

ADDRESSING HEALTH HOLISTICALLY

An Integrated Benefits Strategy

Month Day, Year
Presenter Name

Together, all the way.SM



Integrate, Identify, Intervene

The what, why and how of integration

The opportunities are different for each company

Getting proactive

Taking the next step – leveraging the predictive nature of utilization data

ROI is a four letter word

How companies define investment and measure return

What's in it for me and my employees?

The human stories behind the strategies

Leading edge strategies to get ahead of absences



Session moderator: Gary Fritsch, Marketing Product Manager, Cigna



Deborah Snider
Director
Health and Welfare Benefits
BAE Systems, Inc.

BAE SYSTEMS



Michelanne Bradwell
Manager, Benefits
Konica Minolta Business
Solutions U.S.A., Inc.



Alyssa Coleman
Benefits Consultant
Nextera Energy Inc.



PANELISTS



33,500 covered employees:

72% male/28% female

71% > 40 y/o

Across six continents

Top Cost Drivers:

Musculoskeletal

Digestive

Neoplasms

Circulatory

Health foundations:

Integrated Personal Health Team (IPHT)

Client focus/goal:

- Improve the customer experience
- Recognize every disability is a medical event, and connect
- Focus on financial impact

Health pays:

Incentives for biometric screenings, working with health coaches and taking healthy actions (preventive screenings, online coaching or Cigna app)



7,000 employees covered:

74% male/26% female

73% > 40 y/o

U.S.

Top Cost Drivers:

Musculoskeletal

Digestive

Mental Illness

Neoplasms

Circulatory

Health foundations:

Medical with EAP, Your Health First[®] Disease Management, Cigna Healthy Pregnancies, Healthy Babies[®], Comprehensive Oncology and Behavioral

Client focus/goal:

- Consolidate and simplify
- Ensure consistency and improved process across multiple locations

Health pays:

Wellness credits for preventive exams, biometric screenings and completing health assessments



15,000 covered employees:

77% male/23% female

68% > 40 y/o

26 states and Canada

Top Cost Drivers:

Musculoskeletal

Digestive

Neoplasms

Circulatory

Health foundations:

Integrated Personal Health Team (IPHT)

Client focus/goal:

- Low engagement (6%)
- Rising Medical Cost Trend (8%-13%)
- Disability Absence (3.46 days per employee)

Health pays:

- Premium Differential for HA completion
- HRA deposit for achieving biometric outcomes, or alternative



What were the business benefits or health issues that led you to consider integration of your benefit programs?

What did you rely on in pitching integrated benefit programs to the C-suite in your company?

Q1



Combine solutions to optimize impact and results

Why it matters.



1. Council for Disability Awareness, Disability Statistics, July 2013.

2. The Numbers Count: Mental Disorders in America, National Institute of Mental Health, 2013.

3. "Chances of Disability" Disability Statistics, last updated July 3, 2013. www.disabilitycanhappen.org.

