



CIGNA HealthCare

Well-Being

SPRING 2007



Take Control of Your Health and YOUR HEALTH CARE

We are all being asked to become more involved health care consumers, take charge of our health and spend resources wisely. As we hear more about this trend, often called *consumerism*, we wonder what it really means and how it addresses our need for quality care at cost-effective rates.

Become a Health Care Consumer

It's easy to feel overwhelmed when thinking about how to become better health care shoppers. But you may have more skills than you think; you use them all the time.

- When you visit the grocery store, you compare nutrition, cost and convenience as you decide what goes into the shopping cart.
- When you buy a car, you think about driving needs, safety and reliability, gas mileage, the dealer's markup, and what you are willing to pay.

- When you buy auto insurance, you think about your driving record and decide whether you prefer to pay a lower premium for a higher deductible or a higher premium for a lower deductible.

Tap into these skills and think about the different ways you can apply them to your health.

- Learn and follow the recommended preventive care for your age and gender.
- Educate yourself about how diet and activity can affect your overall health or a chronic condition.
- Ask your doctor for over-the-counter or generic alternatives for your prescription drugs.
- Compare cost and quality of doctors and hospitals in your area if you need to have surgery or a medical test.



TOOLS YOU CAN USE

Did you know

myCIGNA.com has

tools that can help

you compare local
hospital services?

Turn to page 4 to

find out how you can

learn more about

patient outcomes

and the cost of certain

procedures at hospitals

in your area.

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SHORT WALKS MAY HELP CONTROL BLOOD PRESSURE

Taking four 10-minute walks a day may be more effective in lowering blood pressure than taking just one 40-minute walk, according to a study in the *Journal of Hypertension* (Vol. 24, Issue 9 [2006], pp. 1761–70).

The study examined 20 people with slightly elevated blood pressure (between 120/80 mm Hg and 139/89 mm Hg). The participants showed an equal decrease in blood pressure after both the short walks and the long walk, but the effect lasted for 10 to 11 hours after the short walks, compared to just seven hours after the long walk.

Although the study sample was small, researchers concluded that taking shorter walks throughout the day may have more lasting results than taking one long walk. The results may help motivate people who have a hard time fitting longer periods of exercise into their day.



FIND HELP FOR LOVED ONES Returning from Military Service

Thousands of American men and women are returning home from Iraq and Afghanistan as their tours of duty end. To help ease the transition back to civilian life, resources are available through medical plans, behavioral health benefits and employee assistance programs.

Common Issues

Readjustment issues are common for returning service men and women, whether they have been away for six months or two years. A U.S. Defense Department study found that one in six combat troops returning from Iraq reported symptoms of severe depression and post-traumatic stress disorder (PTSD). In addition, the *Journal of the American Medical Association* published a study showing that nearly 20 percent of service people returning from Iraq had mental health issues, such as anxiety, stress and depression (Vol. 295, Issue 9 [2006], pp. 1023–32).

What Will the Transition Be Like?

During your loved one's time away, you and your family had to learn new ways of coping with everyday life events. After the return home, family roles and responsibilities need to be re-established, which can cause stress, confusion and doubt. Talk through what has changed. A returning service person may worry that others will not understand what he or she experienced.

Where to Go for Help

Start by asking your benefits administrator about the programs available through your employer's benefits plan. You can also contact your employee assistance program or find help through community and military programs such as those listed below.

- **U.S. DEPARTMENT OF VETERANS AFFAIRS**—Visit the department's website at www.ncptsd.va.gov.
- **READJUSTMENT COUNSELING SERVICES**—Call 1.800.827.1000 or go to www.va.gov/rcs and click on "Find your nearest Vet Center."



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, an urgent care center or an 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?

Answers are a phone call away. As a CIGNA HealthCare member, you have toll-free access to the CIGNA HealthCare 24-Hour Health Information LineSM. To speak with a nurse, just call the number on your CIGNA HealthCare ID card.



