

Your Healthy You Food Official Rules

NO PURCHASE NECESSARY. A PURCHASE OR PAYMENT OF ANY KIND WILL NOT INCREASE YOUR CHANCES OF WINNING.

1. Eligibility: Your Healthy You Food (the "Contest") is open only to legal residents of the fifty (50) United States and the District of Columbia who are at least eighteen (18) years old at the time of entry. Employees of Cigna Corporate Services, LLC, its promotional partners, HelloWorld, Inc., and any of their parent and affiliate companies as well as the immediate family (spouse, parents, siblings and children) and household members of each such employee are not eligible. The Contest is subject to all applicable federal, state, and local laws and regulations and is void where prohibited.

2. Sponsor: Cigna Corporate Services, LLC, 300 Bellevue Parkway, Suite 101, Wilmington, DE 19809. **Administrator:** HelloWorld, Inc., One ePrize Drive, Pleasant Ridge, MI 48069.

3. Agreement to Official Rules: Participation in this Contest constitutes entrant's full and unconditional agreement to these Official Rules and Sponsor's and Administrator's decisions, which are final and binding in all matters related to this Contest. Winning a prize is contingent upon fulfilling all requirements set forth herein.

4. Timing: The Contest begins on April 29, 2014 at 12:00 a.m. Eastern Time ("ET") and ends on June 21, 2014 at 11:59 p.m. ET (the "Contest Period"). Sponsor's computer is the official time-keeping device for the Contest.

5. How to Enter: During the Contest Period, visit www.Cigna.com/goyou and follow the links and instructions to complete and submit the registration form, including your name and valid email address. Then, follow the directions to submit one (1) photo of the food that makes you feel like the best version of yourself ("Contest Theme") and a short description (two hundred (200) characters or fewer) of why the food in the photo brings out the best in you. Collectively, your photo and description will be referred to as your submission ("Submission"). By uploading a Submission, you agree that your Submission conforms to the Photo Guidelines and Content Restrictions as defined below and that it will be displayed on the Contest website. Sponsor, however, in its sole discretion, may remove a Submission from the Contest website and disqualify the applicable entrant from the Contest if it believes that the Submission fails to conform to the Guidelines and Restrictions.

Photo Guidelines:

- The photo must be in .jpg format and must not exceed 5 MB in size;
- The short description must be in English and must not exceed two hundred (200) characters; and
- The Submission cannot have been submitted previously in a promotion of any kind.

Content Restrictions:

- The Submission must be truthful;
- The Submission must not contain material that violates or infringes another's rights, including but not limited to privacy, publicity or intellectual property rights, or that constitutes copyright infringement;
- The Submission must not disparage Sponsor or any other person or party affiliated with Sponsor or the Contest;
- The Submission must not contain references to or feature brand names other than those owned by Sponsor, which entrant has a limited license to use to incorporate in his/her Submission in this Contest;

- The Submission must not contain material that is inappropriate, indecent, obscene, hateful, tortious, defamatory, or libelous;
- The Submission must not contain material that promotes bigotry, racism, hatred or harm against any group or individual or promotes discrimination based on race, gender, religion, nationality, disability, sexual orientation or age; and
- The Submission must not contain material that is unlawful, in violation of or contrary to the laws or regulations in any state where Submission is created.

Limit: Each entrant may upload one (1) Submission during the Contest Period. If Submission is disqualified, entrant will have one (1) additional opportunity to submit a second Submission. Submissions received from any person or email address in excess of the stated limit will be void. Submissions generated by script, macro or other automated means are void. Entrant must have permission from all individuals who appear in or are mentioned in the Submission (if any) to use their name and likeness in the Submission and to grant the rights set forth herein. If requested, entrant must be able to provide such permissions in a form acceptable to Sponsor. Uploading a Submission constitutes entrant's consent to give Sponsor a royalty-free, irrevocable, perpetual, non-exclusive license to use, reproduce, modify, publish, create derivative works from, and display such submissions in whole or in part, on a worldwide basis, and to incorporate it into other works, in any form, media or technology now known or later developed, including for promotional or marketing purposes. If requested, entrant will sign any documentation that may be required for Sponsor or its designees to make use of the non-exclusive rights entrant is granting to use the Submission. Released Parties (as defined in Section 9, below) are not responsible for lost, late, stolen, damaged, incomplete, invalid, un-intelligible, garbled, delayed or misdirected Submissions; all of which will be void.

