



CIGNA HealthCare

Well-Being

SPRING 2005



WE'RE TEAMING UP FOR HEALTHY KIDS

Obesity is a growing epidemic among children—it is one of this country's most severe health threats. According to the Centers for Disease Control and Prevention, one in seven of the nation's kids is considered to be obese.

THE POWER OF TEAMWORK. Working with the Healthy Kids Challenge, CIGNA HealthCare is helping schools and communities take action against obesity.

The Healthy Kids Challenge is a non-profit organization committed to helping elementary school kids set healthy goals. With a motto of "CHANGE (Connect Health and Needs, Get Excited)," it implements action plans that can improve kids' eating habits and increase their physical activity.

The Healthy Kids experts provide hands-on support, activity books, newsletters, a library and other materials for the classroom and cafeteria. The program gives support and ideas to teachers and communities.

The program also offers online and telephone assistance for school officials and parents, where they can ask questions and get support. For more information, visit www.healthykidschallenge.com.

SUPPORTING CHANGE. CIGNA is making a contribution from the CIGNA Foundation in support of the program. We will sponsor participation of up to 100 schools in the Healthy Kids Challenge. Our support will help in cities such as Philadelphia, Cleveland, Houston and Atlanta.



A SPECIAL OFFER

You can get a free two-issue trial subscription to *Cooking Light* magazine. If you continue your subscription, pay only \$16 a year—68 percent off the cover price. *Cooking Light* will donate \$2 to the Healthy Kids Challenge for every paid subscription. Sign up on myCIGNA.com. This member offer not valid in California, or where otherwise prohibited by law.



ANTIOXIDANTS ON YOUR PLATE

The American Heart Association has an idea for your next meal: a helping of heart-friendly antioxidants. A study published in *Circulation: Journal of the American Heart Association* suggests that eating antioxidant-rich foods such as fruits, vegetables and whole grains may help lower your risk for heart disease.

Give Obesity a Rest

You know that to be fit, you should get up and move. But don't forget to lie down and rest. Findings from the National Health and Nutrition Examination Survey show that if you get fewer than four hours of sleep a night, you are 73 percent more prone to obesity than people who sleep seven to nine hours. Sleep affects certain chemicals in the body that control appetite.

It's Not Too Late to Live Longer

Being physically active in middle age can increase your life span. A study published in *Medicine and Science in Sports and Exercise* found that adults in their 50s and 60s who were regularly active were 35 percent less likely than their inactive counterparts to die in the next eight years.

NEW AT CIGNA

An Informed Choice

Where you go to receive care is an important personal choice. If you or a loved one needed surgery, wouldn't you want the best care you could get?

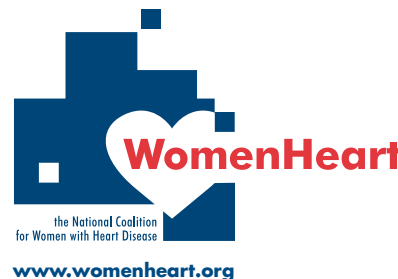
Visit our provider directory at www.cigna.com for "Centers of Excellence," which ranks certain facilities based on the outcomes and costs of 19 conditions and procedures. You can compare hospitals in areas such as cardiac care and hip and knee replacement.

Making the Grade

Enhancing service to our members is our business—and it's in the numbers. Each year, the National Committee for Quality Assurance (NCQA) rates health plans on such things as the percentage of members who receive certain screenings and immunizations. In 2004, our preventive and chronic care measures increased by 10.38 percent over 2003. It is the largest single-year increase in CIGNA HealthCare history.

AT THE HEART OF A WOMAN

Heart disease is the leading cause of death among women. That's why CIGNA has teamed up with WomenHeart: The National Coalition for Women with Heart Disease. Through a \$200,000 donation to WomenHeart, CIGNA is helping promote proper treatment and improved quality of life for women with heart disease. WomenHeart will distribute "Red Bags of Courage"—which contain useful resources and information on how to live a heart-healthy lifestyle—to women who are at risk for or are newly diagnosed with heart disease. For more information, visit www.womenheart.org.





AS A MEMBER, YOU HAVE 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 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** 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 doctor 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 doctor, ask questions about things you don't understand and follow your doctor'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 doctor 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** for which you are responsible, at the time service is rendered.
- **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.



RAISE YOUR GLASS TO ALCOHOL AWARENESS

Alcohol Awareness Month is coming up in April. It's a good time to learn about how alcohol can affect your health.

The Benefits

Evidence suggests that moderate drinking can have coronary benefits. Moderate drinking is defined as no more than one drink a day for women or two drinks a day for men, according to the National Council on Alcoholism and Drug Dependence (NCADD).

