



On-Site Flu Clinics

CIGNA has an exciting opportunity to help our clients' employees and their families stay healthy and reduce absences due to illness. Beginning April 1, 2008, CIGNA will begin scheduling on-site flu clinics for fall 2008 as part of our expanding focus on health improvement. Licensed professionals will come to the worksite and administer flu shots to members.

Influenza, commonly known as the flu, is a contagious respiratory illness that is easily spread in the workplace, and can cause a significant impact on absenteeism and productivity. According to one study of working adults in the U.S., the flu is responsible for 200 millions days of diminished productivity, 100 million days of bed disability, and 75 million days of work absence every year. Flu can also lead to more costly medical conditions like pneumonia, as well as worsening of chronic conditions like congestive heart failure, asthma and diabetes.

REAP THE REWARDS OF A HEALTHIER LIFE

Every magazine you read, every talk show you watch will be telling you something about your health – how it's at risk and how you can improve it. But how can you afford to take advantage of some of the latest and greatest health improvement products and make some of them a regular part of your health regimen? That's the idea behind **Healthy Rewards**[®].

CIGNA HealthCare's Healthy Rewards program broadens your health care choices and saves you money by providing discounts whenever you use Healthy Rewards participating providers.

No referrals, no claim forms, no catch

Use Healthy Rewards programs whenever you need them. The choice is entirely yours. There's no limit or maximum – and no doctor's referral is required. And because this program is in addition to, not instead of, your plan benefits, Healthy Rewards programs don't apply to your plan copayments or coinsurance. No claim forms, either. Set the appointments yourself, show your CIGNA ID card when you pay for services – and enjoy the savings. Some of the rewards you can enjoy include:

Weight Management & Nutrition

Look for assistance from a registered dietician, and learn how to eat right and lose weight safely, by taking advantage of discounts on leading weight management programs, including Weight Watchers[®] and Jenny Craig[®].

The best way to prevent the flu is by getting a flu shot every year. However, many physicians are no longer providing flu vaccination or have a limited supply of the vaccine. And healthy, working adults are not included in the priority groups for annual shots. On-site flu clinics can help fight the costly impacts of the flu and give employees a safe, convenient way to take care of this health need.

As a national provider of health services, CIGNA is able to coordinate and administer on-site flu clinics for all our customers nationwide. And we can hold flu clinics any time it's convenient for our clients' employees and work environment. We'll also provide materials to help encourage greater participation.

Please contact your local service representative if you would like more information about this opportunity to help fight the flu and its significant health and cost consequences.

Tobacco Cessation

Get the help you need to kick the habit for good through programs like **QuitNet**[®] and **Tobacco Solutions** that offer personal support, counseling and discounts on nicotine replacement supplies.

Fitness

Get in shape by taking advantage of specially designed fitness programs and discounts on fitness club memberships – everything from signing up for a walking program to buying a scale at a discounted price.

Mind & Body

Learn how techniques like yoga and positive visualization can help you reduce stress, lose weight, quit smoking, reduce pain, prepare for surgery or cope with chronic illness.

Vision & Hearing

Find discounts on vision and hearing exams and LASIK vision correction, as well as eyewear, contacts and hearing aids.

Alternative Medicine

Choose from a variety of new and ancient techniques, including acupuncture, massage therapy and chiropractic care, to soothe your muscles, improve your circulation and help relieve your pain naturally.

Continued on page 4

New Vendor MedBasics Family Health Centers Added to CIGNA's Convenience Care Network

CIGNA HealthCare has announced the addition of MedBasics Family Health Centers to its Convenience Care Network, effective March 1, 2008. MedBasics joins CIGNA Medical Group and our current vendors – MinuteClinic Inc., Redi Clinic, Take Care Health, The Little Clinic and Sutter Express Care to improve access to convenience care clinics in this fast growing new health care segment.

MedBasic sites staffed by Advanced Registered Nurse Practitioners (ARNPs) and Physician Assistants (PAs) diagnose, treat and dispense appropriate prescriptions for common medical conditions. The focus is on a narrow range of conditions that are easily diagnosed and treated (e.g. strep throat, ear infection and sinus infections) in addition to common vaccinations, such as flu shots and Hepatitis A & B. MedBasics also provides sports and camp physical examinations, which we believe are best performed by the member's PCP and are not considered covered services in our vendor contract.

The business model is simple:

- Quality care (provided by NP with physician oversight)
- Quick visits (visits take 15 minutes; no appointments required),
- Convenience (open 7 days/week with extended evening

and week-end hours; located in pharmacies and retail settings),

- Treatment of common family ailments priced at \$59 (significantly less than an ER/UC or OV).

