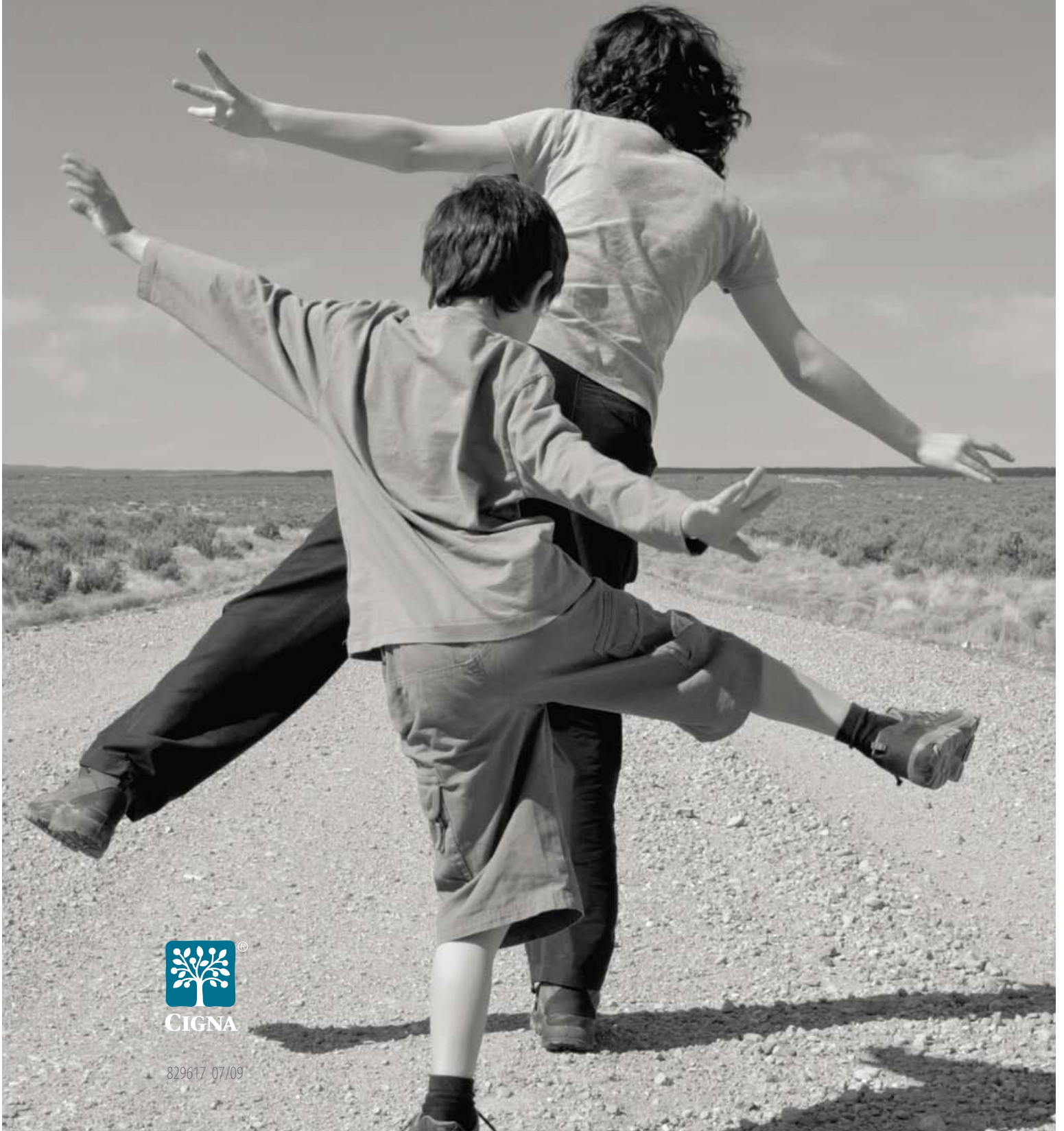


FACTS ABOUT CIGNA 2008

Making the path to health,
well-being and security easier.



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At CIGNA we help the people we serve find an easier path to health, well-being and security. When times are tough, all our customers need us more than ever.

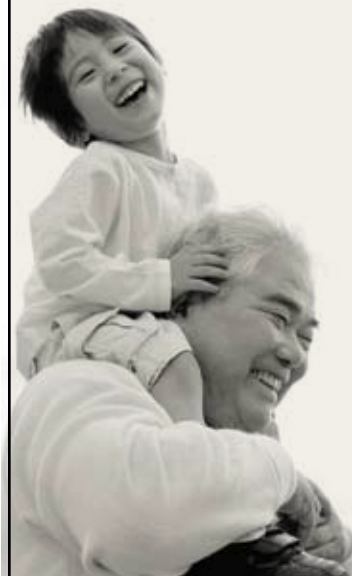
We aspire to be the best at listening to, understanding, and helping individuals improve their health. We know that improving health benefits everyone, and that it is the only sustainable way to reduce health care costs, improve productivity, and help businesses both large and small to prosper and thrive.