Alcohol raises levels of HDL, or "good," cholesterol, which helps clean clogged arteries. It may also act as a blood thinner.

The Risks

Before you propose a toast to your health, recognize the risks involved.

FAMILY HISTORY. Avoiding alcohol may be the best choice if you have a family history of alcoholism.

PERSONAL HISTORY. Avoid alcohol if you've abused drugs or alcohol before, are pregnant or are trying to conceive. Even a small amount of alcohol while pregnant can cause birth defects.

CANCER RISK. Even moderate drinking is associated with an increased risk for cancer of the lungs, oral cavity and esophagus, according to the NCADD.

OTHER HEALTH PROBLEMS. Excessive drinking (above the moderate amount) can cause damage to the brain, heart or liver; high blood pressure and stroke. It also increases the risk for osteoporosis.

MENTAL HEALTH PROBLEMS. Heavy drinking has been linked to chronic depression.



HELP FOR THE HELPER

Caring for someone you love who is sick or disabled is never easy. When the illness affects your loved one's state of mind, the demands can seem overwhelming.

Feeling the Strain

Mental illness and conditions such as Alzheimer's disease can make it difficult or impossible for a person to think, reason, feel or relate to others in a predictable, normal way. As a result, relationships with family and friends may become strained, especially if they resist your efforts to help.

How to Cope

Proper treatment can help up to 90 percent of people with mental illness, according to NAMI: The Nation's Voice on Mental Illness. Whatever the prognosis, you can offer support, understanding and hope. Try these suggestions:

EDUCATE YOURSELF. Learn about the particular disorder and the recommended treatment. Help your loved one understand that professional help is essential.

BE PREPARED FOR RESISTANCE TO MEDICATION. Many people refuse medication because they don't think that they are ill or they dislike the side effects. Be respectful but persistent. Talk with your loved one's doctor about the best approach.

REMEMBER THAT THE ILLNESS AFFECTS ATTITUDES AND BELIEFS. Try to stay supportive and positive, but set boundaries. If a situation becomes abusive or frightening, call for help and get yourself to safety. Any threats of violence or suicide should be taken seriously.

CREATE A SUPPORT SYSTEM. Keep a list of phone numbers of therapists, doctors, family members and friends who can help out. Also include the number of a suicide crisis line or mental health hospital.

TAKE CARE OF YOURSELF. It is important that you live your own life as much as possible and take time for yourself. Seek support from others in the same situation.

To find support resources near you, visit the National Institute of Mental Health at www.nimh.nih.org.



YOUR CONFIDENTIALITY IS IMPORTANT TO US

At CIGNA HealthCare, we are committed to maintaining the confidentiality of our 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 Information" 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.

EXTERNAL REVIEW OF DENIALS IN NEW YORK

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 each 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.

According to New York law, if you had health care coverage issued to your employer in New York by either CIGNA HealthCare of New York, Inc., or Connecticut General Life Insurance Company ("CIGNA HealthCare") at any time during the period from January 1, 2000, to December 31, 2002, you may have the right to external review of a denial of requested health care coverage. You may request review if you meet all of the following conditions:

- You were denied coverage based on lack of medical necessity or because of the experimental or investigational nature of the services.

- You were not a New York resident, but your insurance coverage was issued to your employer in New York.
- You believe you were not advised of your right to an external appeal administered by the New York Department of Insurance.

If you meet all of these criteria, you have the right to seek an external review of the denial if you have completed at least one appeal to CIGNA HealthCare. If you would like additional information on your external appeal rights, please contact 1.800.334.8580.



PREGNANCY TIPS... FOR DAD

As a father-to-be, it's important to be involved in your partner's pregnancy. Here are some things you can do:

OFFER EMOTIONAL SUPPORT. Pregnancy is stressful, and expectant mothers need more than just help around the house. Let your partner know that you love her and that she's attractive.

GO TO THE DOCTOR WITH HER. You'll learn what steps to take to have a healthy baby. You can also ask questions and help give information that the doctor needs to guide you through a healthy pregnancy.

SUPPORT HER HEALTHY LIFESTYLE. It's easier for your partner to maintain a healthy diet if you follow one, too. And if you smoke, get help to quit. Secondhand smoke can harm your baby before and after birth.

TUNE IN TO YOURSELF. Pregnancy can be a stressful time for you, too. You may be worried about what your partner is going through, how the new baby will change your life and the financial responsibility. Talk with her about your feelings, and talk with a friend as well.

MAKE TIME FOR INTIMACY. A couple's need for closeness may increase when they're expecting. There are many ways to be intimate. Make sure to spend some quiet time together.

ATTEND BIRTHING CLASSES TOGETHER. You will be better prepared to support your partner during labor and delivery. You will also learn what to expect when you bring your new baby home.