MedBasics currently operates 7 clinics located inside select Carnival Super Markets in Dallas-Fort Worth and inside USA Drug Stores in Little Rock, Ark with expansion planned in Kansas and Missouri. **CIGNA has executed a national contract with MedBasics, effective March 1, 2008, to provide services to its members in these states.** The national contract covers all of CIGNA's products. As MedBasics expands across the country, CIGNA members in other states will also have the opportunity to seek convenient care at these clinics. The member will be responsible for a primary care office visit cost share, which will be billed after calculating member liability (e.g. for HRA & HSA). MedBasic locations will be listed in Provider Directories – print and on-line versions.

MedBasic services are not viewed as an alternative for primary care providers but a complement to primary care, as treatment records are faxed to the member's provider. If the member presents with illnesses outside MedBasic's scope of services or exhibits signs of a chronic condition the member is referred to their physician or, if critical, to the nearest urgent care or emergency room.

ALTERNATIVE MEDICAL SYSTEMS

An alternative medical system is a set of practices based on a philosophy. Most of these systems have evolved apart from and earlier than the conventional medical system used in the United States. The following are two examples of alternative medicines:

Homeopathic medicine, or homeopathy, is a medical philosophy and practice based on the idea that the body has the ability to heal itself. Homeopathy is based on the idea that "like cures like." That is, if a substance causes a symptom in a healthy person, giving the person a very small amount of the same substance may cure the symptoms. Historically, people have used homeopathy to maintain health and treat a wide range of long-term illnesses, such as allergies, atopic dermatitis, rheumatoid arthritis, and irritable bowel syndrome. They have also used it to treat minor injuries, such as cuts and scrapes and muscle strains or sprains.

Naturopathic medicine, or naturopathy, is based on the belief that the body can heal itself naturally. Naturopathic medicine attempts to improve health, prevent disease, and treat illness by promoting the use of organic foods and

exercise; encouraging a healthy, balanced lifestyle; and applying concepts from other areas of complementary medicine (such as ayurveda, homeopathy, and herbal therapies). People use naturopathic medicine for promoting good health, preventing disease, and treating illness. Most naturopaths can treat earaches, allergies, and other common medical problems. Naturopathic medicine tries to find the underlying cause of the condition rather than focusing solely on treating symptoms. A properly trained naturopathic physician works with other health professionals, referring people to other practitioners for diagnosis or treatment when appropriate.

Be sure to check your health plan's benefit summary to learn if alternative medicine options are covered by your plan. And always tell your doctor if you are using an alternative therapy or if you are thinking about combining an alternative therapy with your conventional medical treatment. It may not be safe to forgo your conventional medical treatment and rely only on an alternative therapy.

Source: WebMD®

Healthy Eating in an Imperfect World

Eat nine servings of fruits and vegetables a day. Choose whole-grain, nonfat or low-fat foods. Be physically active. Watch calories. Limit fat. Get enough calcium.

We live in a world with a dizzying amount of scientific research pointing to foods and habits that make for good health. In an ideal universe, that's good news. If we exercise and eat right, we give our bodies essential nourishment and movement to work at their best.

Yet our world is far from ideal. The demands of work, family and community can keep people from preparing healthy meals. And lack of time often forces us to turn to quick-fix foods that are high in fat, sugar, sodium, or calories, and low in essential nutrients.

The solution isn't to find more time, but to work with the schedule you do have. Here are some healthy tips for busy bees:

- *Cook a bigger batch of food on the weekends*, and refrigerate or freeze for weekday consumption.
- *Set an alarm for planned mealtimes*. Even if you're buried in a project, don't skip meals.
- *Try not to do anything else while eating*. Mindless consumption prevents the enjoyment of food. When that happens, people tend to eat more and eat unhealthy alternatives.
- *Put fresh or dried fruit where you can see it* to remind yourself of your goal to eat healthy. Bananas, grapes and apples make handy, nutritious snacks.
- *If at a restaurant, turn down the supersize option* and choose baked or broiled instead of fried.
- *Order the lunch portion at dinnertime* and hold off on fatty condiments.



- *Keep handy snacks around*, such as fruits, dried fruits, nuts, seeds, trail mix, carrot or celery sticks, wraps and sandwiches.

In addition, use those minutes spent perusing fast-food or vending machine options to visit the grocery store, where you can pick up prepared salads, sandwiches, and meats; pre-washed and cut fruits and vegetables; canned soups; low-calorie and low-fat frozen meals; yogurt; string cheese; and cereals. There may be a bit more effort involved in shopping at the supermarket, but consider this: wasteful hours of worry about extra pounds and low energy tend to go away with healthy eating. With well-balanced meals, we usually feel more positive about ourselves and our surroundings – and you may actually find time to add more healthy minutes to your daily routine.

