



CIGNA and Humana form Alliance on Retiree Solutions for Employers

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- **Cost-effective group Medicare Advantage plans**
- **Comprehensive clinical programs for seniors**
 - **Expanded choice and access**
- **Enhanced portfolio of products and services**

PHILADELPHIA, Pa. & LOUISVILLE, Ky., Apr 16, 2010 (BUSINESS WIRE) --CIGNA Corporation (NYSE: CI) and Humana Inc. (NYSE:HUM) have formed an alliance to better serve employers who provide health care benefits for their employees and retirees.

The new alliance will blend CIGNA's consultative approach and single point of contact for clients with Humana's **industry-leading group Medicare Advantage products and services** and strong name recognition. Clients will benefit from a simplified management structure, **additional geographic offerings**, and a **cost-effective** solution that addresses the full range of benefit needs for their employees and retirees. Employees will benefit from CIGNA's health and wellness programs and award-winning quality and service, and retirees will benefit from the scale and breadth of Humana's Medicare offerings. The alliance will address the needs of employees as they approach retirement by offering a coordinated solution through the employer.

"By bringing together the capabilities of two strong companies, we're offering market-leading solutions and creating differentiated value for our clients in these uncertain times," said Sam Srivastava, CIGNA's president of Government Segments. "Through this alliance, we can expand CIGNA's portfolio, while Humana is able to expand its distribution to a larger base of employer customers for its Medicare Advantage plans. It's a winning blend for employers and their retirees who will have access to broad-based, affordable coverage from two companies widely recognized for their service excellence."

"CIGNA and Humana are driving innovation through this unique alliance," added Thomas Liston, Humana senior vice president of senior products. "We are excited that CIGNA will be exclusively supplementing its retiree offerings with Humana's Medicare Advantage plans, enabling CIGNA to offer a cost-effective, one-stop solution."

Humana is recognized for its best-in-class Medicare products and services, comprehensive health and wellness solutions and the scale and breadth of its Medicare offerings. CIGNA brings a broad commercial product portfolio, nationally recognized health and wellness programs, and award-winning service to the alliance. The Group Medicare Advantage alliance products are expected to be available beginning July 1, 2010, subject to regulatory approvals. Under the terms of the alliance, CIGNA and Humana will coordinate services and share financial results equally.

According to Srivastava, retirees who opt for an affordable Medicare Advantage plan through the alliance can be confident that it has been carefully tailored to meet their needs and will provide access to clinical programs that can enhance their quality of life and help improve or maintain their health.

CIGNA will continue to independently offer its comprehensive suite of group and individual retiree pharmacy solutions, commercial group medical plans that supplement Medicare, and its Arizona Medicare Advantage HMO health plan, in addition to its full array of commercial medical, dental, pharmacy, disability and behavioral plans.

Humana will continue to independently offer its comprehensive array of commercial and Medicare Advantage health, pharmacy and supplementary benefit plans for employer groups, government programs and individuals.

About CIGNA

CIGNA (NYSE:CI), a global health service company, is dedicated to helping people improve their health, well being and sense of security. CIGNA Corporation's operating subsidiaries provide an integrated suite of medical, dental, behavioral health, pharmacy and vision care benefits, as well as group life, accident and disability insurance, to approximately 46 million people throughout the United States and around the world. To learn more about CIGNA, visit http://cts.businesswire.com/ct/CT?id=smartlink&url=http%3A%2F%2Fwww.cigna.com&esheet=6252087&lan=en_US&anchor=www.cigna.com&index=1&md5=196a8336974c68fb9011ee13173144ee. To sign up for email alerts or an RSS feed of company news, log on to <http://newsroom.cigna.com/rss/>. Also, follow us on Twitter: [@cignatweets](#) and visit CIGNA's YouTube channel at http://cts.businesswire.com/ct/CT?id=smartlink&url=http%3A%2F%2Fwww.youtube.com%2Fcignatv&esheet=6252087&lan=en_US&anchor=http%3A%2F%2Fwww.youtube.com%2Fcignatv&index=4&md5=61451175abe8eff187ae3f6388095cf3

About Humana

Humana Inc., headquartered in Louisville, Kentucky, is one of the nation's largest publicly traded health and supplemental benefits companies, with approximately 10.3 million medical members and 7.2 million specialty members. Humana is a full-service benefits solutions company, offering a wide array of health and supplemental benefit plans for employer groups, government programs and individuals.

Over its 49-year history, Humana has consistently seized opportunities to meet changing customer needs. Today, the company is a leader in consumer engagement, providing guidance that leads to lower costs and a better health plan experience throughout its diversified customer portfolio.

More information regarding Humana is available to investors via the Investor Relations page of the company's web site at http://cts.businesswire.com/ct/CT?id=smartlink&url=http%3A%2F%2Fwww.humana.com&esheet=6252087&lan=en_US&anchor=www.humana.com&index=5&md5=00e0040a97c4a8d0123272ffe067bf11, including copies of:

- Annual reports to stockholders;
- Securities and Exchange Commission filings;
- Most recent investor conference presentations;
- Quarterly earnings news releases;
- Replays of most recent earnings release conference calls;
- Calendar of events (including upcoming earnings conference call dates and times, as well as planned interaction with research analysts and institutional investors);
- Corporate Governance information.

SOURCE: Humana Inc.

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