ADDITIONAL PROTECTION FOR THE UNEXPECTED.

Cigna Hospital Care Insurance

A hospital stay can happen at any time, and it can be costly. Cigna Hospital Care can help you and your loved ones have additional financial protection. We can help cover these unexpected events – so you can focus on getting better.

How Cigna Hospital Care can help

How would you pay for a hospital stay? Even with medical coverage, out-of-pocket costs can add up. But with Cigna Hospital Care, you receive a check after a qualified hospitalization[1] resulting from a covered injury or illness. You can use the money however you'd like[2]. For example, it can help you pay for expenses related to child care, travel, or other out-of-pocket expenses. There are no copays, deductibles, coinsurance, or network requirements. And benefits aren't reduced because you receive a payment from any other coverage you have, such as medical, accidental injury or critical insurance.

The average inpatient hospital stay in the U.S.:

> Costs **$2,157 per day**[3]
> Lasts **4.8 days**[4]

With 2/3 of Americans living paycheck-to-paycheck[5], these expenses can be difficult to handle. Cigna Hospital Care insurance can help.

Additional financial protection to fit your needs

Cigna Hospital Care pays benefits for hospitalizations resulting from a covered injury or illness. Coverage continues after the first hospitalization, to help you have protection for future hospital stays.

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

Why sign up for Cigna Hospital Care?

> **Additional financial protection.** Protection for you and your family when you need it 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. Your insurance premiums can be deducted from your paycheck.

> **Portable.** You can take your coverage with you if you leave your employer – benefits and rates won't change if you port your coverage*.

*Under most plans, coverage is portable under the age of 70 and ends at age 100. Review your plan documents for details.

Together, all the way.®

Cigna.

Value-added programs and services

We want you and your family to be healthier and more financially secure. That's why we offer you a suite of programs and services[6] available to use at any time. With Cigna Hospital Care, 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®.** Discounts on health and wellness products and services, including smoking cessation, weight management and nutrition programs, vision and hearing care, 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.

To learn more about Cigna Hospital Care, call 800.754.3207.

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 doctor you're seeing for this accident or injury.

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1. Benefits may be paid directly to the hospital upon assignment.
2. The term "Hospital" does NOT include a clinic, facility, or unit of a Hospital for: (1) rehabilitation, convalescent, custodial, educational, hospice, or skilled nursing care; (2) the aged, drug addicts or alcoholics; or (3) a facility primarily or solely providing psychiatric services to mentally ill patients.
3. Kaiser Family Foundation. "Hospital Adjusted Expenses per Inpatient Day." 2014.
4. CDC.com, "FastStats – Hospital Utilization." 2015.
5. American Payroll Association, "Getting Paid in America Survey." 2014.
6. **These programs are NOT insurance and do not provide reimbursement for financial losses.** Program availability may vary by location and is subject to change. Healthy Rewards is a discount program and you are required to pay the entire discounted charge. 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 program description and/or vendor service agreement.