



[Read more information here.](#)

### **InformationWeek names myCigna.com "Top IT Innovation in 2012"**

InformationWeek, one of the premier technology news organizations and magazines, has just named Cigna's customer online health care cost and quality capabilities on [myCigna.com](http://myCigna.com) one of the top ten innovations of 2012\*.

[Read more information here.](#)

\* Resources on myCigna.com do not apply to all plans.

### **Cigna Everyday Healthy ValuesSM**

In today's tough economy, lots of folks are living paycheck to paycheck and looking for ways to keep expenses down. We're excited to introduce Cigna Everyday Healthy Values, designed with clients and employees in mind. If they like a great deal, they'll love this!

[Read more information here.](#)

### **Cigna completes acquisition of Great American Supplemental Benefits**

On August 31, 2012, Cigna completed our acquisition of Great American Supplemental Benefits. This acquisition has created a new division at Cigna called Cigna Supplemental Benefits.

### **Cultural shift: health to wealth**

In today's challenging economy and changing health care environment, many of us are realizing a fundamental truth: poor health can present a financial liability. In the attached, Cigna explores the health to wealth connection and what it could mean to your business and clients.

[Follow the conversation](#)

### **Bragging rights, please**

We're proud to announce that Cigna's Tampa Bay office was a winner in the *Tampa Bay Business Journal* "Healthiest Employer 2012" awards, in the 41-to-150-employees category. A Q&A with the winners appeared in the September 14 issue. *Whether you're in Tampa or elsewhere, your local Cigna rep can walk you through the key elements of a successful wellness program and how Cigna can help.*

[Read a brief Q&A.](#)

### **Seven surprising health tips**

Apples, we're told, are more efficient at waking you up in the morning than caffeine. While you may not be willing to give up your morning cup o' Joe just yet, you *can* click below for six additional tips that couldn't be easier. After all, living healthy doesn't have to be hard.

[Click for tips.](#)

### **Touching base on behavioral health**

This is very exciting news for not only Cigna but for you, our brokers.

[Read more information here.](#)

### **Cigna continues to expand consumer-driven health plan capabilities**

Cigna recognizes that our customers have different needs and wants when it comes to choosing a consumer-driven health plan. That's why we've researched what works to better understand the customer's needs – and have taken the time to do what's necessary to build a CDHP design that delivers high rates of health improvement, customer satisfaction and *more* cost savings.

[Read about our enhancements here.](#)

### **Stop Loss Broker Reference Guide**

Stop Loss is a critical consideration for self-funded employers. This Stop Loss Broker Reference Guide was designed to help you understand the key components of Stop Loss coverage and how to compare competitive quotes. Cigna offers straightforward coverage terms, ease of administration and flexible Stop Loss product options to meet your client's needs.

[Download the guide.](#)

\*Some details may not apply to all self-funded health plans. Talk to your Cigna representative if you have questions.

issues are the leading predictor of health care expenses?<sup>1</sup> Cigna delivers award-winning programs, solutions and results.

[Check out these surprising facts.](#)

### **Introducing Cigna Absence AssistantSM**

If you have smaller business clients who are managing complex medical leaves in-house a new Cigna product may be just the resource to talk with them about in your next face-to-face.

[Read more about Cigna Absence Assistant.](#)

*\*Cigna offers group insurance coverage to employers with 51-250 employees, as well as administrative services for self-funded plans for employers with as few as 25 employees in most states. In New Hampshire, New York, North Carolina, Oregon and Utah, Cigna offers self-funded plans only for employers with more than 50 employees.*

## **Cigna expands group voluntary product offerings**

As the cost of health care benefits continue to rise,<sup>1</sup> more employers are looking for ways to control costs.<sup>2</sup> In some cases, employers find offering voluntary benefits, which are paid for by the employee but cost less than similar coverage purchased individually, helps assure they can offer a competitive benefits package and retain the best talent.

[Read more information here.](#)

<sup>1</sup>"Further Acceleration in US Healthcare Costs in February 2012," Standard and Poor's press release, April 19, 2012

<sup>2</sup>"Bouncing Back," by Eastbridge Consulting Group, Inc., 2012

## **We see life insurance differently. Dramatically different.**

We help employers reach their organization's goals by helping their employees reach their full potential. When your clients' employees are at their best, they perform better. And when they perform better, their company can perform better too – through higher productivity, lower costs and more potential for profitable growth.

[Read more information here.](#)

## **Cigna's Disability, Life and Accident for U.S. and Canadian employees**

A healthy, more productive employee population is something every company can benefit from. Cigna can offer your clients with U.S. and Canadian employees many of the same disability, life and accident products as their U.S. employees.

[Read more information here.](#)

## **New and improved Absence Management Resource Center**

Managing employee absences and disability claims can be complex and expensive. Every day an employee is not on the job means lower productivity for your client's company, so, we created a tool that managers can really use to help increase overall productivity by helping manage employee absences and disability claims.

[Read more information here.](#)

## Cigna offers two new services for better absence management

Few laws cause more frustration for employers than the Family and Medical Leave Act (FMLA) and the Americans with Disabilities Act (ADA). FMLA and ADA regulations are continually evolving – and in some instances intersect, so it's not surprising that employers report staying in compliance with these laws as a top struggle.

[Read more information here.](#)

## The market has spoken

Cigna is pleased to share our outstanding year-end 2011 new and existing sales results as reported by LIMRA. We've achieved a **top 5 ranking in existing sales across our portfolio** with an unexpected **#1 ranking in Disability sales** and **# 2 in new voluntary sales** for our product set.<sup>1</sup>

[Read more information here.](#)

<sup>1</sup> LIMRA's U.S. Group Disability Sales and In Force Survey Second Quarter 2012

**GO YOU™**

### Feedback

We welcome your feedback. Let us know what types of articles you would like to see in this newsletter. Just send an email to [ProducerCommunications@cigna.com](mailto:ProducerCommunications@cigna.com).

Thank you.

### The Big Picture Archive

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