

ADVANCING THE DIALOGUE

Resources

Acts of racial injustice can trigger strong feelings. We may be unsure of how to respond to and process these feelings. Learning from and talking with others can help. These resources can help you build a greater understanding of the issues and support meaningful dialogues.

Additional Resources from Cigna
[Cigna.com/BetterTogether](https://www.cigna.com/BetterTogether)

MULTIMEDIA

- › **TED Talks to help you understand racism in America**
www.ted.com/playlists/250/talks_to_help_you_understand_r
- › **The Smithsonian National Museum of African American History & Culture Talking About Race Portal**
nmaahc.si.edu/learn/talking-about-race
- › **Code Switch. Race. In Your Face – NPR podcast series**
www.npr.org/sections/codeswitch
- › **Small Doses with Amanda Seales – podcast series**
<https://podcasts.apple.com/us/podcast/small-doses-with-amanda-seales/id1333316223>
- › **Activating Your Ally Voice – Jennifer Brown podcast**
www.jenniferbrownspeaks.com/2018/01/12/allyship-in-2018-activating-your-ally-voice

BOOKS

- › **My Grandmother's Hands: Racialized Trauma and the Pathway to Mending Our Hearts and Bodies**
By Resmaa Menakem
- › **Post Traumatic Slave Syndrome: America's Legacy of Enduring Injury and Healing**
By Dr. Joy DeGruy
- › **So You Want to Talk About Race?**
By Ijeoma Oluo
- › **The Little Book of Racial Healing: Coming to the Table for Truth-Telling, Liberation, and Transformation**
By Thomas Norman DeWolf & Jodie Geddes
- › **The Origin of Others** By Toni Morrison
- › **Witnessing Whiteness: The Need to Talk About Race and How to Do It**
By Shelly Tochluk

Together, all the way.®



Any reference to the products, services, information or websites of any other non-Cigna affiliated entity is provided for informational purposes only and should not be construed as an endorsement by Cigna of the products, services, information, or websites of such entities, nor should such reference be construed as an endorsement by such entities of the products, services, information or websites of Cigna and/or its affiliates. Cigna neither reviews nor controls the content and accuracy of these references or websites, and therefore will not be responsible for their content and accuracy. Your access to non-Cigna web sites is at your sole risk.

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company, Connecticut General Life Insurance Company, Cigna Behavioral Health, Inc., and HMO or service company subsidiaries of Cigna Health Corporation. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc.

Use and distribution limited solely to authorized personnel. 881323 07/20 © 2020 Cigna

COMMUNICATION STRATEGIES FOR CHALLENGING CONVERSATIONS

Recent and past events have encouraged us to hear and understand the stories of people who hold different perspectives from us. Many of us are taught that topics like race, politics, and other “charged” subjects are best to be avoided. For some of us, this may be our first time talking about these topics. These issues may be complex and deeply personal. As these discussions find their way to our homes, workplaces, and more, it is beneficial and necessary to be able to reach out and listen to each other with respect and sensitivity. With the right mindset and communication skills, real learning and growth can occur even when the differences may seem too vast to bridge. Below are some strategies that allow for you and others to connect with and understand each other:

Prepare your mindset

- › **Understand your own lens.** Our perceptions of any issue or situation are shaped by our background, experiences, culture, subculture, privilege, etc. Understand the factors that inform your perception and how you make sense of the world.
- › **Be curious.** At the same time, other people’s views are informed by their own lens too. Approach these conversations from a place of curiosity and respect. Your goal is simply to learn about new perspectives, not to win a debate.
- › **Keep perspective.** Your conversation won’t “fix” anything. Complex issues like racism and injustice require *many* conversations. These conversations open our minds to new perspectives. Think of difficult conversations as a process, a step along the pathway to change.
- › **Be courageous.** Many of us have no (or perhaps negative) experience engaging with others about these topics. It may feel like we don’t have the words. This can create anxiety that we will say the wrong thing. We may be afraid of offending someone, or feeling offended ourselves. For others, these topics are very private, not to be discussed with those outside the family. Stand up to these fears. Taking risks, not being silent, is how we change the “status quo.” The more risks you take, the more opportunity you have to learn.

Emotional awareness

- › **Expect and accept discomfort.** Conversations around these topics may expose our own or others’ “blind spots.” It’s not comfortable to learn that we or others have biases, that long-held beliefs may not be based in truth. Resist the urge to lessen the discomfort; learn to sit with it. Go deeper by examining why you’re uncomfortable. Accept discomfort as a necessary part of the process. Know that you can take a break if it becomes too uncomfortable and come back to it later.
- › **Manage defensiveness.** When you “put yourself out there,” you may feel vulnerable and exposed to judgement. Remember that others do not have to understand or agree with you, and that is okay. If you feel the rise of anger, hurt, or the need to defend yourself, stop for a few moments, and draw your attention to your breath. You do not need to explain what you meant or prepare a comeback. Simply listen and consider what you can learn from their feedback.
- › **Be empathetic.** Tough conversations may bring up strong emotions, such as guilt, shame, sadness, or outrage. Try to connect with the other person and their emotions, acknowledge their experience. Phrases like, “I see why you would feel that way,” or “I understand how that could make you feel angry,” communicate that you are open and receptive to their view. Try to put yourself in their shoes if they have a different perspective or reaction than you would.

Having the conversation

- › **Listen to understand.** Listen to others' stories to help you form a picture of how they experience the world. Paraphrase what you've heard to ensure understanding: "I heard you say this. Is that right?" Don't make assumptions about their viewpoints or background – listen for their truth. Don't think about how you will respond as they are speaking. Just challenge yourself to truly hear the full story. It's okay if you don't know how to respond. Silence can help you process what you've heard.
- › **Suspend judgments.** Always assume the other person is speaking with positive intent. Try to recognize when your own biases and assumptions have come into play and bring your focus back to what they are saying. Don't let individual words that may be insensitive or offensive derail the conversation. Look for the meaning behind the words.
- › **Look for commonalities.** You might be surprised by how much you have in common with someone who may seem like your polar opposite. Look for common themes between your stories: a strong bond with family, or concern over the safety of loved ones, for example. Use that common ground as an anchor if your conversation begins to sound more like a debate than a discussion.
- › **Create a dialogue.** Ask open-ended questions to get the full story: "Can you say more about why you felt that way?" Offer your own perspective – "this is my experience" – and allow them to respond. Create a back-and-forth that allows you both to share and appreciate each other's viewpoints.
- › **Speak authentically and honestly,** from your own experience. Using the words "we" or "you" to refer to "people in general" is a way to avoid taking responsibility for your own views. Take ownership of your own feelings and opinions by using "I" statements versus "we" statements. For example, "I grew up believing..." vs. "we were taught to believe..."
- › **Mind your non-verbal communication.** Keep a calm, compassionate tone to help others feel safe in opening up to you. Be aware of what your facial expressions are saying. An eye roll or a frown can shut down a conversation. Keep an open and relaxed posture, and avoid aggressive body language like crossed arms or an aggressive stance. If you notice negative nonverbal communication in the other person, ask them if they'd like to share their feelings.
- › **Give respect to get respect.** Ask yourself how others might hear your message. Choose your words thoughtfully, with compassion, while still speaking your truth. Know the difference between proactively sharing your perspective and reactively defending your position. Be humble. Respect others as the "expert" of their own experience, just as you are of yours.
- › **Take breaks.** These conversations can be hard emotional labor. It is okay to take breaks and focus on something else. Your relationships do not need to focus around difficult conversations all the time, but these skills allow you the ability to have them.

When conversations get heated

When conversations escalate into heated debates, it can be hard to listen. Here are some tips to keep your composure:

- › Check your emotional response. Take a breath. Decide if you need to respond. Reacting with anger, hurt, or negative emotions can quickly spiral into personal attacks.
- › Do not accuse the other person of ill intent (i.e., racism, sexism, etc.). This can spark defensiveness.
- › Explain the impact their comment, phrase, or wording has on you or others: "When you said __, it made me feel __."
- › Ask for clarification: "What did you mean when you said this?" or "Can you tell me more about your thoughts on this?" They may simply not understand how they are being perceived.
- › Use kindness as a reset: "I can tell that this is really important to you. It's really hard to have this conversation but I'm glad we are."
- › Know when to end the conversation. It's okay to "agree to disagree" and return to it at a later time.

References: APA (2019) Managing conversations when you disagree politically. Retrieved from <https://www.apa.org/helpcenter/stress-conversations>
Galio, (2017) How to Respond to an Offensive Comment at Work. Retrieved from <https://hbr.org/2017/02/how-to-respond-to-an-offensive-comment-at-work>
Kelly, C. (2019) Keeping It Civil: How To Talk Politics Without Letting Things Turn Ugly. Retrieved from <https://www.npr.org/2019/04/12/712277890/keeping-it-civil-how-to-talk-politics-without-letting-things-turn-ugly>

TALKING TO CHILDREN

The Impact of Racial Injustice

When and how to have a conversation with your child about racial injustice is a very personal decision. The strategies and resources in this handout can help you to feel more prepared when you're ready. Note that if your child has been exposed to the news and is having a hard time understanding what is happening or is fearful, you will want to address their questions and emotional reactions right away.

Helping children cope with emotions

Start by asking them what they have heard/seen.

What worries them? Encourage them to share their thoughts and feelings about the event(s). Really listen without trying to make it okay.

Let them know that it's good to ask questions and that feeling strong emotions is okay.

Very young children may not have the verbal skills to express their feelings. They may show them through playacting or drawing. They may experience physical symptoms, such as tummy aches. You can help them name what they're feeling.

Give realistic reassurance. Rather than saying, "I'll never let anything bad happen to you," you can tell them that you'll always do your best to keep them safe. Consistency and routines also help them feel safe. Make time for soothing activities such as reading or playing games together. Give extra hugs.

Share information honestly, but at a level they can understand.

A general rule is to offer only as much information as they request, but be prepared to go deeper with older children. As with adults, unknowns can be scarier than the reality. Think about and have answers for hard questions, such as whether they need to be afraid of the police or someone burning down their house or school. Age-appropriate resources (*see next page*) may be helpful to bring understanding about the broader issues.

Talk about positive ways that people are responding and what you might be able to do.

Looking for any sort of positive actions that others are taking, or that your family might do right now, can be empowering and help counteract some of the negativity and feelings of helplessness.

Limit your child's exposure to news and social media. Watching repeated images of the event(s) can be as disturbing to a child as if it were happening anew each time. Supervise what you want them to see and plan time to talk about it afterwards.

Be aware that your child is watching you to understand how to process this experience. Be honest with words, feelings, and actions, but be mindful of *how* you are communicating them. It can be frightening for a child to feel that you are overwhelmed.

Talking about the issues

Think about what you want to communicate and when. This is a personal decision each family will need to make for themselves. Talk with someone you trust, whether it be a co-parent, friend, or family member, to review factors that might have an impact, such as your child's age and maturity level. It may mean weighing a loss of innocence against empowerment. Many families of color haven't had the privilege of waiting to have this important conversation. Talking, not only about injustice, but also about very specific directions on how to interact with law enforcement or deal with confrontations, can be a matter of safety.

Do your homework. Take time to learn about systemic oppression – past and present. Explore a variety of resources to get a true and full picture of the issues. This can help shape your conversation.

Be open and direct. You can acknowledge that talking about race and injustice can feel uncomfortable, but that doesn't mean we shouldn't talk about it. Dig deeper into your own perspectives and examine your attitudes and positions before talking with your child.

Share stories. Help children understand the human stories behind the headlines and news coverage. Be sure to include stories about people who have made a difference, people who have stood up and taken risks to bring change, and those who do so today. Age-appropriate storybooks and other resources specific to talking about racism and injustice, such as those listed in the box to the right, can help you tell these stories.

Understand that you don't have to be the expert or have all the answers. We all grapple with challenges and issues around race, discrimination, and injustice, but talking is a way to bring this topic out into the open. It gives you and your child a way to share thoughts, feelings, and questions. It's also an opportunity to learn more together about what has happened in the past, as well as current events. And to talk about how your family can respond.