Improving health is the core of our purpose. And we will keep working until every individual and every business we serve reaches their full health potential.

CIGNA at-a-glance

As of December 31, 2008

- 30,000 employees worldwide
- 26,000 employees in 176 offices within the United States
- 11.7 million covered by health care (in U.S.), including 925,000 individuals in consumer-directed health plans
- 18.3 million covered by behavioral health
- 10.6 million covered by dental plans
- 6.2 million covered by pharmacy
- Total Physicians: 572,800
- Total Hospitals: 5,200
- More than 146,800 dentist locations
- 4.9 million covered by disability
- 6.2 million covered by group life
- 5.4 million covered by accident
- Through CIGNA International, we have local business capability in 27 countries and jurisdictions
- More than 300,000 expatriate members covered virtually everywhere in the world
- Approximately 4.8 million life, accident and health policies in force in the Asia Pacific region and Europe
- More than 350,000 individuals covered in the United Kingdom and Spain



A Strong Tradition

CIGNA was formed in 1982 through the combination of the Connecticut General Corporation and INA Corporation. Today CIGNA's logo, the Tree of Life, symbolizes the corporation's culture, mission and products.

Like a strong and healthy tree, CIGNA has deep roots. INA was founded in 1792 in Philadelphia after meetings in Independence Hall. Connecticut General was founded in 1865 in Hartford as a life insurance company. CIGNA's formation in 1982 combined a leading property-casualty insurer with a leading supplier of life insurance and employee benefits. Over time, CIGNA sharpened its focus on group health care and related benefits.

Today, CIGNA continues to innovate, expand and grow, with the 2008 acquisition of Great-West Healthcare, a company with deep experience in serving the small group market. The market for small groups – small businesses with fewer than 250 employees – and for benefits sold to individuals, represents an opportunity for CIGNA.

CIGNA's operating subsidiaries are major providers of employee benefits offered through the workplace. CIGNA's stock is listed on the New York Stock Exchange (Symbol:CI).

Creating Better Value in Health Care

CIGNA believes in a value-based health care system that makes access to care universal, fosters and rewards quality, and makes care more affordable through evidence-based information that supports better decision making.

Put another way, value-based health care means removing the *cost barriers* to quality. For example, approximately 75 percent of the people enrolled in CIGNA HealthCare have benefit plans that require no copays, coinsurance* costs or out-of-pocket expenses of any kind for primary preventive services (such as immunizations) or primary screening services (such as mammograms or colonoscopies).

We also offer financial incentives to plan participants who take advantage of our health and wellness programs – often health services provided person-to-person by medical professionals. Our skilled health coaches help individuals stop smoking, lose weight, deal with stress and depression, and more.

In addition, we reward individuals who complete health assessment and disease management programs that help them achieve clinically validated goals, such as lowering blood pressure or cholesterol. Their employers stand to gain, too. When programs such as these are instituted in the workplace, employers reap the benefit of improved health and productivity in their employee population.

Creating value by removing the cost-related barriers to better quality of care, driving active participation of the individual through proven disease and lifestyle management programs, and encouraging people to embrace healthy behaviors and comply with treatment regimens – that’s the essence of health advocacy.

What “Health Service” Means

Our orientation as a health service company means that we’re not just a company that pays claims for illnesses and injuries *after the fact*, we also *actively promote prevention and wellness*. As such, we believe that we can make the path to health, well-being and security easier by helping people better manage and maintain their own health. We can help reduce the cost of care for them and their employers, help employees be more productive, and help make the health care delivery system more effective and cost-efficient.

CIGNA supports the *whole person*. We integrate a full slate of high-quality health and wellness offerings – including disease and disability management and lifestyle behavior change programs – for people in communities across America and around the globe.

Our approach works. In 2008:

- Our “effectiveness of care” ratings put us at, or near, the top of the industry according to the National Committee for Quality Assurance (NCQA), one of the industry’s most respected benchmarking organizations.
- Our expanded network of high-performing, cost-efficient hospitals – Centers of Excellence – demonstrated measurable reductions in medical complications and lower hospital admission costs for the people who used them.
- We helped people with asthma, diabetes, cardiac problems, low back pain and cardiopulmonary disorders take better care of themselves, which saved them money and lowered their rate of hospital admissions.
- And, we made life easier for the people we served. Our health care call centers were recognized by J.D. Power and Associates for delivering “an outstanding customer service experience” for the third straight year.**

Most important – we’re helping people stay healthy and secure, at a time when the help we can offer is more critical than ever.

