

News Release



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**CIGNA SPOTLIGHTS RETURN-TO-WORK SUCCESSES TO CELEBRATE ITS SPONSORSHIP OF NATIONAL
REHABILITATION AWARENESS WEEK, SEPTEMBER 17-23**

PHILADELPHIA, PA, September 18, 2006 - After a devastating frostbite injury in January 2004 left Nancy Dulkis a double, below-the-knee amputee, she resigned herself to the fact that her job as a youth counselor was over. But she didn't lose hope that she'd work again in a profession dedicated to helping others. As soon as she was well enough to seriously contemplate future employment, she, along with a disability vocational counselor, began planning for her next career as a visiting religious pastor. Less than two years after her injury, her aspirations have come true. Dulkis is currently enjoying a new life as a practicing minister in her small, close-knit rural community of Maryland, New York.

Dulkis is one of several success stories CIGNA Group Insurance is highlighting next week during a series of employee and customer gatherings in the company's disability claim offices in Pittsburgh, PA, Dallas, TX and Glendale, CA. Through these events, CIGNA will focus on vocational rehabilitation, celebrated each September as part of National Rehabilitation Awareness Week. CIGNA Group Insurance is the national sponsor of this week, held from September 17-23, in cooperation with the National Rehabilitation Awareness Foundation (NRAF) of Scranton, PA.

"The physical limitations that prohibited me from returning to my previous job, which required extensive travel, never deterred me from believing that my life had purpose and that I could again enjoy meaningful work," says Dulkis. "With the support of the vocational counseling I received from CIGNA Group Insurance, it was much easier for me to identify my options, calculate anticipated job expenses, and make and execute a plan to get back to work. My new job is a perfect fit for me. I can do what I'm trained to do and what I enjoy."

"This week is a time to formally recognize vocational and rehabilitation counselors, whose work helping claimants with job accommodations, transitional work, or job re-training when necessary, is essential in assisting millions of Americans with disabilities to get back to productive work," says Mark Marsters, senior vice president, CIGNA Group Insurance. "A disability doesn't have to be the end of a happy working life. It can often be a new beginning. We're proud to sponsor the NRAF's celebration for the third consecutive year and to be part of their nationwide effort to increase awareness and support for people with disabilities."

"I looked at the time right after my accident as a period of transition. I did a lot of reflective thinking and tried to stay as positive as possible," adds Dulkis, whose work includes performing marriages, baptisms and conducting bible services. "My vocational counselor helped me prepare a resume, investigate job opportunities, learn about the Americans with Disabilities Act, and coached me on how to talk to future employers about my

physical limitations, for example. Her support was invaluable and I'm grateful to CIGNA for helping me during a very difficult time in my life."

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How Vocational Rehabilitation Helps People Return to Productive Lives

Most Americans will require at least one rehabilitative service in their lives, according to the NRAF. Rehabilitation is a medical specialty that helps restore people to healthy and productive lives after a potentially disabling disease or injury. Vocational rehabilitation focuses on helping people establish realistic return-to-work goals, while reducing any perceived barriers that may prohibit them from working. In addition to its own staff of certified rehabilitation counselors, CIGNA Group Insurance provides access to a nationwide network of rehabilitation specialists through Intracorp, a CIGNA subsidiary. These specialists help assess work options and guide employees toward rebuilding their lives and careers.

A leader in disability management solutions, CIGNA Group Insurance offers a variety of innovative vocational rehabilitation services to help people return to productive work, including:

Personalized transitional work: Through Philadelphia-based Intracorp, a CIGNA subsidiary and recognized leader in case management and return-to-work services, CIGNA Group Insurance places individuals in personalized transitional assignments while they are unable to return to their traditional work demands. Transitional work can be offered through tasks developed by an Intracorp vocational specialist within the individual's original workplace, or in volunteer positions in non-profit organizations. Transitional work serves as a productive step in an individual's treatment and recovery plan. These work assignments promote safe activity as well as personal self-esteem as the individual with a disability re-enters the work force.

Telecommuting or Home Based Work: Through a variety of strategic partnerships, CIGNA offers innovative solutions for employees who can't return to their former employers, their former occupations, or who live in remote locations where there are limited employment opportunities. These solutions, which include work as customer service phone representatives, for example, are available to nearly all employees, regardless of their disability or where they live.

Ticket to Work Program: The Ticket to Work program encourages people with disabilities to work by enabling them to continue their benefits through Social Security while they are working. In addition to access to services and support, Ticket to Work offers the potential for expanded availability of health coverage for people with disabilities who fear that returning to work will jeopardize their Medicaid or Medicare benefits. CIGNA Group Insurance offers these services through an alliance with Integrated Disability Resources, Inc., a Ticket to Work employment network.

For more information on National Rehabilitation Awareness Week, visit the NRAF website at <http://www.nraf-rehabnet.org/>

For more information about CIGNA Group Insurance's disability programs and services, visit <http://www.cigna.com/group/>

About CIGNA Group Insurance: CIGNA Group Insurance provides group, disability, life and accident coverage in the U.S. The organization is one of the top five providers of disability management and insurance with solutions that focus on helping employees return to a productive work life as quickly and safely as possible. It also is one of the top five providers of group term life and group universal life, and the second leading provider of group accident insurance, including voluntary accident and business travel accident insurance.