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 to 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.



Accidental Injury insurance

Pays a fixed cash benefit directly to you[1] when you have a covered accident-related injury, such as an ankle sprain or arm fracture

Accidental Injury benefit example

Situation: Chloe broke her leg playing soccer.[2]

Chloe's covered benefits:

- Doctor's office visit
- Diagnostic exam (X-ray)
- Broken leg
- Physical therapy sessions

Accidental Injury benefit paid directly to Chloe: $1,200



Critical Illness insurance

Pays a fixed, lump-sum cash benefit directly to you[1] when you are diagnosed with a covered health condition, such as a heart attack or stroke

Critical Illness benefit example

Situation: Marco had a heart attack while raking leaves.[2]

Marco's covered benefits:

- Heart attack diagnosis

Critical Illness benefit paid directly to Marco: $10,000

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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.

AI exclusions and limitations:

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.

- **Physician office visit:** Limited to one benefit per accident. Excludes routine health examinations or immunizations, visits for behavioral or nervous disorders, or visits by a surgeon while confined to a hospital.
- **Diagnostic exam:** Limited to one benefit per accident and one benefit per month.
- **Dislocation/fracture:** If there is more than one type of fracture or dislocation, only one benefit will be paid for each injury, whichever is greater.
- **Follow-up physician visit:** Limited to 10 visits per accident and one accident per month. Physician recommendation is required. All treatments must be completed within 365 days of the accident. Follow-up physician office visit can include providers who are appropriately licensed professionals, including but not limited to those practicing chiropractic care, speech therapy, occupational therapy, vocational therapy, respiratory therapy and mental health treatment associated with Covered Accidents.
- **Physical therapy:** Limited to 10 visits per accident and one accident per month. Physician recommendation is required. All treatments must be completed within 365 days of the accident.

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; (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) Bungee jumping; parachuting; skydiving; parasailing; hang-gliding; (h) Flight in, boarding or alighting from an aircraft or any craft designed to fly above the Earth's surface (except as a fare-paying passenger on a regularly scheduled commercial airline); (i) Services or treatment rendered by a health care professional who is providing homeopathic, aromatherapeutic or herbal therapeutic services; or (j) Sickness, disease, bodily or mental infirmity, bacterial or viral infection, or medical or surgical treatment thereof (except for any bacterial infection resulting from an accidental external cut or wound or accidental ingestion of contaminated food).

CI exclusions and limitations:

Benefits are only payable for a covered critical illness diagnosed by a physician. The benefit amounts payable per condition or per lifetime may be limited depending on plan design. A heart attack requires confirmation by diagnostic testing. Examples include EKG or elevation of biochemical/ cardiac enzyme markers. 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); or (g) A diagnosis not in accordance with generally accepted medical principles prevailing in the United States at the time of the diagnosis.

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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℠ Critical Illness 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 illness. 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]

Personalized recovery support you can count on

In addition to extra financial protection, Cigna Healthcare Critical Illness 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.

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

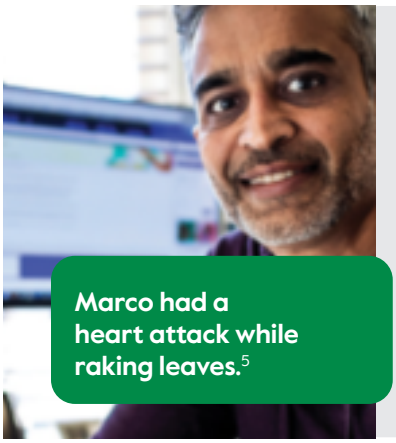
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See the value

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



Marco had a heart attack while raking leaves.[5]

Critical Illness

Consider possible expenses that may occur as a result of a heart attack diagnosis.

- Deductible, coinsurance and copays
- Transportation
- Room and board
- Daycare
- Alternative treatments

Critical Illness coverage paid:	**$10,000**

To easily file your claim online:

1. Log in to **myCigna.com**®.[6]
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®[6] 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.

Critical Illness:

Benefits are only payable for a covered critical illness diagnosed by a physician. The benefit amounts payable per condition or per lifetime may be limited depending on plan design. A heart attack requires confirmation by diagnostic testing. Examples include electrocardiogram (EKG) or elevation of biochemical/cardiac enzyme markers.

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; or A diagnosis not in accordance with generally accepted medical principles prevailing in the United States at the time of the diagnosis.



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. 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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