



HELP OFFER MORE PEACE OF MIND

**Accidental Injury, Critical Illness
and Hospital Care Insurance.**

Help protect your employees from the unexpected.

Supplemental health insurance plans are an important part of a comprehensive benefits strategy. They can help offer an opportunity for a greater sense of financial protection for your employees and can help contribute to the overall health and well-being of your workforce – with minimal effort and cost.

The Cigna difference

As a health services company, we have the capabilities and insights to deliver a more connected approach. With our holistic view of health we can deliver personalized, proactive support to help your employees be healthy, productive and more financially protected. Our customer-centered approach helps provide a better client and customer experience.

Help reduce your employees' out-of-pocket costs and make it more cost-effective to use their benefits

Even with a robust benefits package including major medical, employees can be exposed to out-of-pocket expenses. Cigna Accidental Injury, Critical Illness and Hospital Care insurance help reduce your employee's financial burden. These products supplement core medical coverage, to help provide peace of mind and enable your employees to focus on getting better.



Accidental Injury insurance

Pays a fixed benefit for treatments or injuries resulting from a covered accident.

Critical Illness insurance

Provides a lump-sum payment for diagnosis of a covered critical illness or specific disease condition.

Hospital Care insurance

Pays a fixed benefit for hospital stays resulting from a covered injury or illness.

Together, all the way.®



Offered by: Life Insurance Company of North America or Cigna Life Insurance Company of New York.

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Value from day one¹

Cigna offers solutions that are designed to help day one, irrespective of whether individuals are healthy, sick or injured.

Employees and their families have access to a suite of programs and services for use at any time at no additional cost.

How it works



Value

- › Employees receive additional financial protection, helping make benefit use more affordable
- › Companies can save by integrating medical, supplemental health and ancillary benefits
- › Connected approach with personalization and analytics



Flexibility

- › Single platform for ancillary and supplemental products
- › Single sign-on capabilities with multiple third-party vendors²
- › Flexible benefit administration systems
- › Customized billing solutions
- › Convenient access to employee data

Administration and enrollment

Consolidating multiple product offerings with a single carrier helps improve the overall service experience for you and your employees. It can also create administrative efficiencies. Our robust suite of enrollment and administrative services simplify the process to make it easier for you to manage.

Customized employee communication and enrollment

When employees receive the right education, they understand their choices and can make the right coverage decisions.

Your dedicated Enrollment Solutions Manager provides a more engaged enrollment experience by working with you to customize your enrollment and communications strategy designed to meet your organization's and your employees' specific needs that may include:

- › Easy-to-understand enrollment materials
- › Campaigns to drive/improve awareness and participation
- › Helpful, onsite Q&A meetings or webinars
- › Internet-based presentations and/or customized multimedia tools

Our enrollment options

Enjoy an enrollment experience that includes these flexible options at no additional cost:

- › Licensed representatives to help answer questions and provide guidance for enrollment elections
- › Your choice of benefit administration capabilities

For more information, call your Cigna sales representative or broker today.

Cigna.com/group-voluntary



1. **These programs are NOT insurance and do not provide reimbursement for financial losses.** Programs are provided through third party vendors who are solely responsible for their products and services. Full terms, conditions and exclusions are contained in the applicable client program description, and are subject to change. Program availability may vary by plan type and location, and are not available where prohibited by law.

2. Some exclusions may apply.

GROUP ACCIDENT, CRITICAL ILLNESS AND HOSPITAL CARE INDEMNITY INSURANCE POLICIES PAY LIMITED BENEFITS ONLY. THEY DO NOT CONSTITUTE COMPREHENSIVE HEALTH INSURANCE COVERAGE AND ARE NOT INTENDED TO COVER ALL MEDICAL EXPENSES. THIS COVERAGE DOES NOT SATISFY THE "MINIMUM ESSENTIAL COVERAGE" OR INDIVIDUAL MANDATE REQUIREMENTS OF THE AFFORDABLE CARE ACT (ACA). THIS COVERAGE IS NOT A MEDICAID OR MEDICARE SUPPLEMENT POLICY.

Product availability may vary by location and plan type is subject to change. All group insurance policies and benefit plans may contain exclusions, limitations, reduction of benefits, and terms under which the policies may be continued in force or discontinued. For costs and complete details of coverage, contact your Cigna representative.

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Life Insurance Company of North America and Cigna Life Insurance Company of New York (New York, NY). Policy forms: Accidental Injury - GAI-00-1000, GAI-00-1000.0R; Critical Illness - GCI-00-1000, GCI-00-0000.0R; Hospital Care (Indemnity) - GHIP-00-1000, GHIP-00-1000.0Ra. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc.