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FOR IMMEDIATE RELEASE

San Francisco's First Accountable Care Program for PPO Patients

Brown & Toland Physicians and Cigna Announce New Accountable Care Initiative for PPO Patients

SAN FRANCISCO, CALIF. (October 16, 2012) – **Brown & Toland Physicians** (www.brownandtoland.com) and Cigna (NYSE: CI) (www.cigna.com) announced today a new Accountable Care Organization (ACO) initiative to provide high quality and cost efficient care to individuals in the San Francisco Bay Area who are covered by a Cigna PPO plan.

The program is the first comprehensive, commercial PPO-based ACO initiative with an independent practice association (IPA) headquartered in San Francisco. The goal of the program, named Collaborative Accountable Care (CAC), is to better coordinate care. Primary care and specialty care doctors will work together toward improved quality, better health outcomes and lower health care costs. Collaborative accountable care is Cigna's approach to accomplishing the same population health goals as accountable care organizations, or ACOs.

"As one of the few large medical groups in the nation that can coordinate care for PPO patients among independent physician practices," said Richard Fish, Brown & Toland's chief executive officer, "our physicians are best suited to use timely health information at the point of care to improve quality and reduce costs. This access to information benefits both physicians and patients."

In this program, Brown & Toland care coordinators will work closely with Cigna staff to identify high-risk patients, help with enrollment in disease management programs, coordinate care, such as lab work and preventative screenings, and improve communication among all health care providers.

"Cigna's collaborative accountable care program is based on our belief that a system that's focused on the value of care rather than volume of care offers the best path to improved health and lower medical costs," said Peter B. Welch, president for Cigna in northern California. "We look forward to collaborating with Brown & Toland to advance a patient-centered health care system that emphasizes prevention and primary care, and rewards physicians for outcomes."

Critical to the program's benefits are clinical care coordinators, including nurses, physicians, and other professionals, employed by Brown & Toland, who help patients with chronic conditions or other health challenges navigate the health care system. The care coordinators will enhance care by using patient-specific data from both organizations to identify patients being discharged from the hospital who might be at-risk for readmission, as well as patients who may be overdue for important health screenings or who may have skipped a prescription refill.

The care coordinators are part of the physician-led care team that helps patients get the follow-up care or screenings they need, identify any issues related to medications, and help prevent chronic conditions from worsening.

Patients also will receive health education and will have access to both organizations' wellness and clinical programs, such as disease management programs for diabetes, heart disease and other conditions, and lifestyle management programs, such as programs for tobacco cessation, weight management and stress management.

Cigna is now engaged in 42 collaborative accountable care initiatives in 18 states, encompassing more than 390,000 Cigna customers and more than 5,500 primary care physicians. Cigna launched its first collaborative accountable care program in 2008 and its goal is to have 100 of them in place with one million customers by the end of 2014.

About Brown & Toland Physicians

Brown & Toland Physicians, based in San Francisco, is an independent practice association (IPA) of about 1,500 physicians (in San Francisco and in the East Bay as the Alta Bates Medical Group) serving more than 300,000 HMO and PPO patients. Brown & Toland is a six-time winner of the California Association of Physician Group's "Elite" honor and in 2011 was selected to participate in the Pioneer Accountable Care Organization (ACO) model, a transformative new initiative sponsored by the Centers for Medicare & Medicaid Services (CMS) Innovation Center. To learn more visit www.brownandtoland.com.

About Cigna

Cigna Corporation (NYSE: CI) is a global health service company dedicated to helping people improve their health, well-being and sense of security. All products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Connecticut General Life Insurance Company, Cigna Health and Life Insurance Company, Life Insurance Company of North America and Cigna Life Insurance Company of New York. Such products and services include an integrated suite of health services, such as medical, dental, behavioral health, pharmacy, vision, supplemental benefits, and other related products including group life, accident and disability insurance. Cigna maintains sales capability in 30 countries and jurisdictions, and has approximately 71 million customer relationships throughout the world. To learn more about Cigna®, including links to follow us on Facebook or Twitter, visit www.cigna.com.