



CIGNA HealthCare

Well-Being

SPRING 2006



TURN TO US FOR FACTS AND GUIDANCE

Did you know CIGNA HealthCare can help you find simple, effective ways to help you enhance your health and get appropriate, effective care?

Take advantage of tools and resources to make thoughtful health care choices and feel good about the decisions you make.

We Can Help ...

IF YOU NEED INPATIENT SURGERY: Visit myCIGNA.com to learn how hospitals rank by number of procedures performed, average length of stay and cost.

IF YOU WANT HELP IMPROVING YOUR HEALTH AND WELL-BEING: Call the toll-free number on your CIGNA HealthCare ID card and listen to programs on exercise, nutrition and weight control. Take advantage of Healthy Rewards® discounts on fitness club memberships.

IF YOU WANT TO QUIT SMOKING: Healthy Rewards® offers discounts on smoking cessation programs to help you reach your goal. You can also call the CIGNA HealthCare 24-Hour Health Information LineSM for tips to help you quit.

IF YOUR PREGNANCY MAY BE PUTTING YOUR HEALTH—AND THE HEALTH OF YOUR BABY—AT RISK: Our case managers can discuss your health risks and get you resources to help minimize those risks. We can provide information on a healthy pregnancy and give you phone access to registered nurses.

IF YOU WANT TO LEARN ABOUT MEDICATIONS AND COSTS: Go to myCIGNA.com to learn the characteristics of more than 200 common drugs. You can also use the website to compare costs at area pharmacies and CIGNA Tel-Drug.



ONLY THE BEGINNING

Visit myCIGNA.com or call Member Services to learn about the many programs and tools that can help guide you and your family to better health.

You can also use myCIGNA.com to create a personal health profile that can offer steps for improvement and links to helpful resources.



EXERCISE MAY HELP PREVENT ARTHRITIS

A new study published in the journal *Arthritis and Rheumatism* shows that moderate regular exercise may strengthen knee cartilage in people at high risk for developing knee osteoarthritis—the leading cause of disability in adults.

A portion of participants in the study took part in a supervised program of aerobic and weight-bearing exercise for one hour, three times a week, for four months. At the end of the study, those who exercised regularly reported gains in physical activity and functional performance. These gains were confirmed using aerobic-capacity and stamina tests. MRI scans showed that those who exercised had stronger and more elastic knee cartilage.

The study's researchers concluded that exercise may play an important role in helping prevent problems for people at risk for developing knee osteoarthritis.



New Research Confirms Cancer-Fighting Properties of Vegetables

New research confirms that eating cruciferous vegetables, such as cabbage, broccoli and cauliflower, protects against the development of lung cancer. Results of a study published in *The Lancet* medical journal compared more than 2,100 adults. People in the study who consumed cruciferous vegetables weekly had a significantly lower chance of developing lung cancer.

Cruciferous vegetables are rich in isothiocyanates, which have been shown to help prevent lung cancer. The study also showed that genetic makeup may affect your ability to benefit from the cancer-fighting properties of cruciferous vegetables. According to the study, people who have inactive forms of two specific genes are better able to absorb isothiocyanates.

BE WISE WHILE WORKING OUT

Working out at a gym full of the latest exercise equipment is good for your health, but learn how to work out safely before you jump on that stair machine or weight bench.

GET HELP. Before you begin an exercise program on your own or at the gym, find an exercise specialist or athletic trainer who can teach you safe workout techniques. Ask a gym staff member to show you the right way to use exercise equipment.

STRETCH. Stretch before and after exercising to maintain your flexibility and help prevent injury. Stretching increases blood flow and loosens muscles. Don't bounce

while stretching—it can tear muscle tissue. Hold stretches for 10 to 30 seconds for one to three repetitions.

KNOW WHEN TO STOP. If you feel tightness in your chest, severe shortness of breath or dizziness, or if you have pain or swelling while exercising, stop your workout and talk with your Primary Care Physician (PCP). However, you don't need to stop if you feel muscle soreness after starting a new exercise routine—that is normal.

BEFORE YOU BEGIN. Remember to talk with your PCP before beginning an exercise program. He or she can help you evaluate which types of exercise are best for you.



HOW TO GET EMERGENCY AND URGENT CARE

What should you do when you or one of your family members becomes ill suddenly or has an accident? Learn as much as you can about how to get emergency and urgent care before you need it.

When It's an Emergency

An emergency is an accident or sudden illness that a person with an average knowledge of medical science believes needs to be treated right away to prevent loss of life, serious medical complications or permanent disability. Your plan covers emergency care.

