



## Producer Update

On July 11, 2006, CIGNA acquired Star HRG and its suite of voluntary and limited-benefit medical plans. Through this acquisition, CIGNA HealthCare gained a significant presence, turn-key expertise and market-leading capabilities in the voluntary group health marketplace. The combination of CIGNA and Star HRG has made immediate solutions available to the producer community and our respective clients. In the six short months since the acquisition, the CIGNA/Star HRG team has reached significant milestones in improving our products, processes and service.

### Significant Milestones and Improvements:

#### Sales

- The alignment of CIGNA and Star HRG sales representatives has led to successive months of record sales. The Regional sales team continues to have record-setting months for new Starbridge Select groups sold and members added. The National sales team won a number of large Starbridge Choices accounts highlighted by a retail store chain with over 100,000 eligible employees and a high-profile national restaurant chain with over 45 locations.
- The momentum of 2006 is continuing in 2007. Much of this momentum has come from winning business from top competitors, as well as leveraging Star HRG's market-leading service platform and enrollment strategies.
- To provide more dedicated and specialized service to our producers and clients, the Star HRG sales team is being realigned to focus each individual on either new business development or client management. This better aligns Star HRG with the CIGNA HealthCare distribution model, and will increase our responsiveness to you, the broker, and simultaneously enhance our service delivery to your customers.
- Accessing the Star HRG suite of voluntary benefits could not be easier. You can work directly with your CIGNA new business manager or with your CIGNA client manager on existing accounts. Alternatively, you can call Star HRG directly at 1-800-258-9260.

#### Improvements to the Starbridge Product Suite

- Starbridge is now integrated into the CIGNA HealthCare product portfolio, making CIGNA's ancillary products available to all Starbridge members:
  - CIGNA's Dental Program is now offered with all Star HRG products. With both reimbursement and discount components, members can enjoy greater savings by visiting any of the 69,000 participating CIGNA dental providers.
  - CIGNA's industry-leading 24-Hour Health Information Line (HIL) and award-winning Employee Assistance Program have been added to all Star HRG products.
  - CIGNA's Healthy Rewards® discount program is now available to all Starbridge members\*. This program can help employees save on a range of health and wellness programs and services often not covered by many traditional benefits plans.
  - Members now receive an improved fulfillment kit that includes a CIGNA ID card and materials that help the member get started with their new coverage. Members also receive a separate personalized summary plan description booklet.

*\*Healthy Rewards® is not available in all states.*

- Online consumer-decision support tools are now available to all Starbridge members. These tools are unique in the limited-benefit market, and allow members to manage their health care expenses and stretch their benefit dollars.
- As part of the CIGNA product portfolio, Starbridge benefits from being a CIGNA brand. The addition of the CIGNA brand reinforces to members that they are insured by the strength and reliability of CIGNA HealthCare.

## Improvements to Fundamental Care

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- Fundamental Care, a CIGNA product that fills the gap between comprehensive medical plans and traditional limited-benefit medical plans, was redesigned and launched on Star HRG's market-leading platform in only four months.
- The speed with which Fundamental Care was brought to market is an example of how the CIGNA and Star HRG organizations have come together as a team that can react quickly to needs in the market and develop a product that is unique in the insurance industry.

## Rating and State Availability

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- On December 14, 2006, A.M. Best upgraded CIGNA's rating to A (Excellent) from A-(Excellent), which shows the company's stability in the marketplace and confirms the quality and value of Starbridge and Fundamental Care product plans.
- As of January 1, 2007, CIGNA successfully moved 100% of the MEGA Life and Health Insurance Company Starbridge and Fundamental Care business to Connecticut General Life Insurance Company paper.

New CGLIC filing approvals allow CIGNA to write new business in 42 states plus Washington D.C. The remainder of approvals are anticipated during the first quarter.\*

*\*Washington state is currently not approving limited-benefit programs.*

## Looking Ahead

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The coming year promises to bring continued improvements and progress. Examples include:

- Launch of the Client Administration Reduction Engine (CARE). This initiative reaffirms Star HRG as the industry leader in service capabilities and allows Star HRG to provide clients with best-in-class administrative services. Capable of managing premium collection down to the member level, the CARE program will streamline and significantly reduce administrative work for the client. The CARE program is scheduled to launch on April 1, 2007.
- In early 2007 new communication programs and methods will be released that are designed to help increase participation in both existing and new groups. This industry-leading participation initiative has three goals: Increase participation at open enrollment, create a robust new hire communications program, and launch an effective retention program. Initial results from pilot programs conducted in the 4th Quarter in 2006 have been extremely positive, with participation increasing on average by as much as 25%.

At CIGNA and Star HRG, we are excited about what the future holds and look forward to continuing to work with the producer community to provide outstanding products of quality and value to our members.

**For more information call Star HRG, a Business Unit of CIGNA HealthCare, at 1-800-258-9260 or contact your local CIGNA Sales Representative.**

**Star HRG, A Business Unit of CIGNA HealthCare • 2222 W. Dunlap Ave., Ste. 350 • Phoenix, AZ 85021 • 1-800-258-9260**

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