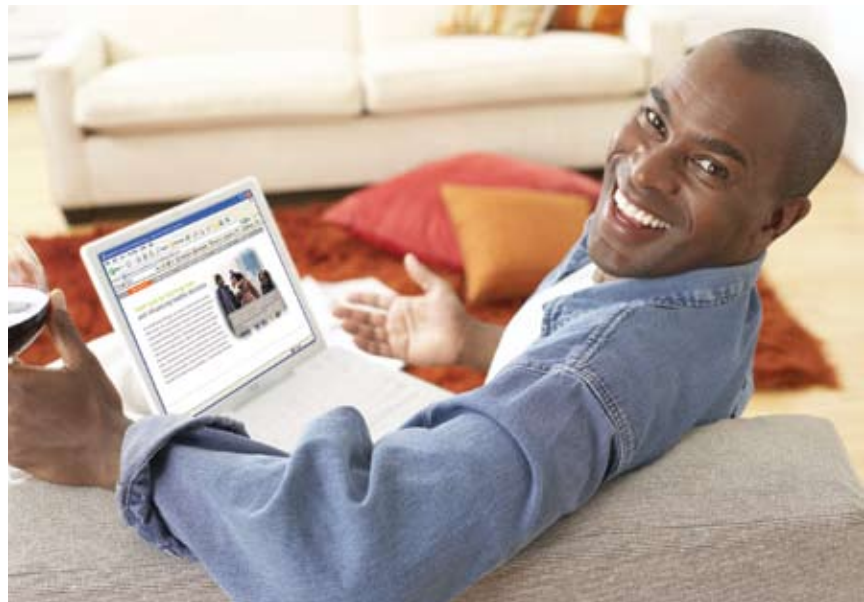
NEW ADDITIONS TO HEALTHY REWARDS®

Now you can enjoy more discounts through three new CIGNA Healthy Rewards® programs:

- **SONICARE®**—Take advantage of discounts and rebate coupons when you purchase certain Sonicare toothbrush models and accessories.
- **CURVES®**—Women can save up to \$100 on a 12-month membership at a participating Curves fitness facility.
- **SPA FINDER™**—Get a 10 percent discount on gift certificates from your choice of more than 3,500 spas.

To get the latest details on new Healthy Rewards® programs and discounts, visit myCIGNA.com or call 1.800.870.3470.

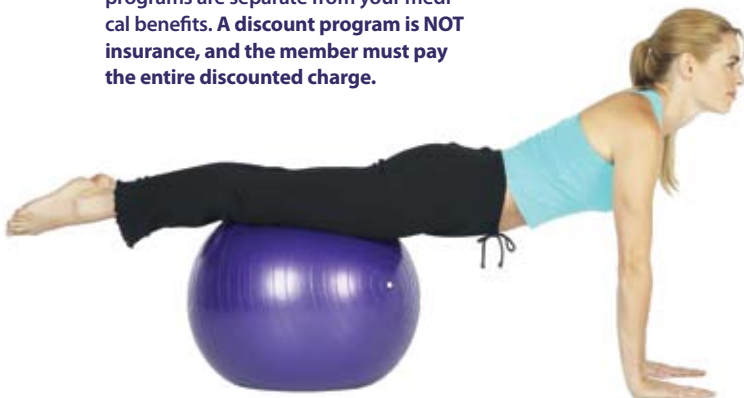
Please note: Not all Healthy Rewards® programs are available in all states. If your CIGNA HealthCare plan includes coverage for any of these services, this program is in addition to, not instead of, your plan benefits. Healthy Rewards® programs are separate from your medical benefits. A discount program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



Compare Cost and Quality AT myCIGNA.com

Learning more about cost and quality can help you make the most of your health plan. That's why myCIGNA.com offers tools that let you compare cost and quality of hospital services, including physician training and patient outcomes.

- **HOSPITAL VALUE TOOL:** Shows hospital scores that measure patient outcomes and costs for many procedures and conditions. You can find estimated average cost ranges and see typical out-of-pocket expenses for specific hospital procedures.
- **HOSPITAL COMPARISON TOOL:** Lets you compare and rank local hospitals based on specific procedures, health conditions and other factors.
- **PROVIDER EXCELLENCE RECOGNITION DIRECTORY:** Lets you search for hospitals that meet patient safety standards created by The Leapfrog Group, a consortium of employers that encourages health care excellence and safety.
- **PHYSICIAN QUALITY AND COST EFFICIENCY PROFILES:** Enables you to compare participating specialists in 21 fields based on their performance. The specialists are given a one- to three-star score based on the quality of care their patients received and the cost of treatment.
- **AVERAGE COSTS FOR COMMON MEDICAL PROCEDURES:** Allows you to look up the average cost for common medical procedures by state. You can also review the average costs for routine office visits, preventive screenings (such as a mammogram or blood test) and treatment for specific conditions such as kidney stones, allergies or migraine headaches.
- **OUTPATIENT SURGERY AND RADIOLOGY TOOL:** Provides estimated average cost and out-of-pocket ranges for these services.





