

HELPING YOU REDUCE ABSENCES AND IMPROVE PRODUCTIVITY

Cigna's assistance programs

Your employees can better balance their work and personal lives with Cigna assistance programs, which are designed to improve workplace productivity and an employer's bottom line. Cigna assistance programs help employees and members of their household with life challenges from child care and work stress, to substance abuse or depression. This helps you avoid the impact of unscheduled absences and lost productivity to your business.

Two levels of service offer employer flexibility

Cigna Life Assistance Program¹ is included with our group long-term disability insurance plans, and available as a buy-up with life insurance plans

Basic clinical and work/life support for employees and their household members, including:

- Access to consultation by phone 24 hours a day, seven days a week, from licensed Cigna clinicians
- Up to three free in-person counseling sessions from masters' and PhD-level licensed behavioral health clinicians in the large Cigna network of independent, contracted providers (five-visit model available)²
- Up to three qualified work/life referrals provided within 12 business hours (six hours for emergencies)
- Referrals to community resources
- Online resources for work/life challenges
- Monthly webcast seminars on a variety of topics
- Referrals to legal and financial services
- Critical Incident service hours (up to three hours per provider, per incident, up to three incidents per year³) are available through a case-by-case contract
- A program brochure with wallet card for employees⁴

Cigna full-service Employee Assistance Program (EAP) is available with any Cigna Group Insurance[®] plan for an additional cost

Includes the same clinical and work/life support services as the Cigna Life Assistance Program, plus the following employer-level services:

- **Dedicated account management team** – focused on planning, smooth implementation, and ongoing management and promotion of your EAP services
- **Promotional materials** – employee brochures⁴, posters⁴ and a robust electronic communication campaign to keep the program visible through the year
- **Employer utilization reporting** – online access to quarterly reporting
- **Organizational consultation services** – for matters impacting the workplace where intervention may provide support (e.g., downsizing)
- **Management consultation and referrals** – assistance for managers in dealing with concerns ranging from absenteeism to troubled employees
- **Employer service hours** – can be used for onsite crisis intervention, employee wellness seminars, management training and other services
- **Online resources and regular communication on life events information**

Together, all the way.[®]



Offered by: Life Insurance Company of North America, Cigna Life Insurance Company of New York, or Connecticut General Life Insurance Company.

The Cigna portfolio of EAP services includes:

- › Extra support for the employee and family members during short- or long-term disability, including referrals to community resources.
- › Services that can help address the behavioral conditions that may complicate disabilities.

Proactive services when they're needed most

Employers can recognize the value of Cigna assistance programs immediately since services are available as soon as coverage begins. Cigna also reminds your employees of these services when they submit a disability claim.

- › A welcome letter and program brochure with wallet card to give eligible employees. Includes a reminder that services are available around the clock for employees and their household members.
- › When a disability claim is first reported, and throughout the claim process, Cigna offers to warm transfer eligible employees to clinicians, as appropriate.
- › The disability claim acknowledgement letter includes a reminder of the program and a copy of the program brochure.
- › Cigna includes a reminder of services to term life beneficiaries at the time of the claim.

Additional Employee Assistance Program (EAP) services

Employers can customize a full service EAP that specifically meets their needs by purchasing additional services that may include:

- › Increased face-to-face counseling visits for employees.
- › Fitness-for-duty evaluations and substance abuse programs for employees regulated by the Department of Transportation.
- › Lifestyle management programs (tobacco cessation, weight management, stress management).
- › Additional work/life services.

With our suite of assistance programs, Cigna continues to demonstrate the value of integration in placing disability coverage with Cigna.

Life events information, research and qualified referrals are available on the following topics:

- › Prenatal care
- › Parenting*
- › Child care*
- › Adoption*
- › Summer care
- › Special needs
- › Senior care*
- › Education*
- › Pet care*

* Online resources also available.



For more information on how Cigna's assistance program portfolio can help reduce absences and improve productivity, contact your Cigna representative.



1. LAP does not include utilization reporting, mandatory referrals, on-site wellness seminars, management consultations, Substance Abuse Professional services, fitness for duty evaluations, or any other employer services.
2. Residents of California and Nevada are eligible for up to three face-to-face counseling sessions within a rolling six month period.
3. Additional providers or hours are billed to the client at a fee for service rate.
4. Available in Spanish.

Product availability may vary by location and plan type and is subject to change. All group insurance policies and disability benefit plans contain exclusions and limitations. For costs and complete details of coverage, contact your Cigna representative.

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