HOW TO KNOW. Examples of emergency conditions can include:

- uncontrollable bleeding
- seizure or loss of consciousness
- chest pain or squeezing sensation in the chest
- shortness of breath
- suspected overdose or poisoning
- sudden paralysis or slurred speech
- broken bones
- severe pain
- active labor

WHAT TO DO. Seek medical care immediately. Go directly to the nearest emergency facility or call 911 or your local emergency services number. You do not need a referral from your Primary Care Physician (PCP) or authorization before receiving emergency care.

HOW TO FOLLOW UP. Call your PCP (or have someone call for you) for further assistance and follow-up care. When possible, you should call your PCP within 48 hours of visiting the emergency room. Call sooner if your emergency physician says you should.

When It's Urgent

Your PCP or an on-call doctor should be available 24 hours a day, seven days a week, to provide advice or treatment in an urgent situation.

HOW TO KNOW. Examples of conditions usually considered urgent include minor cuts or burns, vomiting, ear infections and minor pain.

WHAT TO DO. If you are in doubt about what to do, you may call your PCP for advice. He or she will direct you to the most appropriate place for care: an urgent care center, the doctor's office or the emergency room.

When You're Traveling

If you need emergency or urgent care while you are traveling, rest assured that wherever you go, your coverage goes with you.

WHAT TO DO. If an emergency arises while you are traveling, go to the nearest emergency facility or call 911. In an urgent situation, go to a local doctor, urgent care center or emergency room. If you need to pay for your treatment at the time you receive it, save your receipts so you can submit them for reimbursement. Call Member Services to find out how to submit your receipts.

HOW TO FOLLOW UP. If you are ever hospitalized while traveling, call your PCP as soon as possible. When possible, you should call your PCP within 48 hours.



QUESTIONS ABOUT YOUR HEALTH CARE?

When you have a question about your benefits or your health, turn to myCIGNA.com. This secure, interactive site helps you understand your benefits, identify health risks, learn about conditions and take steps to stay healthy.



A NEW SEASON BRINGS NEW HEALTHY REWARDS®

Just in time for spring, CIGNA Healthy Rewards® has added new discounts on weight management, mind-body and vision care programs:

- **JENNY CRAIG**—This popular weight-loss program offers a trial membership and up to 50 percent discounts on six-month and one-year programs, plus the cost of food.
- **YOGA JOURNAL**—Save money through *Yoga Journal* offers, including discounts on annual subscriptions, DVDs and sponsored conferences.
- **EXPANDED VISION CARE NETWORK**—Our broad network of participating providers now includes LensCrafters®. Get a 35 percent discount on eyeglasses and accessories, a 15 percent discount on conventional contact lenses, and \$5 off vision exams.

Details on the new Healthy Rewards® programs are available on myCIGNA.com. Or call 1.800.870.3470.

Please note: Not all Healthy Rewards® programs are available in all states. If your CIGNA HealthCare plan includes coverage for any of these services, this program is in addition to, not instead of, your plan benefits. Healthy Rewards® programs are separate from your medical benefits. **A discount program is NOT insurance, and the member must pay the entire discounted charge.**

CAN HEALTHIER GUMS MAKE YOU HEALTHIER?

We all know the importance of brushing and flossing, but did you know that regular visits to the dentist may do more than just brighten your smile? According to a May 2000 report by the Surgeon General, oral health can actually affect overall health. The report linked gum disease to complications for heart disease, stroke, diabetes, preterm birth, osteoporosis and other health issues.

At CIGNA, we believe that it's important to have a well-rounded knowledge of medical and dental health. That's why we've created a website dedicated to helping you learn more about dental health issues.

For a detailed look at dental and oral health, including tips for improving your daily dental habits, visit the CIGNA dental health website at www.cigna.com/dental.

If you're pregnant or thinking about having a baby, it's especially important to take care of your dental health. Test your knowledge of oral health and its potential implications for preterm birth with the interactive dental quiz you'll find on www.cigna.com/dental.





YOUR CONFIDENTIALITY IS IMPORTANT TO US

CIGNA HealthCare is committed to maintaining the confidentiality of members' health information. We have established policies and safeguards to protect oral, written and electronic information across our organization. You should have received a privacy notice from CIGNA HealthCare or your employer, depending on your benefits plan.

If your privacy notice is provided by your employer, you can ask your employer for a copy. If it is provided by CIGNA HealthCare, you will find a copy of our Notice of Privacy Practices on our website, www.cigna.com, by clicking on "Privacy Information" at the bottom of the page. It describes how we use and disclose protected health information and advises members of their rights under federal and state law. If you prefer, you can get a copy of our notice by calling Member Services at the toll-free number on your CIGNA HealthCare ID card.