Resources

Center for Racial Justice in Education

www.centerracialjustice.org/resources/resources-for-talking-about-race-racism-and-racialized-violence-with-kids/

Embrace Race: Raising a Brave Generation

www.embracerace.org/resources

Teaching Tolerance: Beyond the Golden Rule

www.tolerance.org/sites/default/files/general/beyond-golden_rule.pdf

Sesame Street and CNN town hall:

How to Explain Racism to Kids (video)

www.cnn.com/videos/us/2020/06/06/entire-june-6-cnn-sesame-street-racism-town-hall-part-1-vpx.cnn

Social Justice Books

www.socialjusticebooks.org

This material is provided by Cigna for informational/educational purposes only. It is not intended as medical/clinical advice. Only a health care professional can make a diagnosis or recommend a treatment plan. For more information about your behavioral health coverage, you can call the customer service or the behavioral health telephone number listed on your health care identification card.

Any reference to the products, services, information or websites of any other non-Cigna affiliated entity is provided for informational purposes only and should not be construed as an endorsement by Cigna of the products, services, information, or websites of such entities, nor should such reference be construed as an endorsement by such entities of the products, services, information or websites of Cigna and/or its affiliates. Cigna neither reviews nor controls the content and accuracy of these references or websites, and therefore will not be responsible for their content and accuracy. Your access to non-Cigna web sites is at your sole risk.

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company, Connecticut General Life Insurance Company, Cigna Behavioral Health, Inc., and HMO or service company subsidiaries of Cigna Health Corporation. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc.



SELF-CARE STRATEGIES IN STRESSFUL TIMES

This is a time of immense challenges: we have just witnessed another traumatic death of a person of color at the hands of police, on top of fears for our physical health and safety in the midst of a pandemic and sweeping changes in our daily routines and work lives. These events may trigger a variety of reactions. They might include intense emotions, like outrage, grief, profound sadness, anxiety, or fear. You might notice physical reactions like trouble sleeping, difficulty concentrating, restlessness, or exhaustion. The severity and duration of these reactions can be more easily managed when you practice good self-care. Here are some self-care reminders that may be helpful:

Mental and emotional coping strategies

- › **Take a break from worries.** You may find that these events dominate your thoughts, making it difficult to focus on anything else. You may feel that you aren't doing or caring enough. Give yourself permission to emotionally separate to help you de-stress. Close your eyes and take a few breaths. Name three things you can see, touch, and hear in the moment.
- › **Focus on what you can control.** Create routines to help give you structure in what may feel like chaos. Schedule blocks of time to focus on one task, then move to the next. Concentrate on concrete, achievable tasks.
- › **Recognize the difficulties of the current situation, and know that you may not be functioning at your best right now.** Lower expectations of what you "should be doing." Be gentle with yourself. Your personal best will vary according to your mental, emotional, and physical health at each moment.
- › **Reflect on challenges you've encountered in your life and how you overcame them.** Self-statements such as "I can handle this" and "I've gotten through so much already" can help you continue to tap into your natural resilience.
- › **Reach out to people** you can trust with your feelings and fears. Learn more about the mental and emotional benefits of counseling. Add a licensed therapist to your support team.

- › **Connect with friends and family,** or do something that is uplifting to you. Engage in activities that allow you to unwind and emotionally recharge.
- › **Be kind to yourself.** Recognize what you've done to support others and yourself. Treat yourself like you would a friend or family member in challenging times.

Physical coping strategies

- › **Getting enough sleep to feel rested** is a key ingredient of managing stress and anxiety. It impacts both mood and energy level. Establish a routine that helps you to wind down and get adequate sleep.
- › **Physical activity** is a good way to reduce feelings of tension. Practice something you enjoy outdoors, or find workout videos online. Talk with your doctor before starting any exercise routine.
- › Eat **well-balanced meals** at regular times of the day. Prep healthy meals ahead of time for lunch. When making healthy meals at home, make extra to put in the freezer and stock up on healthy snacks for when you are pressed for time.
- › **Do something calming and relaxing** whenever you can. Deep breathing, meditation and progressive relaxation can help you de-stress. Take a warm bath, or get outdoors in nature. Doing simple, repetitive tasks like folding laundry, washing dishes, or sweeping the floor can also help release tension.
- › **Avoid alcohol and drugs** as a means to cope. These are temporary fixes that can make it harder to manage the stress.

