



PREPARE TODAY TO BE BETTER PROTECTED TOMORROW.

Cigna Critical Illness insurance

You can't predict life's unexpected events, but you can plan for them by choosing benefits that can help protect your financial future.

Think about your regular expenses, big and small. Now think about what would happen if you couldn't cover them. If you or someone you love couldn't work because of a critical illness - how would you pay all those bills?

Be more prepared by enrolling in coverage under a Cigna Group Critical Illness (CI) insurance policy. Providing you and your family with additional financial protection in case of a covered critical illness.

Benefits are paid directly to you.¹

And what you do with the money is up to you. Use the money to help pay for costs such as:

- › Medical copays and deductibles
- › Travel to see a specialist
- › Child care
- › Help around the house
- › Alternative treatments

Why sign up?

- › **Additional financial protection.** Help with out-of-pocket expenses when you or your family may need it the most.

- › **Cost-effective.** You can sign up for this coverage at economical group rates, which means you may pay less for your coverage.
- › **Convenient.** We make it easy. No copays, deductibles, coinsurance or network requirements to worry about and your insurance premiums can be easily deducted from your paycheck.
- › **Portable.** You may be able to take your coverage with you if you leave your employer - benefits won't change if you port your coverage.²

Is there such a thing as too much protection?

Only you can answer that question. Think about your expenses, savings and plans for the future. Then, consider this:

- › Every **40 seconds**, a stroke occurs in the U.S.³
- › In the U.S., accidents happen every **second**.⁴
- › The average inpatient hospital stay in the U.S. costs **\$2,424** per day.⁵

Together, all the way.®



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



Value-added programs and services⁶

At Cigna, our product solutions offer real value to you and your family from day one. Whether you're – healthy, sick, injured, facing a life-changing event or financial challenges – Cigna is here to provide assistance and support. With your Cigna plan, you and your household members have access to a suite of programs and services for use at any time at no additional cost.



How to file a claim

Claims should be reported as soon as possible. Claims can be reported by one of the following methods:

Complete and file your claim by phone

Call **800.642.8238** to speak with one of our dedicated customer service representatives.

Complete and file your claim by fax, email or mail

- › **Fax** documents to our fax line at **860.730.6460**
- › **Email** scanned documents to
- **accidentinjury/criticalillness@Cigna.com** for
Accidental Injury and Critical Illness claims
- › **Mail** documents to
Cigna Phoenix Claim Services
P.O. Box 55290
Phoenix, AZ 85078

1. Benefits may be paid directly to anyone you designate, such as a hospital upon assignment.
2. Under most plans, coverage is portable and ends at age 100. Review your plan documents for details.
3. American Stroke Association, "Stroke statistics 2018 at-a-glance." January 2018.
4. National Safety Council, "Injury Facts." 2018 Edition.
5. Kaiser Family Foundation. "2017 Hospital Adjusted Expenses per Inpatient Day."

6. **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.

THESE 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). LACK OF MAJOR MEDICAL COVERAGE (OR OTHER MINIMUM ESSENTIAL COVERAGE) MAY RESULT IN AN ADDITIONAL PAYMENT WITH YOUR TAXES. THIS COVERAGE IS NOT MEDICAID OR MEDICARE SUPPLEMENT INSURANCE.

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

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