4. To qualify for a disability claim, claimant must have medical certification.

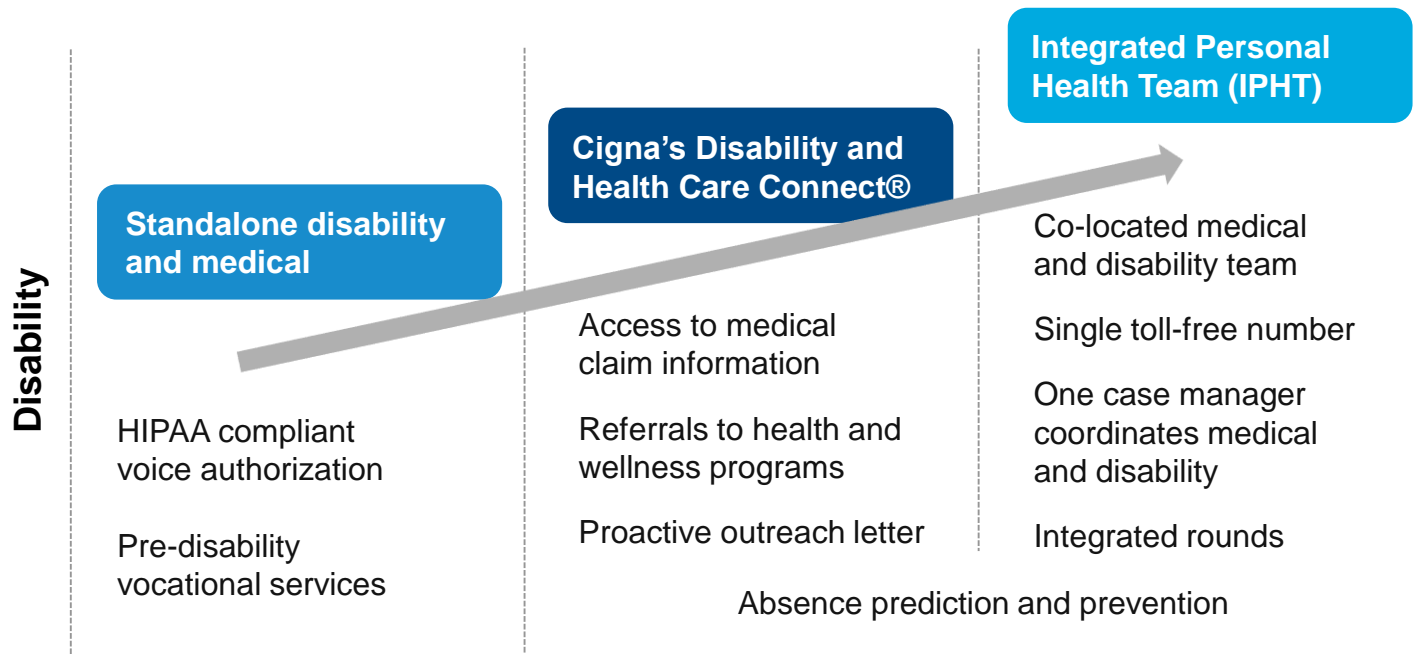
5. Cigna 20 Year Disability Study, 2013.

Tell us about core components of your integration program.
And how you are being proactive in communicating
and interacting with your employees.

Q2

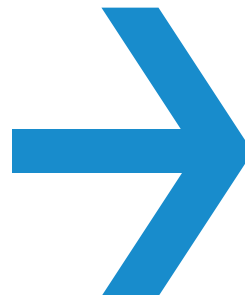


The integration continuum



Medical

Meet people where they are



Get them to where they need to be



Where was the real value of integration?

Was it increased engagement in health programs, shared information or coordination of services across programs?

Have you seen evidence of the impact?

Q3



Fully connected health ownership to get everyone to their full potential

Personalized connections. Powered by innovation.



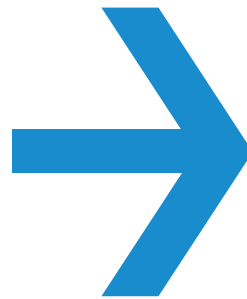
Health care professionals



Client



Customer



Improved quality



Lower cost



Higher satisfaction



How have you been proactive in addressing absence?

Q4



Alice, 47, Environmental Coordinator



The challenge

- Customer filed Family Medical Leave for migraines
- Migraines were triggered by stress
- At the time, she was using over-the-counter pain reliever and rest as a treatment



The solution

- Alice was referred to a vocational counselor and to the Stress Management program
- Vocational counselor recommended diet modifications, staying hydrated, and establishing a sleep routine to help manage and prevent migraines
- Alice received education and counseling regarding stress management
- Vocational counselor purchased Alice a sinus eye mask for a compress around the eyes to block out light, and gel packs to be used as hot or cold compress on the forehead or back of the neck



The result

- Alice confirmed the products and the counseling/guidance were helpful in the management of both her migraines and stress

This is based on a real customer experience. However, the customer's name, information, and certain details have been changed to protect their privacy.

Jan, 55, Network Technician



The challenge

- Customer identified as at risk for disability absence
- Conditions included diabetes, chronic low back pain, high blood pressure, and obesity



The solution

- Jan was contacted by a nurse specializing in productivity impacts of various conditions
- She participated in holistic assessment of conditions and job environment
- Gaps identified included:
 - Jan's understanding of her diabetes level and how to manage weight
 - Worksite support needed for low back pain
- She received education and counseling regarding diabetes care and was referred to the diabetes and weight coaching programs for further support
- Jan was referred to Healthy Working Life, where she received education and counseling regarding low back pain and her vocational counselor purchased air form back support and knee wraps for her



The result

- Jan continues to work, has reduced her A1C levels by 1%¹, has started exercising daily and continues to make improvements to her diet

1. Based on Konica Minolta Client Case Study, 2013.

This is based on a real customer experience. However, the customer's name, information, and certain details have been changed to protect their privacy.

