual claim experience is evaluated. If it turns out claims and expenses were lower than expected, we calculate whether they are eligible for a refund.

Shared Returns – Minimum Premium

Advantages to the Employer:

- Increased cash flow
- Full Insurance Protection
- Premium Tax Savings
- Fiduciary responsibility resides with CIGNA
- Shared Returns – opportunity to participate in their experience
- Experience Rating
- Comprehensive Reporting

How it Works:

Under the Shared Returns – Minimum Premium arrangement, the employer funds claims through a bank account as they are submitted and paid. As a result, they receive the direct and immediate benefit of favorable claim experience. And if their claims are higher than anticipated, they have the insurance protection of monthly

and annual caps. Plus, there are options for the employer to hold reserves while the minimum premium policy is in effect. Each month, they pay CIGNA only the "minimum premium" required to cover costs for plan administration, commissions, insurance protection (including pooling) and significantly reduced premium tax.

Your CIGNA sales representative can provide you with additional information on these and other funding arrangement options.

Disclosure – AwardperQs issued under the Program are subject to the terms and conditions of CIGNA's Producer Compensation Disclosure Policies. Producers are required to disclose to customers, prior to the close of the sale or renewal, the producer's eligibility to receive compensation under the Program. Disclosures will be included by CIGNA on Schedule A and Schedule C Form 5500 information (and a similar disclosure statement for non-ERISA plans) sent directly to customers with 100 or more enrolled employees.

Terms and Conditions – All federal, state, and local income taxes earned in this program are the sole responsibility of the participant. CIGNA is not liable for any injury, death, or other loss, cost, or damage or claims by participants related to the redemption, receipt or use of awards in this program. CIGNA reserves the right to alter, amend, or cancel any or all of this program at any time without notice and reserves the right to interpret the rules of the program. All decisions are final and binding.

Opt-Out Option – Producer firms that do not participate in CIGNA incentive programs may opt-out of the Shared Returns Award program. Please contact your CIGNA Sales Representative if you select to opt-out of the Shared Returns Incentive Awards program.

*CIGNA refers to Connecticut General Life Insurance Company

"CIGNA" and "CIGNA HealthCare" refer to various operating subsidiaries of CIGNA Corporation. Products and services are provided by these operating subsidiaries and not by CIGNA Corporation. These operating subsidiaries include Connecticut General Life Insurance Company, Tel-Drug, Inc. and its affiliates, CIGNA Behavioral Health, Inc., Intracorp, and HMO or service company subsidiaries of CIGNA Health Corporation and CIGNA Dental Health, Inc. In Arizona, HMO plans are offered by CIGNA HealthCare of Arizona, Inc. In California, HMO plans are offered by CIGNA HealthCare of California, Inc. In Connecticut, HMO plans are offered by CIGNA HealthCare of Connecticut, Inc. In Virginia, HMO plans are offered by CIGNA HealthCare Mid-Atlantic, Inc. In North Carolina, HMO plans are offered by CIGNA HealthCare of North Carolina, Inc. All other medical plans in these states are insured or administered by Connecticut General Life Insurance Company.



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