Source: WebMD®

IT'S NOT TOO LATE TO LIVE LONGER

Being physically active in your 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.

Source: CIGNA HealthCare Well-Being

More Ways to Use myCIGNA.com

You know that when you log on to myCIGNA.com, you gain a personalized view to all your medical plan information. But did you also know you can use myCIGNA.com to store and track other information about your health and well-being? The next time you visit the site, check out the following tools:

Health Record: Store your personal health information in a central, secure location, including current conditions, medications, allergies, surgeries, immunizations, and personal contact information to use in case of emergency.

Health Trackers: Use easy-to-read charts to keep track of your key health measurements such as blood pressure, blood sugar, cholesterol (Total/LDL/HDL), exercise, height and weight.

Healthwise®: If you want to learn more about your health – a condition you might have or a fitness plan you want to try, take advantage of this online library that gives you access to information on thousands of medical topics – from everyday health and wellness to medical exams.

Keep the Pressure Down

Do you know what your blood pressure reading is? If not, according to the American Heart Association (AHA), you could be one of the millions of Americans who have high blood pressure but don't know it. Even though high blood pressure (also called hypertension) can damage your internal organs and blood vessels, it usually has no symptoms. That's why it's important to have your blood pressure checked regularly and to learn what you can do to help keep it from becoming too high.

The Dangers of High Blood Pressure

The higher your blood pressure, the harder your heart has to work to pump blood through your body. Over time, high blood pressure can cause your heart to enlarge and make your arteries less flexible. These conditions increase your risk of having a heart attack, stroke or kidney failure. High blood pressure becomes a more serious threat to your health as it gets higher.

What You Can Do

Your lifestyle greatly influences your blood pressure, and making simple lifestyle changes can often make a big

difference. The AHA recommends that you make the following changes if you have high blood pressure:

- *Maintain a healthy weight.* Losing extra pounds if you need to can help lower your blood pressure.
- *Eat more fruit, vegetables, low-fat dairy and whole grains.* These foods are good sources of potassium, calcium and magnesium. The National Heart, Lung, and Blood Institute says that these three minerals may help prevent high blood pressure.
- *Start exercising.* Adding a half-hour walk to your daily routine can benefit your heart, help you lose weight and lower your blood pressure. Be sure to talk with your doctor before beginning any new exercise program.
- *Skip the salt.* A few easy ways to cut back on your salt intake include avoiding processed foods, checking the salt content on food labels, using the salt shaker sparingly and not cooking with salt.
- *If you smoke, stop.* Smoking itself usually does not affect your blood pressure, but if you have high blood pressure, it will increase your risk for cardiovascular disease.
- *Take medication for high blood pressure exactly as prescribed.* If you have side effects from your medication, work with your doctor to adjust it. Don't stop taking your medication without your doctor's approval.

Remember, the first step toward controlling high blood pressure is knowing you have it. If you can't remember when you last had your blood pressure checked, call your doctor.

Source: CIGNA HealthCare Well-Being

DID YOU KNOW?

If you need surgery, CIGNA can help make sure you have access to the best care at the best health care facilities. Visit our provider directory at www.CIGNA.com and find our "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.

Continued from Page 1

Vitamins, Health & Wellness

Take advantage of big discounts on over-the-counter pharmacy items or use mail-order services to purchase your health and wellness products.

Dental Care

Receive a free trial offer and get discounts on a selection of anti-cavity products, including chewing gum, mouthwash, toothpaste, mints and sweeteners. Or look for discounts on power toothbrushes.

Healthy Lifestyle Products

Save on newsstand prices and subscription rates and get the health information you need from a wide variety of popular health, wellness, and special interest magazines and books. Or indulge in a gift certificate for spa services.

Now choices for a healthier you are even easier to make. To start your better, healthier lifestyle, look for more information on Healthy Rewards on myCIGNA.com.

"CIGNA HealthCare" refers to various operating subsidiaries of CIGNA Corporation. Products and services are provided by these subsidiaries and not by CIGNA Corporation. These subsidiaries include Connecticut General Life Insurance Company, Tel-Drug, Inc. and its affiliates, CIGNA Behavioral Health, Inc., Intracorp, and HMO or service company subsidiaries of CIGNA Health Corporation and CIGNA Dental Health, Inc. In Arizona, HMO plans are offered by CIGNA HealthCare of Arizona, Inc. In California, HMO plans are offered by CIGNA HealthCare of California, Inc. In Virginia, HMO plans are offered by CIGNA HealthCare of Virginia, Inc. and CIGNA HealthCare Mid-Atlantic, Inc. In North Carolina, HMO plans are offered by CIGNA HealthCare of North Carolina, Inc. All other medical plans in these states are insured or administered by Connecticut General Life Insurance Company.