* Coinsurance: the percentage of the cost of covered medical expenses after meeting the deductible.

** For J.D. Power and Associates Certified Call Center ProgramSM information, visit jdpower.com.

2008 MILESTONES AND ACCOMPLISHMENTS

We're helping people stay healthy and secure, at a time when the help we can offer is more critical than ever.



Product Innovation and Service

- CIGNA was named the best managed care organization and has the best employee assistance program (EAP) according to the 2008 *Business Insurance* Readers Choice Awards. This is the first time CIGNA has been awarded both honors, and the fourth year in a row that CIGNA has been named for offering the best EAP.
- CIGNA & CMC Life Insurance Co. Ltd., a joint venture between CIGNA and China Merchants Group, captured the 2008 Best Foreign Life Insurance Company Award in the annual China Best Financial Institutions Rankings.
- CIGNA was named the winner of the disability category in The Life and Health Insurance Foundation for Education's (LIFE) realLIFEstories Client Service Award contest. It's the first time a group disability insurance carrier has been recognized as a winner in the 13 years since the contest began.

- For the ninth consecutive year, Intracorp has been named the nation's leading case management services provider by *Business Insurance* magazine in their annual ranking.
- For the second year in a row CIGNA was among the leaders in athenahealth's PayerViewSM rankings for timely and accurate claims payment.

Making Helpful Information Easy to Obtain

- CIGNA Pharmacy Management's online Prescription Drug Price Quote tool received two awards from Consumer Health World for 2008: Best Innovation Stimulating Consumer Engagement and Best Application for Enhancing Patient Access for Information.
- CIGNA Care Connections, our suite of cost/quality transparency tools, was named for Best Website for Patient/Consumer Information in the Consumer Health World awards.

- CIGNA International released a new transactional website that offers advanced tools that help ease benefits administration for employers and enable covered individuals to access benefit information anywhere in the world. The website includes mobile medical translation tools, podcasts, printable medical ID cards, online benefits enrollment, and weight and medical condition management resources.
- CIGNA Senior & Retiree Services partnered with the National Council on Aging (NCOA) to make available NCOA's BenefitsCheckUp[®] to CIGNA's Medicare members. The program identifies federal, state and local benefits programs that can help enhance the quality of seniors' lives.



CIGNA's charitable giving program provided funding for donations to Water for People, a nonprofit international organization that funds safe drinking water and sanitation projects in developing countries. Funding made it possible for more than 55,000 days of clean water to be provided to students at five schools in India. The funding was linked with a new online health education game from CIGNA that allowed people to learn about their health while helping others in far corners of the world.

As an Employer

- The National Business Group on Health (NBGH), a national nonprofit organization of large employers, honored CIGNA with a Platinum Award – the highest honor – for the company's commitment to promoting a healthy workplace.
- CIGNA received the 2008 Corporate Award from The National Forum for Black Public Administrators (NFBPA), an honor given to a company that has made significant contributions to NFBPA to support the development of future leaders.
- The New York Business Group on Health (NYBGH™) honored Chairman and CEO H. Edward Hanway for excellence in Health Care and Business Leadership.

As an Advocate

- CIGNA formally introduced Communities of Health to help cities, towns and neighborhoods consider the social and environmental factors that determine health and to create community-based solutions.
- The Global Knowledge Exchange Network (GKEN) was created through a \$1 million grant from the CIGNA Foundation. This initiative brings leaders from government, health care, business, philanthropy and academia together to discuss and advance better practices in health care among industrialized nations.
- Seventeen CIGNA plans were rated among the nation's top 100 commercial plans, including CIGNA HealthCare of New Hampshire, which finished in the top 10; and Connecticut, Massachusetts and Maine, which ranked among the top 50. Seven CIGNA plans were named the highest-rated plan in their markets, according to *U.S. News & World Report* and the NCQA.

As a Member of the Community

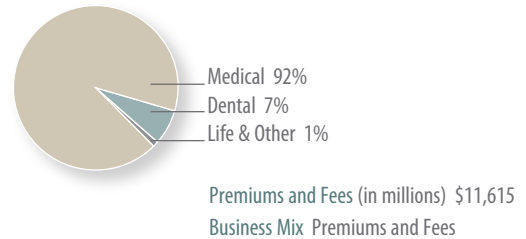
- A CIGNA Foundation/Equal Justice Works Fellowship enabled a Stanford University law graduate to assist people with diabetes who face legal issues that interfere with proper management of their disease.
- CIGNA established a unified corporate social responsibility program to extend our mission to improve the health, well-being and security for all those we serve.
- The CIGNA Foundation provided funds to sponsor The Ph.D. Project, supporting the development of management educators and future business leaders within the African-American, Hispanic-American and Native American communities.

