Make the most of your Cigna Healthcare plan.

Cigna Healthcare Supplemental Health Solutions.



From health and wellness support to financial and legal needs, we can help with life's everyday challenges. Cigna Healthcare℠ Supplemental Health Solutions offers a variety of programs that provide you with resources, services and discounts to help you manage your unique concerns. This can help you save time, energy and money.

Mental Health Resources

Find expert advice and information about mental health issues. Our phone seminars are conducted by guest experts in their field and will help you learn more about common issues, as well as offer coping techniques and support. Our seminars are free, and you don't have to register. The seminars are open to anyone, including parents, caregivers and loved ones.

Financial Counseling

Financial counseling offered through My Secure Advantage (MSA). You and members of your household can work with a money coach to help you with your finances and financial planning.

Legal and Identity Theft Resources

Legal resources are available through CLC Core. The program offers (I) initial thirty-minute office or telephone consultation per separate legal matter at no cost with a network attorney. Resources include help with identity theft, state-specific wills, and other legal matters.



Once you're enrolled, online resources will be available on myCigna.com on your Supplemental Health page under the Coverage tab.

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Download the myCigna® App

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Customers under age 13 (and/or their parent/guardian) will not be able to register at myCigna.com. The myCigna mobile app does not have the same functionality/capability that is available on myCigna.com. App/online store terms and mobile phone carrier/data charges apply.

These programs are not insurance and do not provide reimbursement for financial losses. 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 is not available where prohibited by law. Customers are required to pay the entire discounted charge for any discounted products or services available through these programs. Participating third party vendors and providers are solely responsible for their goods and services.

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

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Cigna Supplemental Health benefits

Benefit guide template

You have the opportunity to enroll in Cigna Healthcare℠ Supplemental Health plans. An unexpected illness or injury can disrupt every facet of your life, including your physical, emotional and financial well-being. Regular expenses, big and small, can add up. These voluntary benefits are designed to help strengthen your overall benefits package and provide additional protection for you and your family.

It's the coverage you didn't know you needed.

Key features to consider:

- **Flexible**. Use the money however you want. Pay for anything you need – medical deductibles, child care, groceries, etc.
- **Supplement your medical plan**. Benefits are paid in addition to other coverage you may have.
- **Cost effective**. Your premium is conveniently deducted from your paycheck at a low group rate.



Hospital Care insurance

Pays a fixed cash benefit directly to you[1] when you experience a covered hospital[2] stay for events such as an in-patient procedure or childbirth

Hospital Care benefit example

Situation: Susan was hospitalized[3] following a car accident.

Susan's covered benefits:

- Hospital admission
- Hospital stay
- Hospital intensive care unit (ICU) stay

Hospital Care benefit paid directly to Susan: $2,000

IMPORTANT: This is a fixed indemnity policy, NOT health insurance

This fixed indemnity policy may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying the cost of your care. The payment you get isn't based on the size of your medical bill. There might be a limit on how much this policy will pay each year. This policy isn't a substitute for comprehensive health insurance. Since this policy isn't health insurance, it doesn't have to include most Federal consumer protections that apply to health insurance.

Looking for comprehensive health insurance?

Visit HealthCare.gov or call 1-800-318-2596 (TTY: 1-855-889-4325) to find health coverage options. To find out if you can get health insurance through your job, or a family member's job, contact the employer.

Questions about this policy?

For questions or complaints about this policy, contact your State Department of Insurance. Find their number on the National Association of Insurance Commissioners' website (naic.org) under "Insurance Departments." If you have this policy through your job, or a family member's job, contact the employer.

All sources and disclosures appear at the end of this document.

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If you are interested in enrolling, please indicate your elections during Open Enrollment.

Please note the above descriptions are only a brief summary, and examples are provided for illustrative purposes only. Refer to the Benefit Summaries for more details on your coverage, election options and rates.

1. Benefits may be paid directly to anyone you designate, such as a hospital, upon assignment.
2. This is an example used for illustrative purposes only. Your plan's actual costs and benefit amounts may vary. Exclusions and limitations apply.
3. 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 addiction or alcoholism; or (3) a facility primarily or solely providing psychiatric services to mentally ill patients.