This material is provided by Cigna for informational/educational purposes only. It is not intended as medical/clinical advice. Only a health care professional can make a diagnosis or recommend a treatment plan. For more information about your behavioral health coverage, you can call the customer service or the behavioral health telephone number listed on your health care identification card.

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company, Connecticut General Life Insurance Company, Cigna Behavioral Health, Inc., and HMO or service company subsidiaries of Cigna Health Corporation. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc.

Use and distribution limited solely to authorized personnel. 881319 06/20 © 2020 Cigna



COPING WITH THE IMPACT OF RACIAL INJUSTICE

When, once again, we face news that a person of color has lost their life at the hands of those charged with protecting the public, the impact is broad and deep. We may struggle with our emotions and deep concerns about injustice and discrimination against people of color that has persisted over many decades. How do we maintain our well-being as we try to come to terms with what we're seeing and feeling? Understanding your reactions and having strategies to manage the stress may help.

Common/normal reactions

The intensity and range of reactions we might experience can sometimes be surprising or feel overwhelming.

- › **Emotional reactions** may start with a feeling of shock or numbness. As the experience begins to register, the floodgates open, and we may feel unfamiliar or deeper emotions, such as: profound sadness, anger, outrage, grief, anxiety, and fear. These feelings may build in intensity or perhaps ebb and spike with repeated news accounts and disturbing images.
- › **Our thoughts** can race and strain to find a place to land. Many people find that they can't stop thinking about what has happened or have trouble concentrating. We find ourselves constantly drawn to news reports.
- › **Physical reactions** may be less expected. People sometimes can't stop crying or are unable to sleep. There may be a strong feeling of restlessness, as if you can't sit still. You might experience an upset stomach or a pounding heart or trembling. Sometimes loss of appetite or feeling deeply exhausted can be a response.

These are just some examples; you may react differently. But know that it is normal to have intense reactions in a situation as impactful as this. It does not suggest mental or physical health problems. It is the way that our bodies and minds respond to a difficult event. It is okay to feel what you feel.

Understanding reactions

These reactions are all part of a normal stress reaction. They tell you that this matters to you. For some people it can trigger memories tied to past traumatic experiences. You may find yourself reliving the emotions of those events.

While each person has their own lens, we're all affected. Whether we're connected by location, skin color, or just as people who honor the value and rights of every human life. Racial injustice can shake the core of our moral code and beliefs, especially when history shows a pattern of similar events. Those who live with systemic racism every day may feel buried by this undeniable, relentless truth. Destruction and disruption in the community can add another layer of difficult emotions.

For many, there is a push-pull between wishing the struggle and discomfort would go away and embracing the anger and sorrow as drivers of change. This tangle of thoughts, perspectives and emotions can be overwhelming.

It's important to honor these feelings and understand that they are challenging for a reason. While we can't control how we feel, we do have control over regulating our emotions. Doing this can help us to better manage what we're feeling and respond to it in meaningful ways. Targeted coping strategies can help.