CIGNA IN PERSPECTIVE

As of December 31, 2008

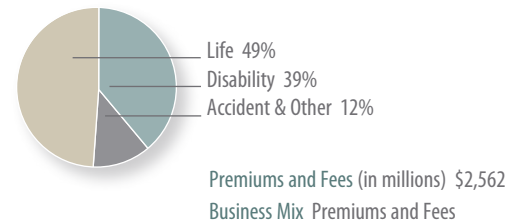
CIGNA HealthCare

CIGNA HealthCare is one of the largest providers of health care benefits and health services, based on premiums and covered lives. The organization offers a broad portfolio of medical and specialty health care products and services, as well as a wide range of funding and plan design options. CIGNA HealthCare provides select health programs, which often include information and tools to help people gain the full benefit of available health and wellness resources. CIGNA HealthCare has offerings in all 50 states, the District of Columbia and Puerto Rico.



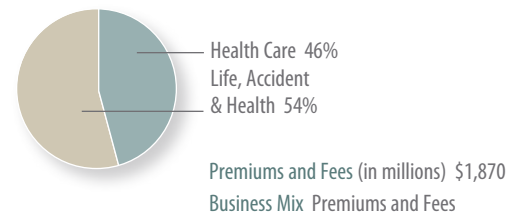
CIGNA Group Insurance

CIGNA Group Insurance is one of the top providers of group disability, life and accident coverage in the United States. The organization's disability programs help to improve employee productivity and lower employers' disability costs. Disability programs may be integrated with CIGNA HealthCare medical, dental, pharmacy, behavioral and care management programs to further improve return-to-work rates and lower medical and disability costs. In addition, all group products come with access to free will preparation services and CIGNA's Healthy Rewards® program, which offers a variety of discounts on health and wellness products and services.



CIGNA International

CIGNA International, with active operations in countries located in Europe, Asia Pacific and North America, provides health care and medical care management services to employers and employees; and direct-markets life, accident and supplemental health insurance to individuals. The organization is also a leading provider of specialized health care and related employee insurance benefits to expatriate employees of multinational companies on international assignments.



Products and Services

- Medical: wide spectrum of insured and self-insured medical plan options including Consumer-Directed Health Plans (Health Reimbursement Arrangements, Health Savings Accounts and Flexible Spending Accounts); Health Maintenance Organization (HMO), Network, Point of Service, Open Access Plus, Preferred Provider Organization (PPO), and Individual and Voluntary plans; and Stop Loss coverage
- Pharmacy: tiered benefit designs with a range of formulary plans; mail-order, online and retail pharmacy
- Dental: DHMO, DPPO, DEPO, indemnity and blended plans; and a dental discount program
- Vision: PPO, indemnity and managed care plans
- Behavioral: mental health, behavior modification, substance abuse, work/life and employee assistance programs
- Seniors: Medicare Part D plans in 50 states, Medicare Advantage plans with and without prescription coverage in 28 states, and a Medicare HMO in Arizona
- Care management: health coaching, disease and condition management, and lifestyle management programs

Products and Services

- Short- and long-term disability insurance and management
- Family and Medical Leave Act management
- Integration of disability services with CIGNA HealthCare medical and specialty plans
- Comprehensive employee assistance programs available with disability and life products
- Disease management programs available with disability and life products
- Group basic term life insurance and group voluntary term life insurance with beneficiary services; group universal life insurance
- Group basic accident insurance, group voluntary accident insurance, business travel accident insurance with beneficiary services, travel assistance programs, identity theft program
- Workers' compensation and disability case management with medical bill review, pharmacy benefit management, utilization management and return-to-work programs

Products and Services

- Life, accident and supplemental health insurance: direct-marketed supplemental health products, such as cash for hospital stay and critical illness diagnosis; dental, personal accident, term and variable life insurance, and credit protection
- Expatriate benefits: medical, dental, behavioral, vision, pharmacy, personal accident, disability, business travel and life insurance; and wellness programs for expatriate employees
- Health care: medical and related products provided through employer group benefits programs in select countries



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Chief Executive Officer
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CIGNA Corporation

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and Chief Financial Officer
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General Counsel
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CIGNA International

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Vice President and Treasurer
CIGNA Corporation

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WILSON H. TAYLOR



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