CIGNA HealthCare Healthy Babies® offers support and education to expectant mothers. Visit www.cigna.com.

TAKE THE HYPERTENSION QUIZ

What do you know about high blood pressure (hypertension)? Take this quiz and find out more about this condition.

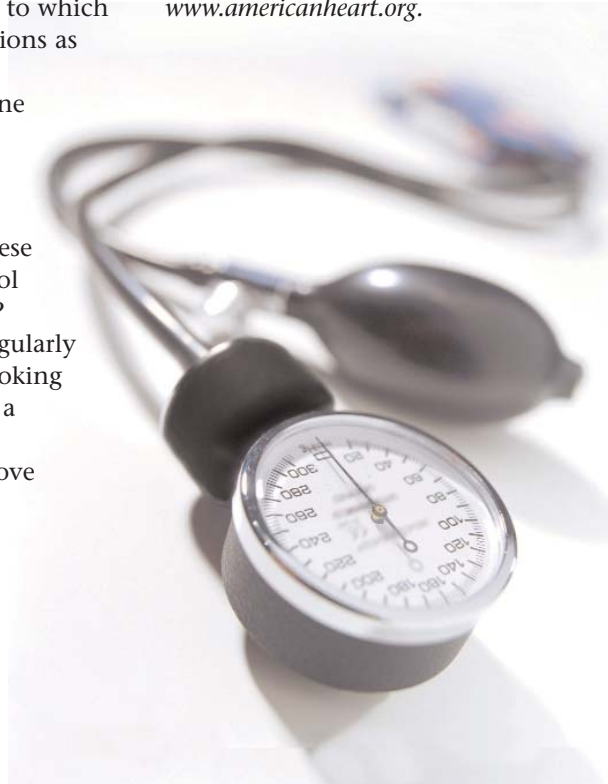
QUESTIONS

- Which of these factors affects blood pressure?
 - level of physical activity
 - narrowed arteries
 - body height
 - a and b
- Which of these factors increases your risk for high blood pressure?
 - being age 35 or older
 - being a woman
 - being overweight
 - a and c
- Untreated hypertension can cause which of these?
 - kidney failure
 - blindness
 - stroke or heart attack
 - all of the above
- Hypertension may be directly related to which of these conditions as you age?
 - mental decline
 - diabetes
 - depression
 - arthritis
- Which of these will help control blood pressure?
 - exercising regularly
 - stopping smoking
 - maintaining a healthy diet
 - all of the above

ANSWERS

- d—a and b. Salt intake and the condition of your kidneys are other factors.
- d—a and c. Family history also can be a risk factor.
- d—all of the above. Untreated hypertension increases the risk for all these conditions.
- a—mental decline. Research has found that hypertension may increase the risk for Alzheimer's disease.
- d—all of the above. Remember to monitor your blood pressure.

For more information, visit the American Heart Association at www.americanheart.org.





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

CIGNA HealthCare requires your PCP or the on-call doctor to 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. Call your PCP for advice. He or she will direct you to the most appropriate place for care: urgent care center, doctor's office or 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, urgent care center or emergency room. If you need to pay for your treatment at the time that you receive it, save your receipts so that 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.



NURSES ARE ALWAYS AVAILABLE TO HELP DIRECT YOU TO THE CARE YOU NEED. IN A NONEMERGENCY, JUST CALL THE CIGNA HEALTHCARE 24-HOUR HEALTH INFORMATION LINESM. USE THE TOLL-FREE NUMBER ON YOUR CIGNA HEALTHCARE ID CARD.

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CIGNA HealthCare

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LASIK SURGERY

OPEN YOUR EYES TO SAVINGS

More and more people are turning in their glasses and contact lenses for a simpler solution—LASIK vision correction. CIGNA *Healthy Rewards*® can help you save on this outpatient procedure.

Healthy Rewards® and LASIK

LASIK is a surgical procedure that uses a laser to reshape the eye's cornea. It is virtually painless and can correct nearsightedness, farsightedness and astigmatism. LASIK can greatly reduce or eliminate the need for glasses or contact lenses.

Now Healthy Rewards® can give you discounts on LASIK surgery through a national network of qualified surgeons. To take part in these savings and find a surgeon near you, call 1.800.870.3470.

More Healthy Rewards®

QUITNET® Get a 30 percent discount on this online smoking-cessation program.

TOBACCO SOLUTIONS™ Save on the Novartis Habitrol® kit, which includes eight weeks of “step-down” therapy, nicotine patches and access to counselors who can help you quit smoking.

ANTICAVITY PRODUCTS Receive a 25 percent discount on Epic dental products, such as mouthwash, toothpaste and mints. They contain xylitol, which helps reduce cavities.

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.**



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