In the event of a dispute as to any Submission, the authorized account holder of the email address used to register will be deemed to be the entrant and must comply with these Official Rules. The "authorized account holder" is the natural person assigned an email address by an Internet access provider, online service provider or other organization responsible for assigning email addresses for the domain associated with the submitted address. Each entrant may be required to show proof of being an authorized account holder.

6. Winner Determination: After the Contest Period, a panel of qualified judges determined by Sponsor in its sole discretion will select the winning Submissions from among all eligible Submissions based on application of the following criteria ("Judging Criteria"):

- Description quality (33%);
- Health value (33%); and
- Photo and description fit the Contest Theme (34%)

The entrants who received the highest scores will be the potential Grand Prize, First Prize and Second Prize winners (prize determination will be based on tallied scores). In the event of a tie for any prize, the Submission that received the highest score for "Photo and description fit the Contest Theme," as determined by the qualified judges, in their sole discretion, will be deemed the applicable winning Submission. Sponsor reserves the right to select fewer than the stated number of winners if, in its sole discretion, it does not receive a sufficient number of eligible and qualified Submissions.

7. Winner Requirements: Potential winners will be notified by email on or around July 10, 2014. Except where prohibited, the potential Grand Prize winner and each potential First Prize winner (parent/legal guardian if a minor in his/her state of residence) will be required to sign and return a Declaration of Compliance, Liability and Publicity Release, which must be received by Administrator within five (5) days of the date notice or attempted notice is sent, in order to claim the prize. Each potential Second Prize winner will be required to provide a valid mailing address (P.O. Boxes not permitted) to Administrator within five (5) days of the date notice or

attempted notice is sent, in order to claim his/her prize. If a potential winner cannot be contacted, or if a potential winner fails to execute and return the Declaration of Compliance, Liability and Publicity Release within the required time period (if applicable), fails to provide a valid mailing address within the required time period (if applicable), does not comply with these Official Rules, or prize is returned as undeliverable, potential winner forfeits the prize. If a potential winner is disqualified for any reason, the applicable prize may be awarded to a runner-up, if any, in Sponsor's sole discretion. Only three (3) alternate winners may be determined, after which the prize will remain un-awarded. Acceptance of any prize shall constitute and signify each winner's agreement and consent that Sponsor and its designees may use the winner's name, city, state, likeness, photo, Submission and/or prize information in connection with the Contest for promotional, advertising or other purposes, worldwide, in any and all media now known or hereafter devised, including the Internet, without limitation and without further payment, notification, permission or other consideration, except where prohibited by law.

Administrator will contact the Grand Prize winner within 2-4 weeks after winner has been confirmed to start making travel arrangements.

