

HELPING YOU BE YOU.
CIGNA FACTS



A woman with long brown hair is captured in a joyful moment, dancing and singing into a white smartphone held in her right hand. She is wearing a black quilted jacket over a brown turtleneck sweater and a long, flowing skirt with a warm-toned plaid pattern. Her black boots are also visible. She stands on a wooden pier or boardwalk. The background features a calm body of water, likely a lake, under a soft, overcast sky. Tall, dry grasses are in the foreground, and the overall atmosphere is one of freedom and happiness.

AT CIGNA, WE BELIEVE THAT BEING TRUE TO YOURSELF IS THE FIRST STEP TO BEING TRULY HEALTHY.

That's how we run a healthy business, holding fast to our health service mission. That's how we generate value for our shareholders, staying true to our global growth strategy. That's how we attract the best employees, offering them ways to contribute their unique talents.

And that's how we serve our customers — encouraging them as they march to the beat of their own drummers — whether they dream of climbing mountains or lowering their cholesterol ... running marathons or running companies ... raising their heart rates or raising their families ... planning for the future or leaving old habits behind.

We are all different when it comes to our health, well-being and sense of security. Cigna revels in that difference. No matter what your dreams are, Cigna helps you reach your full potential — **helping you be you.**

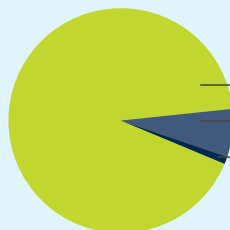
CIGNA AT A GLANCE

(As of December 31, 2011 unless otherwise noted)

Cigna's continued success around the world is driven by our **Go Individual, Go Global, Go Deep** strategy

- \$22.0 billion in revenues
- \$1.3 billion in net income
- \$8.3 billion in shareholders' equity
- Ranked 130 on the 2012 Fortune 500 list
- 31,000 employees worldwide
- 71 million customer relationships around the world (as of June 2012)
- 11.5 million health care customers in the United States
 - 83% of medical business is made up of employer self-funded plans for which Cigna provides Administrative Services Only
 - 136 million medical claims processed in 2011
- 20.8 million behavioral care customers
- 10.9 million covered by dental
- 7.8 million covered by pharmacy
- 11.0 million covered by Group Disability and Life
- The acquisition of HealthSpring in January 2012 adds 340,000 Medicare Advantage members and 800,000 Medicare prescription drug members
- More than 11 million Cigna International® customer relationships (as of June 2012)
 - More than 870,000 expatriates and other globally mobile individuals covered around the world, representing Cigna's leadership in this market (as of June 2012)
- Partnerships and licenses in 30 countries and jurisdictions
- Service centers open 24/7/365
- Global network includes more than 1 million partnerships with health care professionals, clinics and facilities
 - 667,400 contracted doctors
 - 5,600 contracted hospitals
 - 235,500 contracted dental access points
 - 108,000 behavioral access points with psychiatrists, psychologists, clinical social workers and facilities
 - 62,000 pharmacy locations
 - 53,000 vision professionals in 22,800 locations
- Charitable giving financial impact of \$11.3 million in 2011
 - 27,063 Cigna employee volunteer hours in 2011 through company-supported community service activities

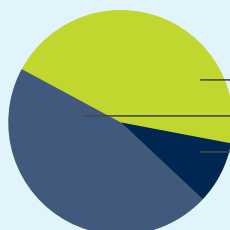
CIGNA IN PERSPECTIVE



CIGNA HEALTHCARE

Medical 92%
Dental 7%
Life & Other 1%

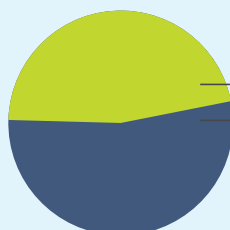
Premiums and Fees (in millions) \$ 13,181



CIGNA GROUP DISABILITY AND LIFE

Life 45%
Disability 46%
Accident & Other 9%

Premiums and Fees (in millions) \$ 2,780



CIGNA INTERNATIONAL

Health Care 49%
Health, Life and Accident 51%

Premiums and Fees (in millions) \$ 2,990

Year Ended December 31, 2011

Cigna offers health benefits and services for employer-sponsored plans, and for individuals and families. We provide innovative programs and services that focus on the individual needs of those we serve, while improving their health and lowering medical costs. Cigna recognizes the unique strengths of our customers and empowers them to become active participants in pursuing better health, so they can reach their full potential.

Products and Services

- **Medical:** wide spectrum of insured and self-insured medical plan options including Customer-Directed Health Plans (compatible with Health Reimbursement Accounts, Health Savings Accounts and Flexible Spending Accounts); Health Maintenance Organization (HMO), Network, Point of Service, Open Access Plus, Preferred Provider Organization (PPO), Individual and Voluntary plans; Stop Loss coverage; and Shared Administrative Services
- **Pharmacy:** tiered coverage designs with a range of plans; and 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, and work/life and employee and individual assistance programs
- **Seniors:** Medical Advantage and Supplement plans, as well as Individual and group Medicare Part D plans
- **Care Management:** health coaching, disease and condition management, and lifestyle management programs
- **Onsite Health:** onsite health clinics and health advocates at employer locations