

## A MORE PREDICTABLE SUPPLEMENTAL HEALTH INSURANCE EXPERIENCE

Powered by our Cigna Bounce Back Whole™ approach.

When it comes to your employees' medical plans, there are certain things they've come to expect. And, chances are, they expect the same rules to apply to their supplemental health plan benefits. Through our Cigna Bounce Back Whole™ approach, they can.

Now, you have the flexibility to optimize your supplemental health offering with benefits that more closely complement medical plan designs. So, when the unexpected happens, employees know what to expect from their benefits, and can focus more on getting back to their healthiest, most productive selves.

**Leveraging Cigna's expertise as a medical carrier, our Accidental Injury, Critical Illness and Hospital Care insurance policies are designed to provide more value.**



**To provide more value for your employees, the following options are available:**

- No pre-existing condition limitations<sup>1</sup>
- No lifetime maximums
- No reduction in coverage as people age
- No benefit waiting periods
- Fewer exclusions and limitations than standardly included for closer alignment with their medical plan
- Same coverage level available for all covered persons



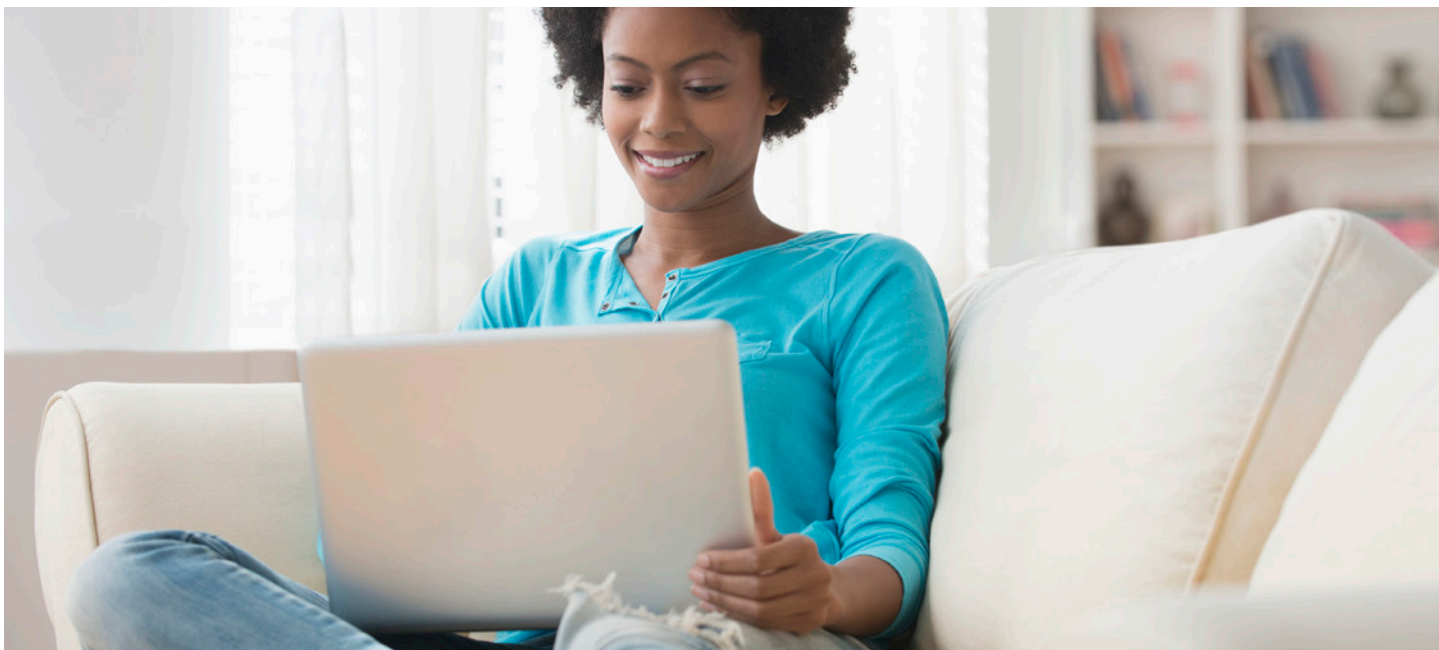
**To provide more value for you, the following options are available:**

- Same annual enrollment as medical plan
- Wellness incentive<sup>2</sup> coverage that works with Cigna MotivateMe® Program to help improve employee health engagement<sup>3</sup>
- Rating tiers that align with medical plans to simplify the quoting process
- Comprehensive reporting package

**Together, all the way.®**



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



## 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 can drain their creativity, productivity and focus at work, too. That's why all of our supplemental health plans offer:

- › **Extra protection to help recover financially.** A cash benefit to help pay bills or anything they want or need to get themselves and their families back on track after a covered accident, illness or hospitalization.
- › **Assistance to help recover physically.**<sup>4</sup> Help to find top-rated doctors, specialists and hospitals; cost estimates for medical procedures and treatments.
- › **Additional services to help recover emotionally.**<sup>4</sup> 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® feature to help maximize benefit payments.**<sup>5</sup> 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. A pre-existing condition is typically one for which an insured received treatment or diagnosis before enrolling in a new supplemental health plan. Payment of benefits for such conditions is usually limited to a period of time, not to exceed 12 months, following the coverage effective date or date of any increase in coverage. For Critical Illness coverage even when the pre-existing condition limitation is removed, the date of diagnosis for the covered condition must be after the coverage effective date. If rediagnosed with cancer after the coverage effective date, but undergoing cancer treatment at time of diagnosis, benefits may not be payable.

2. Wellness benefits may not be available in all states.

3. MotivateMe is an optional incentive based program. Certain coverages can be aligned to coordinate with optional wellness benefits under the supplemental health policies.

4. **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.

5. 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 ACCIDENTAL INJURY, 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).**

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation. Cigna group supplemental health insurance policies are insured by Life Insurance Company of North America (LINA), except in New York, where policies are insured by Cigna Life Insurance Company of New York (New York, NY). Policy forms: Accidental Injury - GAI-00-1000, GAI-00-1000.0R et al; Critical Illness - GCI-00-1000, GCI-02-1000, GCI-00-0000.0R, GCI-02-0000.0R et al; Hospital Care (Indemnity) - GHIP-1.2-1000, GHIP-00-1000, GHIP-00-1000.0Ra et al. (LINA).

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