HC exclusions and limitations:

- **Hospital admission:** Benefits are payable once per day, limited to one day per admission and one benefit every 365 days. Covered person must be admitted as an inpatient to the hospital. Excludes treatment in an emergency room or provided on an outpatient basis.
- **Hospital ICU stay and hospital stay:** Benefits are payable once per day, limited to 30 days and one benefit every 90 days. Stays within 90 days for the same/related injury or illness are considered one stay. Covered person must be admitted as an inpatient and confined to the hospital. If eligible for both benefits, only one benefit will be paid per day, whichever is greater.

Benefits may not be paid for any loss that is the result of: (a) Intentionally self-inflicted injury, suicide or any attempt thereat while sane or insane; (b) Commission or attempt to commit a felony or an assault; (c) Declared or undeclared war or act of war; (d) Active duty service in the military, naval or air force of any country or international organization (Reserve or National Guard active duty training extending beyond 31 days); (e) Voluntary ingestion of any narcotic, drug, poison, gas or fumes, unless taken as prescribed by a physician (may vary by location); (f) Operating any type of vehicle while under the influence of alcohol or any drug, narcotic or other intoxicant (may vary by location); (g) Services deemed by the insurer as not being medically necessary; (h) Elective or cosmetic surgery; (i) Dental surgery, unless due to accidental injury; (j) Services or treatment rendered by a person employed or retained by the covered person, providing homeopathic, aromatherapeutic or herbal therapeutic services, living in covered person's household, or who is a parent, sibling, spouse or child of the covered person; or (k) Depending on plan design, pregnancy, including childbirth, occurring within a specified period of time following the date coverage is effective (may not be applicable in all states).

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

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The coverage you didn't know you needed.

Cigna Healthcare Supplemental Health insurance plans help you stay in control, no matter what life throws at you.



Life is full of surprises. By signing up for Cigna Healthcare℠ Hospital Care insurance, you can supplement your health plan. It can provide you and your family with the coverage and additional financial protection you may need for expenses associated with an unplanned covered hospitalization. It can help you recover physically, emotionally and financially – so you can regain control, and remain in control.

Here's how it works

- **Get a cash benefit paid directly to you.**[1] No copays, deductibles or coinsurance requirements.
- **Use the money however you want.** Pay for costs, such as medical copays and deductibles, travel to see a specialist, child care, help around the house, alternative treatments and more. It's up to you.
- **Receive cost-effective coverage.** By signing up through your employer, you get coverage at a low group rate. Coverage is guaranteed-issue, regardless of medical history.
- **Get it and forget it.** Your premium can be easily deducted from your paycheck. Plus, through the Cigna Simple File® feature, Auto compare[2] carefully reviews Cigna Healthcare medical claims and automatically reminds you to submit your eligible Supplemental Health insurance claims.
- **Take it with you.** You may be able to take your coverage with you if you leave your employer; benefits won't change if you port your coverage.[3]

IMPORTANT: This is a fixed indemnity policy, NOT health insurance

This fixed indemnity policy may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying the cost of your care. The payment you get isn't based on the size of your medical bill. There might be a limit on how much this policy will pay each year. This policy isn't a substitute for comprehensive health insurance. Since this policy isn't health insurance, it doesn't have to include most Federal consumer protections that apply to health insurance.

Looking for comprehensive health insurance?

Visit HealthCare.gov or call **1-800-318-2596** (TTY: 1-855-889-4325) to find health coverage options. To find out if you can get health insurance through your job, or a family member's job, contact the employer.

Questions about this policy?

For questions or complaints about this policy, contact your State Department of Insurance. Find their number on the National Association of Insurance Commissioners' website (**naic.org**) under "Insurance Departments." If you have this policy through your job, or a family member's job, contact the employer.

All sources and disclosures appear at the end of this document.

984165 08/24

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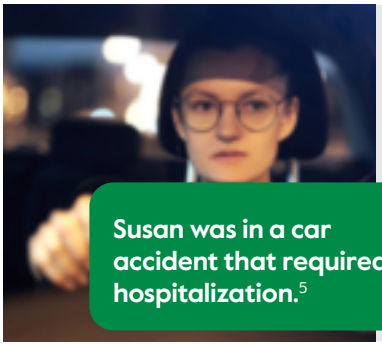
Personalized recovery support you can count on

In addition to extra financial protection, Cigna Healthcare Hospital Care insurance delivers:

- **Assistance to help you recover physically**.[4] Tools and resources to find the right care at the right cost – plus discounts on recovery services.
- **Additional services to help you recover emotionally**.[4] Free expert legal and financial counseling, including money coaching

See the value

Even with medical coverage, you may still have out-of-pocket medical costs, such as copays and coinsurance, as well as indirect living expenses.