Confidential, unpublished property of Cigna. Do not duplicate or distribute. Use and distribution limited solely to authorized personnel. © 2015 Cigna

Nextera Energy customer



Prevention

Identify

- Claim Manager identified that that Steve who was on LTD after suffering a stroke could work with a Vocational Rehabilitation Counselor (VRC) to help with return to work opportunities
- Claim Manager referred Steve to a VRC who contacted him the same day

Prevent

- In speaking with Steve the VRC learned that he had ongoing speech and physical issues due to the stroke
- The VRC worked with the nurse claim manager who advised that Steve had maxed out of his speech therapy and this was the voice he was left with post stroke
- VRC focused on Steve's physical issues and return to work opportunities

Intervention

Return

- VRC was able to reimburse Steve for some new work clothes and worked with NextEra for a phased approach for Steve to return to work. Within 5 weeks he was back to work full-time
- Once back full-time Steve could utilize NextEra's educational benefits to return to school
- Steve also participated in an Achilles race in New York City

Engage

- Steve was interested in joining a local gym. The VRC printed a Healthy Rewards® card for Steve so he could get a discount
- VRC paid for short term personal training and enrolled Steve in Achilles International
- VRC also learned that Steve was concerned with returning to work due to career advancement opportunities



Steve



- Returned to work on a full-time basis
- Participated in the Achilles International Hope & Possibilities Race
- Joined gym with short term personal training



How have you been able to demonstrate the success of your programs to others in your organization – either with data or through other means?

Q5



33,500 covered employees:

72% male/28% female

71% > 40 y/o

Across six continents

Top Cost Drivers:

Musculoskeletal

Digestive

Neoplasms

Circulatory

Health foundations:

IPHT

Client focus/goal:

- Improve the customer experience
- Recognize every disability is a medical event, and connect
- Focus on financial impact



Health pays:

Incentives for biometric screenings, working with health coaches and taking healthy actions (preventive screenings, online coaching or Cigna app)

- **4.5%** of employees drive **37%** of medical costs
- Engagement among these employees is now **25%** higher than the rest of the population
- Employees in integrated programs have **15% (8 days)** shorter disabilities

7,000 employees covered:

74% male/26% female

73% > 40 y/o

U.S.

Top Cost Drivers:

Musculoskeletal

Digestive

Mental Illness

Neoplasms

Circulatory

Health foundations:


Medical with EAP, Your Health First® Disease Management, Cigna Healthy Pregnancies, Healthy Babies®, Comprehensive Oncology and Behavioral

Client focus/goal:

- Consolidate and simplify
- Ensure consistency and improved process across multiple locations

Health pays:

Wellness credits for preventive exams, biometric screenings and completing health assessments

- 
- Absence prediction program identifies **2.3%** of employees who are **2X** as likely to have a disability
 - Engaged employees in this program have **47%** fewer claims
 - Integrated employees have **11%** less absence overall

15,000 covered employees:

77% male/23% female

68% > 40 y/o

26 states and Canada

Top Cost Drivers:

Musculoskeletal

Digestive

Neoplasms

Circulatory

Health foundations:

Integrated Personal Health Team (IPHT)

Client focus/goal:

- Low engagement (6%)
- Rising Medical Cost Trend (8%-13%)
- Disability Absence (3.46 days per employee)



Health pays:

- Premium Differential for HA completion
- HRA deposit for achieving biometric outcomes, or alternative

- **40%** engagement rate.
- **3.7%** medical cost trend
- **13%** decrease in disability absence
- Engaged employees saved Nextera over **\$225,000** in STD claim costs in 2013

Your questions for panelists and moderators

Integrate, Identify, Intervene

Thank you for participating.

Q&A



"Cigna," the "Tree of Life" logo, "Your Health First," "Cigna Healthy Pregnancies, Healthy Babies," and "Cigna's Disability & HealthCare Connect" are registered service marks, and "Together, all the way." is a service mark, of Cigna Intellectual Property, Inc., licensed for use by Cigna Corporation and its operating subsidiaries. All products and services are provided by or through such operating subsidiaries, including Life Insurance Company of North America, Cigna Life Insurance Company of New York, Cigna Health and Life Insurance Company, and Connecticut General Life Insurance Company, and not by Cigna Corporation.

882849 02/15 © 2015 Cigna. Some content provided under license.