8. Prizes: ONE (1) GRAND PRIZE: A prize package, which includes a four-day cooking retreat for winner and one (1) guest with the Conscious Gourmet; 1-on-1 sessions cooking with a Cigna nutritionist for one (1) year (awarded as two (2) 30-minute phone sessions per month); and a Samsung Galaxy S5 with Cigna apps pre-loaded. Cooking retreat includes round trip, coach-class air transportation for two (2) from a major airport near winner's home (determined by Sponsor in its sole discretion) to either Waynesville, NC or Santa Fe, NM (depending on the winner's choice of cooking retreat location/dates); four (4) nights' accommodations at a hotel determined by Sponsor in its sole discretion (single room, double occupancy); ground transportation to and from airport and hotel and cooking retreat; a cooking retreat (dates determined by winner's selection and Conscious Gourmet schedule and availability); and travel agent services. Winner must complete the trip within one (1) year from the drawing date or prize will be forfeited. Trip must be booked at least twenty-one (21) days prior to departure. Travel and accommodations are subject to availability and blackout dates. Travel must be round trip. Sponsor will determine airline and flight itinerary in its sole discretion. No refund or compensation will be made in the event of the cancellation or delay of any flight. Travel is subject to the terms and conditions set forth in this Contest, and those set forth by the Sponsor's airline carrier of choice as detailed in the passenger ticket contract. All expenses and incidental travel costs not expressly stated in the package description above, including but not limited to, ground transportation, meals, incidentals, gratuities, passenger tariffs or duties, airline fees, surcharges, airport fees, service charges or facility charges, personal charges at lodging, security fees, taxes or other expenses are the responsibility solely of winner. Unless child of winner, travel companion must be eighteen (18) years of age or older as of the date of departure or a sibling/friend of winner with the appropriate parental permissions and releases and must travel on same itinerary and at the same time as the winner. If winner is a minor in his/her state of residence, travel companion must be winner's parent/legal guardian. Travel companion must execute liability/publicity releases prior to issuance of travel documents. Travel restrictions, conditions and limitations may apply. If in the judgment of Sponsor air travel is not required due to winner's proximity to prize location, ground transportation will be substituted for round trip air travel at Sponsor's sole discretion. Sponsor will not replace any lost, mutilated, or stolen tickets, travel vouchers or certificates. Sponsor is not responsible if cooking retreat is delayed, postponed or cancelled for any reason, in which event that portion of prize is forfeited in its entirety and no substitution will be provided except as in Sponsor's sole discretion. Approximate Retail Value ("ARV"): \$8,199. Actual value may vary based on airfare fluctuations and distance between departure and destination. Winner will not receive difference between actual and approximate retail value.

THREE (3) FIRST PRIZES: 1-on-1 sessions with a Cigna nutritionist for one (1) year (awarded

as two (2) 30-minute phone sessions per month); a Samsung Galaxy S5 with Cigna apps pre-loaded; and a \$15 Magazines.com gift card, which winner can use for a subscription to a health magazine. Terms and conditions of gift card apply. ARV: \$2,514.

TWENTY FIVE (25) SECOND PRIZES: A \$15 Magazines.com gift card, which winner can use for a subscription to a health magazine. Terms and conditions of gift card apply. ARV: \$15.

For all phone prizes: All features and colors of the phones, or any other details not specified or included above, will be determined by Sponsor in its sole discretion. The actual value of electronic prizes is subject to price fluctuations in the consumer marketplace based on, among other things, any gap in time between the date the ARV is estimated for purposes of these Official Rules and the date the prize is awarded or redeemed. Any device prizes will consist of the device only; winners are solely responsible for fees associated with activating and use, including obtaining voice and/or data services plan(s) with an appropriate mobile operator. In addition, use of the device may be subject to the wireless service provider's terms of service.

For all prizes: Prizes are non-transferable and no substitution will be made except as provided herein at the Sponsor's sole discretion. Sponsor reserves the right to substitute a prize (or a component thereof) for one of equal or greater value if the designated prize should become unavailable for any reason. Winners are responsible for all taxes and fees associated with prize receipt and/or use. Administrator will comply with all tax reporting requirements, including issuing a Form 1099-MISC to the Grand and First Prize winners. Limit: One (1) prize per person.

9. Release: By receipt of any prize, winners agree to release and hold harmless the Sponsor, Administrator and their respective parent companies, subsidiaries, affiliates, suppliers, distributors, advertising/promotion agencies, and prize suppliers, and each of their respective parent companies and each such company's officers, directors, employees and agents (collectively, the "Released Parties") from and against any claim or cause of action, including, but not limited to, personal injury, death, or damage to or loss of property, arising out of participation in the Contest or receipt or use or misuse of any prize, or any travel-related activity.

10. General Conditions: Sponsor reserves the right to cancel, suspend and/or modify the Contest, or any part of it, if any fraud, technical failures, human error or any other factor impairs the integrity or proper functioning of the Contest, as determined by Sponsor in its sole discretion. If terminated Sponsor may, in its sole discretion, determine the winners from among all non-suspect, eligible Submissions received up to time of such action using the judging procedure outlined above. Sponsor, in its sole discretion, reserves the right to disqualify any individual it finds to be tampering with the Submission process or the operation of the Contest or to be acting in violation of the Official Rules of this or any other promotion or in an unsportsmanlike or disruptive manner and void all associated Submissions. Any attempt by any person to deliberately undermine the legitimate operation of the Contest may be a violation of criminal and civil law, and, should such an attempt be made, Sponsor reserves the right to seek damages and other remedies (including attorneys' fees) from any such person to the fullest extent permitted by law. Sponsor's failure to enforce any term of these Official Rules shall not constitute a waiver of that provision.