Susan was in a car accident that required hospitalization.[5]

Hospital[6] Care

• Hospital admission	$1,000
• Hospital stay (3 days)	$600
• Hospital intensive care unit (ICU) stay (1 day)	$200
• Hospital ICU Admission	$1,000
Hospital care coverage paid:	**$2,800**

To easily file your claim online:

1. Log in to **myCigna.com**®.[7]
2. Under the "Coverage" tab at the top of the page, select "Supplemental Health."
3. Scroll to the bottom of the page and click "Submit a claim."
4. Complete the online claim form.

myCigna®[7] also allows you to:

- Enroll in direct deposit
- View personalized Supplemental Health plan information
- Track the status of claims
- Monitor and respond to correspondence
- View Explanations of Benefits (EOBs)

What's not covered

The following is general information about the exclusions and limitations that may apply to the benefits described. This is not a complete list of policy terms and conditions. Your actual policy may vary by plan design and location. See your plan documents for more information, including state-mandated benefits.

Depending on your plan, benefits may not be paid for an illness or injury that existed prior to the effective date of coverage. Age-based reduction of benefits and benefit waiting periods may also apply.

Hospital Care Indemnity:

Benefits are only payable for covered injuries diagnosed and treated by a health care provider and resulting directly from a covered accident. Under most plans, treatment must begin within 90 days of the accident.

- **Hospital admission:** Benefits are payable once per day, limited to one day per admission and one benefit every 180 days. Covered person must be admitted as an inpatient to the hospital. Excludes treatment in an emergency room or provided on an outpatient basis, or for re-admission for the same covered injury or illness (including chronic conditions).
- **Hospital intensive care unit (ICU) stay and hospital stay:** Benefits are payable once per day, limited to 31 days and one benefit every 180 days. Stays within 90 days for the same/related injury or illness are considered one stay. Covered person must be admitted as an inpatient and confined to the hospital. If eligible for both benefits, only one benefit will be paid per day, whichever is greater.

Benefits may not be paid for any loss that is the result of: Intentionally self-inflicted injury, suicide or any attempt thereat while sane or insane; Commission or attempt to commit a felony or an assault; Declared or undeclared war or act of war; Active duty service in the military, naval or air force of any country or international organization (Reserve or National Guard active duty training extending beyond 31 days); Voluntary ingestion of any narcotic, drug, poison, gas or fumes, unless taken as prescribed by a physician; Operating any type of vehicle while under the influence of alcohol or any drug, narcotic or other intoxicant; Services deemed by the insurer as not being medically necessary; Elective or cosmetic surgery; Dental surgery, unless due to accidental injury; or Services or treatment rendered by a person employed or retained by the covered person, providing homeopathic, aromatherapeutic or herbal therapeutic services, living in covered person's household, or who is a parent, sibling, spouse or child of the covered person.

Exclusions may vary by state



1. Benefits may be paid directly to anyone you designate, such as a hospital, upon assignment.
2. 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.
3. Under most plans, coverage is portable and ends at age 100. Review your plan documents for details.
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 that 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 programs are not available where prohibited by law.
5. These are examples used for illustrative purposes only. Actual costs would vary. Actual coverage and benefit amounts will vary by policy design. Age-based reduction of benefits and benefit waiting periods may apply. Coverage is subject to all terms and conditions as specified in the group policy.
6. 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, drugor alcohol addiction; or (3) a facility primarily or solely providing psychiatric services to mentally ill patients. The term Hospital also does not include a unit of a Hospital for rehabilitation,convalescent, custodial, educational, hospice, or skilled nursing care. Please refer to your plan documents as the actual definition of "Hospital" may vary by policy.
7. Customers under age 13 (and/or their parent/guardian) will not be able to register at myCigna.com. The myCigna mobile app does not have the same functionality/capability that is available on myCigna.com. App/online store terms and mobile phone carrier/data charges apply.

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