

A MORE PRECISE CRITICAL ILLNESS INSURANCE EXPERIENCE

Powered by our Cigna Bounce Back Whole™ approach.

Every workforce is different. So, when it comes to your employees' supplemental health insurance needs, one size does not always fit all. Through our Cigna Bounce Back Whole™ approach, it doesn't have to.

Cigna now offers the flexibility to optimize your Critical Illness insurance offering with benefits that more closely align to your employee population's needs. So, when the unexpected happens, employees will have the right coverage and support to help them get back to being healthy and productive.

Leveraging Cigna's medical, pharmacy and stop loss data to deliver a Critical Illness insurance policy that can offer:



More value for your employees

- › **More relevant covered conditions** that are likely to be experienced by all demographics, including younger employees.



More value for you

- › **Flexible coverage levels** that allow you to include the right level of coverage based on the condition.
- › **Ability to adjust cost** by fine-tuning which conditions are included, focusing on conditions the working population experiences.

New, more relevant covered conditions

- › Severe sepsis
- › Advanced obesity
- › Crohn's disease
- › Pulmonary embolism
- › Aortic & cerebral aneurysm
- › Advanced heart failure

New child benefits

- › Sickle cell anemia
- › Heart wall malformation
- › Newborn intensive care unit (NICU)

Together, all the way.®



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

With our additional options, you can choose to upgrade your plan offering in one of the following two ways:

BETTER ¹	BEST ¹
<ul style="list-style-type: none">• Include additional conditions that are frequently experienced by the working population.• Provide more value to employees under the age of 40 with the inclusion of additional conditions they experience, more coverage for childhood illnesses and a NICU benefit.	<p>Include everything from better value plan, plus:</p> <ul style="list-style-type: none">• Adjust coverage to the recommended level for the condition.• Minimize coverage for conditions not frequently experienced by the working population.

Support to bounce back, body and mind.

When employees have a serious illness or injury, it's not just a physical health setback. It's a setback that can disrupt every facet of their well-being. And when people's lives are disrupted, it may drain their creativity, productivity and focus at work, too. That's why all of our supplemental health plans offer:

➤ **Additional protection to help recover financially.**

A cash benefit to help pay bills or anything they want or need to help get themselves and their families back on track after a covered illness.

➤ **Assistance to help recover physically.²**

Help to find top-rated doctors, specialists and hospitals; cost estimates for medical procedures and treatments; and discounts on massage, chiropractic and acupuncture services.

➤ **Additional services to help recover emotionally.²**

Expert legal and financial counseling, including money-coaching for employee or spouse/partner at no additional cost.

➤ **A simplified claims experience with Cigna's Simple File[®] feature³ to help maximize benefit payments.**

Auto compare carefully reviews Cigna medical claims and automatically reminds employees to submit their eligible supplemental health claims.



Contact your Cigna representative or broker to learn more.



1. In comparison to Cigna's standard critical illness plans.

2. **These programs are NOT insurance and do not provide reimbursement for financial losses.** Some restrictions may apply. 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.

3. Cigna Simple File[®]- Auto compare/Auto claim capabilities vary by line of coverage and specific products. The Simple File process is based on a one-time assessment of the initial claim documentation for the primary claim. Any subsequent events would not be identified and the customer will need to submit a claim for any supplemental health benefits.

GROUP CRITICAL ILLNESS 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).

Product availability may vary by location and plan type and 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 (LINA) and Cigna Life Insurance Company of New York (New York, NY). LINA policy forms: GCI-00-1000, GCI-02-1000, GCI-00-0000.OR, GCI-02-0000.OR et al.

937302 03/20 © 2020 Cigna. Some content provided under license.