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.

YOUR PRIVACY Is Our Priority

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" 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.

Take Control of Your Health and Your Health Care *(continued from page 1)*

Evaluate Cost and Quality

Health care costs are rising; that's no secret. What's not so obvious is that costs can vary greatly among doctors, hospitals, pharmacies and other facilities in the same local area. And the cost of your care does not necessarily equate to the quality of care.

Whether you are healthy, have some health concerns or live with a chronic condition,

CIGNA HealthCare can help you take charge of your health. We offer tools at myCIGNA.com and resources to help you meet your personal health goals and find appropriate, effective care. When you use those resources and become an informed health care consumer, you can make a difference in the type and quality of services you receive—and what you ultimately pay.

HAVE QUESTIONS ABOUT LOW BACK PAIN?

Call the CIGNA HealthCare 24-Hour Health Information LineSM.

The toll-free number is on your CIGNA HealthCare ID card.

Take Steps to Resolve ACUTE LOW BACK PAIN

Acute low back pain can be emotionally upsetting and physically uncomfortable. It can interfere with normal daily activities, job performance or sleep. Symptoms may include discomfort or pain in your lower back, limited flexibility, inability to stand straight, or burning pain or numbness that moves down one leg.

A Common Problem

According to the National Institute of Arthritis and Musculoskeletal and Skin Diseases' *Handout on Health: Back Pain*, low back pain affects nearly 80 percent of adults at some time in their life. The pain may come on suddenly or gradually. Low back pain is considered acute if it lasts for less than a few weeks.

What Causes Low Back Pain?

Poor muscle tone in the back and abdominal region, muscle tension or spasms, back sprains, ligament or muscle tears, or joint problems are common causes. Sometimes slipped disks can irritate nerves from the spinal cord, causing pain in the buttocks or legs, or numbness, tingling or weakness in the legs.

Getting Help

A visit to your Primary Care Physician (PCP) is a good idea if your symptoms are severe, you have pain after a fall or injury, or the problem does not go away within a few days.

If, in addition to low back pain, you also have problems controlling your bowel or bladder or you feel weakness or numbness in your legs, call your PCP immediately.

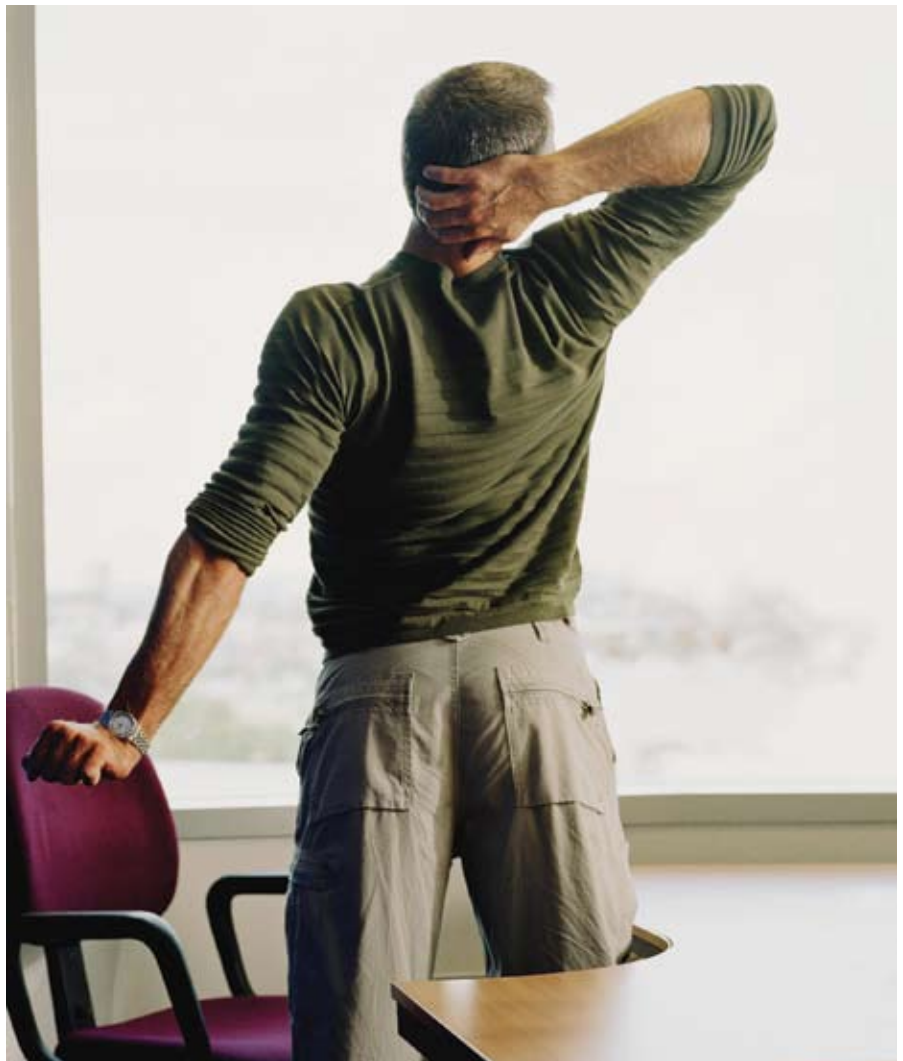
Treatment Options

Your PCP may recommend over-the-counter medications to help relieve your symptoms. If symptoms are severe, your PCP may prescribe a medication for you.

Your doctor may also recommend chiropractic therapy or the application of hot or cold compresses to the affected area. Ask your PCP which activities you can do and which you should avoid.

If your plan includes the CIGNA Well Aware for Better Health[®] low back pain program, you can get educational materials specific to your condition and receive health reminders in the mail throughout the year.

Each person's situation is unique, so work closely with your PCP to treat your symptoms. If your symptoms do not improve, call your PCP again for further evaluation.





KNOW YOUR 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 required 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 OR PROVIDER** 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 practitioner or provider 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 practitioner or provider, ask questions about things you don't understand and follow your practitioner's or provider'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 practitioner or provider 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, DEDUCTIBLES AND COINSURANCE** for which you are responsible.
- **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.



Visit myCIGNA.com or call Member Services at the toll-free number on your CIGNA HealthCare ID card for answers to your benefits questions.



CIGNA HealthCare

CIGNA HealthCare
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www.cigna.com

inside: Loved Ones and Military Service ■ COMPARE
COST AND QUALITY ONLINE ■ Emergency and
Urgent Care ■ HELP FOR LOW BACK PAIN

AN OUNCE OF PREVENTION

Scheduling regular checkups is one of the most important things you can do for your health. Regular preventive care can protect your health and reduce your health care costs by detecting problems early—before they become serious illnesses.

Here are two examples of ways that preventive care can make a difference. According to “The State of Health Care Quality: 2006,” published by the National Committee for Quality Assurance:

- Treating high blood pressure can reduce the risk for stroke by nearly 33 percent, a heart attack by 25 percent, and heart failure by more than 50 percent.
- Receiving comprehensive prenatal care has been shown to help women reduce the risk of delivering babies with a low birth weight.

Your Coverage

Preventive care is so important that your CIGNA HealthCare plan provides coverage for many preventive care services. Please

check your benefits materials to learn what your plan covers. Deductibles, coinsurance and/or copayments may apply. Depending on your plan, preventive care services can include:

- well-child care and immunizations
- physical exams for adults
- Pap tests
- cholesterol and diabetes screenings
- mammograms and colorectal cancer screenings

Talk to your doctor about preventive care services that you may need.

New Vaccines

CIGNA HealthCare recently added two immunizations to its preventive health guidelines: a vaccine for human papilloma-virus (HPV), the virus that has been shown to cause cervical cancer, and Zoster, a vaccine to help prevent shingles in people older than age 60. Ask your doctor whether these vaccines might be right for you.



HOW LONG IS THE WAIT?

The next time you need to see your doctor, visit www.cigna.com to consult our appointment availability guidelines. These guidelines can help you learn how long you can expect to wait for an appointment, depending on the type of care you need.