PLAN COVERAGE AFTER MASTECTOMY

The 1998 federal budget passed by Congress requires that health plans cover reconstructive surgery after mastectomy. Your CIGNA HealthCare plan covers this surgery, and the law mandates that we provide you with this notice every year.

When a member receives benefits for a mastectomy and decides to have breast reconstruction, based on consultation between the attending physician and the patient, the health plan covers:

- reconstruction of the breast that underwent mastectomy
- surgery and reconstruction of the other breast to make them look symmetrical
- prostheses
- treatment of physical complications in all stages of mastectomy, including lymphedema

These services are covered at the same benefit level as other benefits covered by the plan. If you have questions, call Member Services.

CIGNA HEALTHCARE AT YOUR SERVICE

At CIGNA HealthCare, we strive to give you responsive, courteous and professional assistance, every time you call.

Turn To Us

When you call Member Services, our representatives tap into a system designed to provide quick answers to your service questions. Call us or visit myCIGNA.com to check the status of a claim, order a new ID card, request a provider directory, update your personal information or change your PCP. You can do it all with one call.

We're Here for You

We take steps every day to monitor the quality of the services you receive. We are committed to continual improvement to keep you satisfied. We work hard to answer your calls with little or no waiting, resolve your problems quickly, and process claims accurately, all while maintaining tight quality standards.

You can reach us at the toll-free number on your CIGNA HealthCare ID card—we're here to help!



MANAGING ASTHMA

According to the American Academy of Allergy, Asthma and Immunology (AAAAI), an estimated 20 million people in the United States have asthma. And during the last two decades, the condition has become more common.

What Is Asthma?

Asthma occurs when your airways react strongly to irritants. These irritants trigger symptoms such as coughing, wheezing, shortness of breath and difficulty breathing. Common asthma triggers include allergens (pollens, molds, house dust and animal dander), strong odors (such as those found in perfumes), respiratory infections, cold air, cigarette smoke, exercise, and some medicines and foods.

During an asthma attack, airways narrow and fill with mucus, and breathing becomes difficult. Attacks can range from mild to life-threatening. Fortunately, with the right medications and proper management, many people with asthma lead normal, active lives.

Tips for Daily Living

The AAAAI offers the following tips for avoiding common allergens and other asthma triggers:

- Keep your windows closed at night. During warm months, use air-conditioning to reduce the amount of pollen, dust and mold in your home or car.



- Stay indoors if the humidity or pollen count is high.
- Don't allow smoking in your home. Secondhand smoke can make asthma symptoms worse.
- Use bedding made of synthetic materials, and clean and vacuum bedrooms regularly to avoid dust buildup.
- Allow good ventilation and use a dehumidifier to prevent mold.

Breathe Easier

If your plan includes CIGNA Well Aware for Better Health®, you or a family member can get self-help tools and support to help you manage your asthma more effectively, reduce complications and improve quality of life. To learn more, call the toll-free number on your CIGNA HealthCare ID card.

SAVE AT THE PHARMACY

If you have prescription drug benefits through CIGNA HealthCare, be sure to take full advantage of the savings available to you:

- Have your prescription filled at participating pharmacies in the CIGNA HealthCare network. To find a pharmacy in your area, go to myCIGNA.com or call Member Services at the number on your CIGNA HealthCare ID card.
- Search the formulary at myCIGNA.com to see if a drug is covered. Click on "Drug List," then search by category or name.
- When you drop off a prescription, show your CIGNA HealthCare ID

card. This will help you receive coverage at the maximum level available under your plan.

- Use the tools on myCIGNA.com to compare drug costs and features.

You should also consider taking advantage of the CIGNA Tel-Drug home-delivery pharmacy program. It is an easy way to fill prescriptions for covered drugs and have

them delivered to your door. You pay only your copayment or coinsurance—there are no shipping or other service charges.

With CIGNA Tel-Drug, you can order up to a 90-day supply of medication at one time. Visit www.teldrug.com or call CIGNA Tel-Drug at 1.800.TEL.DRUG (1.800.835.3784) for more information. You can also order and track CIGNA Tel-Drug prescription drugs through myCIGNA.com.

To find out whether you have prescription drug benefits through CIGNA HealthCare, check your benefits materials.





AS A MEMBER, YOU HAVE RIGHTS AND RESPONSIBILITIES

Here's what you can expect from us, along with what you need to know about your role in using your CIGNA HealthCare plan. Additional rights may be guaranteed by state law. Please check your benefits materials for more information.

