

# Are you looking to enrich your retirees' lives and cut your health care costs?

With CIGNA HealthCare, our emphasis on health "care" can make a world of difference.



At CIGNA HealthCare, we do not agree with the notion that the health and well-being of older Americans is ever-worsening. Rather, we believe that a well-executed care management program can and does make a difference in enhancing the lives of individuals as they age. We want to see our members not only live longer, but live *better*.

## It's all in the name: CIGNA HealthCare

CIGNA HealthCare is a leader in the health services industry. Our programs and services are based on a proven track record of results. We know that early identification and ongoing treatment of chronic diseases can improve health and allow individuals to enjoy their retirement years – and their retirement savings.

## Care management + holistic health advocacy = a better quality of life

At CIGNA, we believe that health management is critical to an individual's overall quality of life. To help maintain that quality, we offer numerous programs that promote a healthy lifestyle and help individuals manage many of the chronic illnesses they may face throughout their active, early retirement and later retirement life stages.

For example, our award-winning disease management programs are designed to help effectively manage conditions that can have an adverse effect on the health and well-being of retirees.

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**CIGNA's Well Aware for Better Health® disease management programs offer a proven track record of reducing employer costs and maintaining the long-term health of seniors dealing with multiple chronic conditions.**

“At CIGNA, we don’t look at health care claims as a given. With the proper coaching and resources, we’ve seen behaviors change, utilization improve and costs go down. We’d prefer to see retirees spend their money on vacations instead of hospitals. Our senior solutions allow us to improve the overall health care experience of our senior members.”

Kenneth L. Sperling, *Senior Vice President, CIGNA Senior & Retiree Services*

These programs include treatment for health issues affecting seniors, such as:

- Congestive Heart Failure (CHF)
- Chronic Obstructive Pulmonary Disease (COPD)
- Diabetes
- Osteoarthritis
- Osteoporosis



CIGNA’s health advocacy model focuses on proactive, personalized and integrated service. When health issues are identified, individuals are engaged to better manage their conditions. Their needs are assessed to target how to best manage treatment. Behaviors are reinforced with personalized coaching, support and reminders. Progress is then monitored and measured through reporting.

The bottom line is that, by managing chronic conditions properly, retirees can focus on making the most of their retirement years. The right preventive and ongoing care allows seniors to maintain healthy, active lifestyles. So they can spend more time with their families, and less time worrying about their health care coverage.

Looking to manage your health care costs – while you improve your retirees’ quality of life?

Contact your CIGNA HealthCare sales representative to learn more about how our care management strategy can help you to effectively manage your health care costs while improving the health and well-being of your employees and retirees.

To learn more about CIGNA’s perspective on the issues facing employers with an aging work force and how to address them, please contact your CIGNA HealthCare sales representative for a copy of “The New Health Care Gap: Sustaining the Continuum of Health Care Benefits for Early Retirees.”

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