11. Limitations of Liability: Released Parties are not responsible for: (1) any incorrect or inaccurate information, whether caused by entrant, printing, typographical or other errors or by any of the equipment or programming associated with or utilized in the Contest; (2) technical failures of any kind, including, but not limited to malfunctions, interruptions, or disconnections in phone lines or network hardware or software; (3) unauthorized human intervention in any part of the Submission process or the Contest; (4) printing, typographical, technical, computer, network or human error which may occur in the administration of the

Contest, the uploading, the processing or judging of Submissions, the announcement of the prizes or in any Contest-related materials; (5) late, lost, undeliverable, damaged or stolen mail; or (6) any injury or damage to persons or property which may be caused, directly or indirectly, in whole or in part, from entrant's participation in the Contest or receipt or use or misuse of any prize (including any travel/activity related thereto). Released Parties are not responsible for misdirected or undeliverable Submissions or for any technical problems, malfunctions of computer systems, servers, providers, hardware/software, lost or unavailable network connections or failed, incomplete, garbled or delayed computer transmission or any combination thereof. Released Parties are not responsible for any unauthorized third party use of any Submission.

12. Disputes: Except where prohibited, entrant agrees that: (1) any and all disputes, claims and causes of action arising out of or connected with this Contest or any prize awarded shall be resolved individually, without resort to any form of class action, and exclusively by the United States District Court for the Southern District of New York located in Manhattan unless that Court declines or lacks jurisdiction, then in the courts of the State of New York in Manhattan; (2) any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering this Contest, but in no event attorneys' fees; and (3) under no circumstances will entrant be permitted to obtain awards for, and entrant hereby waives all rights to claim, indirect, punitive, incidental and consequential damages and any other damages, other than for actual out-of-pocket expenses, and any and all rights to have damages multiplied or otherwise increased. All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, or the rights and obligations of the entrant and Sponsor in connection with the Contest, shall be governed by, and construed in accordance with, the laws of the State of Michigan without giving effect to any choice of law or conflict of law rules (whether of the State of Michigan or any other jurisdiction), which would cause the application of the laws of any jurisdiction other than the State of Michigan.

13. Entrant's Personal Information: Information collected from entrants is subject to Sponsor's Privacy Policy <http://www.cigna.com/online-privacy-statement> and Administrator's Privacy Policy <http://www.helloworld.com/privacy-policy>.

14. Winner List: For a winner list, visit <http://bit.ly/1gWH765>. The winner list will be posted after winner confirmation is complete.

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Your Healthy You Food

ABBREVIATED RULES

ABBREVIATED RULES for TV and Radio

NO PURCHASE NECESSARY. OPEN TO LEGAL RESIDENTS OF THE 50 UNITED STATES (D.C.), 18 AND OLDER. VOID WHERE PROHIBITED. Enter Contest by: 6/21/14. For Official Rules and complete details, visit goyou.cigna.com/youfood/rules. Sponsor: Cigna Corporate Services, LLC.

ABBREVIATED RULES for Print

NO PURCHASE NECESSARY. OPEN TO LEGAL RESIDENTS OF THE 50 UNITED STATES (D.C.), 18 YEARS AND OLDER. VOID WHERE PROHIBITED. Enter Contest by: 6/21/14. For Official Rules and prize descriptions, visit goyou.cigna.com/youfood/rules. Sponsor: Cigna Corporate Services, LLC, 300 Bellevue Parkway, Suite 101, Wilmington, DE 19809.

Abbreviated rules for online Ads – Banner

NO PURCHASE NECESSARY. Enter Contest by: 6/21/14. To enter and for Official Rules, visit goyou.cigna.com/youfood/rules.

Abbreviated Rules for online Ads – Not a Banner

NO PURCHASE NECESSARY. Open to legal residents of the 50 United States (D.C.), 18 years or older. Enter Contest by: 6/21/14. To enter and for Official Rules, including prize descriptions, visit goyou.cigna.com/youfood/rules. Void where prohibited.