<p>Co-opted thoughts</p> <p>While we do need information to process this experience, we risk being overwhelmed, flooded with our emotions, when our thoughts are shaped by repeated, graphic media accounts of each event. Putting yourself in the victim's place and imagining their fear and helplessness can feel overwhelming. This image can play over and over in your mind, intensifying your reactions.</p>	<p>Coping strategies</p> <p>Take control of your news exposure. Seek multiple sources to get a more accurate and complete picture. Even though it may feel reassuring to be tuned in 24/7, try to take breaks from it to bring your emotional temperature down.</p> <p>Shift your thoughts. Mental images can trigger the same level of stress as the actual situation. Look for activities that can draw your thoughts to a neutral place for a time. Turning away doesn't mean you don't care, it's simply a way to bring stress levels down.</p>
<p>Fear of the unknown</p> <p>We all come with a hard-wired threat response. Lethal events of racial injustice have the power to trigger it repeatedly. From the fear that we or loved ones are at risk, to the worry that there will never be meaningful change. Seeing footage of chaos and destruction can add another type of fear. All the unknown "what ifs?" can fuel an unhealthy level of uncontrolled anxiety. It's important to do what we can to address worries and stop feelings of freefall.</p>	<p>Coping strategies</p> <p>Take steps to feel safe. Take precautions specific to the risk in your community. Check in with family and friends to confirm that they're okay or make plans to bring them to a place of safety.</p> <p>Focus on what you can control. We can only manage the "here and now," not all the "what ifs." Look for what is within your power right now. It might be just managing your emotions and stress levels or reaching out for support.</p> <p>Remind yourself of positive actions being taken. Seek out stories about constructive and hopeful responses to rebalance.</p>
<p>Trying to make sense of it</p> <p>We may find ourselves questioning life's meaning in a world where injustices keep repeating themselves. We try to make sense of events that feel so senseless. For some, this results in a sad and angry validation of their life experiences. For others, it's dissonant and confusing. We can all be left with stressful, unanswerable "Whys?" Focusing on questions without answers can leave you feeling powerless and unable to move forward.</p>	<p>Coping strategies</p> <p>Change your perspective. It may be helpful to ask a different question: "How can I respond to this in a meaningful way?" The answer might be marching, painting a mural, engaging with public officials or getting involved in a group that supports change.</p> <p>Learn more. Educating yourself about systemic oppression – past and present – can bring greater understanding and offer solutions to support change. Becoming familiar with movements and organizations that are working for change can help you determine how you can take meaningful action.</p>
<p>Desire for action</p> <p>The combination of powerlessness and outrage can set off extreme feelings of stress. Ongoing investigations and legal proceedings may deepen those feelings. It can spark a need to make the world sit up and take notice. We can feel a strong urge to do something, but struggle to know what that is.</p>	<p>Coping strategies</p> <p>Turn negative thoughts and reactions into constructive acts. This honors those we've lost and can help channel your emotions. Many find that supporting others and investing energy into making a difference can help redirect the power of anger in positive ways.</p> <p>Speak up; don't be silent. Use your voice to support racial justice on social media, with friends, family, at work, and in the community.</p> <p>Listen to understand. It may not seem like an action, but it is. Challenge yourself to really hear without defending your viewpoint. Allow the discomfort and strive to be open to learning.</p>

Taking care of yourself

The reality is that this is hard on many levels.

There's no easy way through it. There may be additional issues that spin up out of this incident, bringing added stressors. There may be ongoing developments that cause distress. You may be faced with opinions, comments, or actions from others that increase stress. This may be on social media, but it may be from friends or family as well. It's important to take care of your well-being as you find your way.

There's no right or wrong way to feel, nor is there one right or wrong way to feel better.

There are rarely easy answers to our many tough questions. It can feel necessary to hold onto anger. You may need to cry, grieve, vent. Give yourself permission to feel good or happy too. It's okay to be where you are right now. Remember, physical activity can be one of the best ways to ease some of the emotional stress you may feel.

Know that it will take time to process and find your balance. For some, it can be helpful to rely on regular routines, others might need to take a "time out." Being actively involved in the movement for change may be the most helpful for some. Do take time to reflect. Journaling your thoughts, feelings, and experiences or talking about them with others can be a useful way to reflect and release. A professional counselor may be able to suggest strategies tailored to your needs and experience. Recognize that the impact of this incident may never completely go away, but you can manage your emotions and stress.

Be aware that living with other, ongoing stressors can make it more difficult to manage your reactions. A major stressor, such as the restrictions and impact of the COVID-19 pandemic could be a significant factor.

Be good to yourself – physically and emotionally. Turn to the positive coping skills and strengths that have gotten you through hard times in the past. Be patient with yourself and get the support you need.

It is important to seek help if your reactions to the event feel unmanageable, continue long term, or become overwhelming. Your EAP can provide professional help and connect you with resources for support in your community.

This material is provided by Cigna for informational/educational purposes only. It is not intended as medical/clinical advice. Only a health care professional can make a diagnosis or recommend a treatment plan. For more information about your behavioral health coverage, you can call the customer service or the behavioral health telephone number listed on your health care identification card.

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company, Connecticut General Life Insurance Company, Cigna Behavioral Health, Inc., and HMO or service company subsidiaries of Cigna Health Corporation. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc. All models are used for illustrative purposes only.