You Have the Right to:

- **RECEIVE MEDICAL TREATMENT** that is available when you need it and is handled in a way that respects your privacy and dignity.
- **GET THE INFORMATION YOU NEED** about your health care plan, including information about services that are covered, services that are not covered and any costs that you will be responsible for paying.
- **HAVE ACCESS** to a current list of providers in the CIGNA HealthCare network and have access to information about a particular provider's education, training and practice.
- **SELECT A PRIMARY CARE PHYSICIAN (PCP)** for yourself and each covered member of your family, and change your PCP for any reason.
- **HAVE YOUR MEDICAL INFORMATION KEPT CONFIDENTIAL** by CIGNA HealthCare employees and your health care provider. Confidentiality laws and professional rules of behavior allow CIGNA HealthCare to release medical information only when it's required for your care, required by law, necessary for the administration of your plan, or to support CIGNA HealthCare programs or operations that evaluate quality and service. We may also summarize information in reports that do not identify you or any other members specifically.
- **PARTICIPATE WITH YOUR PRACTITIONER** in health decisions and have your health care provider give you information about your medical condition and your treatment options, regardless of benefits coverage or cost. You have the right to receive this information in terms you understand.
- **LEARN ABOUT ANY CARE YOU RECEIVE.** You should be asked for your consent for all care, unless there is an emergency and your life and health are in serious danger.
- **REFUSE MEDICAL CARE.** If you refuse medical care, your health care provider should tell you what might happen. We urge you to discuss your concerns about care with your PCP. Your doctor will give you advice, but you'll have the final decision.
- **BE HEARD.** Our complaint-handling process is designed to hear and act on your complaint or concern about CIGNA HealthCare and/or the quality of care you receive; provide a courteous, prompt response; and guide you through our grievance process if you do not agree with our decision.
- **MAKE RECOMMENDATIONS** regarding our policies on member rights and responsibilities. If you have recommendations, please call Member Services at the toll-free number on your CIGNA HealthCare ID card.

You Have the Responsibility to:

- **REVIEW** and understand the information you receive about your health care plan. Please call CIGNA HealthCare Member Services when you have questions or concerns.
- **UNDERSTAND** how to use CIGNA HealthCare services.
- **SHOW YOUR CIGNA HEALTHCARE ID CARD** before you receive care.
- **SCHEDULE A NEW-PATIENT APPOINTMENT** when you select a new PCP from the CIGNA HealthCare network, build a comfortable relationship with your doctor, ask questions about things you don't understand and follow your doctor's advice. You should understand that your condition may not improve and may even get worse if you don't follow your doctor's advice.
- **UNDERSTAND YOUR HEALTH CONDITION** and work with your doctor to develop treatment goals that you both agree upon to the extent that this is possible.
- **PROVIDE HONEST, COMPLETE INFORMATION** to the providers caring for you.
- **KNOW WHAT MEDICINE YOU TAKE**, why and how to take it.
- **PAY ALL COPAYMENTS** for which you are responsible, at the time service is rendered.
- **KEEP SCHEDULED APPOINTMENTS** and notify the doctor's office ahead of time if you are going to be late or miss an appointment.
- **PAY ALL CHARGES** for missed appointments and for services that are not covered by your plan.
- **VOICE YOUR OPINIONS**, concerns or complaints to CIGNA HealthCare Member Services and/or your provider.
- **NOTIFY YOUR BENEFITS ADMINISTRATOR** as soon as possible about any changes in family size, address, phone number or membership status.



CIGNA HealthCare

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inside: TOOLS, RESOURCES AND MORE ■ **TIPS FOR A WISE WORKOUT** ■ Healthier Gums, Healthier You ■ **SAVE AT THE PHARMACY**

CIGNA HEALTHCARE PLANS CITED FOR QUALITY

CIGNA HealthCare plans ranked among the top health plans in the nation in a recent report. In 2005 the National Committee for Quality Assurance (NCQA) collaborated with the weekly news magazine *US News & World Report* to produce a story ranking American health plans. Using a scoring method that combines results from several key quality measures, the October 2005 issue of the magazine ranked the country's commercial health plans.

Results Worth Noting

In the report, nine CIGNA HealthCare plans ranked in the nation's top 100 commercial health plans. An additional 12 CIGNA HealthCare plans were ranked in the report's top 200 commercial health plans.

We are pleased that our plans have been recognized among the best in the nation. These rankings were the results of our strong performance on clinical quality measures and our solid NCQA accreditation record.

Commitment to Quality

Within the health care system, health plans like CIGNA HealthCare have been publicly reporting quality results through tools like the Health Plan Employer Data and Information Set (HEDIS®)* for about a decade. Reports like these help us identify areas for quality and service improvement.

Go to www.cigna.com and click on "Newsroom" to see news releases about the rankings.



VISIT
WWW.CIGNA.COM
TO LEARN MORE
ABOUT OUR
COMMITMENT
TO QUALITY,
INCLUDING HOW
WE PROMOTE
HEALTH EDUCATION
AND SAFETY.



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