

## UNEXPECTED CRITICAL ILLNESS CAN BE COSTLY

### Cigna Critical Illness Insurance



Being diagnosed with a critical illness can happen to anyone at any time. Even with medical coverage, out-of-pocket expenses can quickly add up. That's why having Cigna Critical Illness insurance is important.

#### Additional financial protection

Cigna's Critical Illness insurance can help provide you and your family with the additional financial protection you may need for expenses associated with an unexpected covered critical illness – so you can focus on getting better. Cigna Critical Illness insurance pays you (or whoever you designate) a lump-sum benefit for diagnosis of a covered critical illness or specified event like a heart attack or stroke. It can help you pay for expenses such as travel, room and board, transportation, child care or treatment options not covered by traditional insurance. What you do with the money is up to you. For plans that include the Additional Benefit, coverage continues after your first covered critical illness and provides protection for future covered critical illnesses.<sup>1</sup>

Choose the coverage that works best for you and your family. Your monthly cost will depend on the level of coverage you choose.

#### Why sign up for Cigna Critical Illness insurance?

- ▶ **Additional financial protection.** When you or your family needs it the most to help with out-of-pocket expenses.
- ▶ **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 deducted from your paycheck.
- ▶ **Portable.** You can take your coverage with you if you leave your employer – benefits won't change if you port your coverage.\*

\* Under most plans, coverage is portable if you're covered under the plan for at least 12 months, under the age of 70 and ends at age 100. Review your plan documents for details.

#### Consider this:



Every **40 seconds** a stroke occurs in the U.S.<sup>2</sup>



Every **four minutes**, someone dies of stroke in the U.S.<sup>3</sup>



Every year about **735,000** Americans have a heart attack.<sup>4</sup>

Together, all the way.®



Offered by: Life Insurance Company of North America.

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## Value-added programs and services

We want you and your family to be healthier and more secure. That's why we offer you a variety of programs and services available<sup>5</sup> to use at any time. With Cigna Critical Illness insurance, you get access to:

- **CignaWillCenter.com.** Online tools for you (and your spouse) to create state-specific legal documents for wills and powers of attorney, and valuable resources for estate and funeral planning. Support for will preparation, estate planning, power of attorney and medical authorization for minors.
- **Cigna Identity Theft.** Identity theft prevention and resolution services, including personal assistance and guidance, plus education and tools to help prevent identity theft in the future.
- **Cigna Healthy Rewards<sup>®</sup>.** Discounts on health and wellness services, including vision and hearing care, diet programs, fitness centers, massage, chiropractic care and acupuncture.
- **Cigna Health Advocacy Services.** Personalized assistance for you and your family members (including parents and parents-in-law) with a wide range of health care and health insurance challenges.

## How to file a claim

You can find claim forms in the "Find Forms" section on Cigna.com. If you need help, or have questions, call us at **800.754.3207**. Please remember:

- Always seek appropriate medical attention immediately.
- Call Cigna to start your claim.

### To file a claim, make sure you have:

- Personal information – Including your date of hire and Social Security number.
- Employer information – Your employer's name, address and phone number.
- Doctor information – Name, address and phone number of each.

To learn more about Cigna Critical Illness insurance, call 800.754.3207.



1. The Additional Benefit coverage must be subsequent and different from the initial critical illness, with at least a six month separation period between the dates of diagnosis.
2. American Stroke Association, "Heart Disease, Stroke and Research Statistics At-a-Glance." July 2015.
3. Mozaffarian D, Benjamin EJ, Go AS, et al. on behalf of the American Heart Association Statistics Committee and Stroke Statistics Subcommittee. Heart Disease and Stroke Statistics – 2015 Update: a report from the American Heart Association. *Circulation*. 2015;131:e29-e322.
4. CDC, "Heart Disease Facts." 2015.
5. **These programs are NOT insurance and do not provide reimbursement for financial losses.** Program availability may vary by plan type and location and is subject to change. Employees are required to pay the entire discounted charge for any discounted products or services available through these programs. Programs are provided through third party vendors who are solely responsible for their products and services. Presented here are only the highlights of these programs. Full terms, conditions and exclusions are contained in the applicable client program description and/or vendor service agreement.

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). THIS COVERAGE IS NOT A MEDICAID OR MEDICARE SUPPLEMENT POLICY.

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, see your plan documents.

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