cigna healthcare

eMoney Advisor, LLC

Supplemental Health Insurance Options

Distributed by: Operating subsidiaries of The Cigna Group. Insurance benefits are underwritten by Cigna Health and Life Insurance Company

974337 06/23

Supplemental Health Benefits

Supplement your medical plan for extra support

Fixed benefits paid directly to you[1]

When you have a covered health event across any of these plans:[2]

- Accidental Injury insurance
- Critical Illness insurance

Use the money however you want

It can be used for expenses beyond direct medical costs, including:

- Travel, room and board for medical treatment
- Childcare
- Treatment options not covered by traditional insurance
- Everyday household bills

1. Benefits may be paid directly to the hospital upon assignment
2. All plans have exclusions and limitations. Please review your policy for more information about what is and is not covered under your plan.

Supplemental Health Benefits

Supplement your medical plan for extra support

Low group rates

You may pay less as an employee than you would as an individual for the same coverage

Convenient payroll deductions

No separate bills to pay or checks to write

Guaranteed issue

Obtain coverage regardless of your medical history

Flexible choice

You select the coverage that best suits the needs of you and your family

- Portability:[1] You can take your coverage with you if you retire or leave your company
- Guarantee issue: Obtain coverage regardless of your previous medical history

1. Higher rates may apply.
2. Cigna Simple File® – Automatic compare/Automatic 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.

Accidental Injury Insurance

Accidental Injury Insurance

Helps to pay for expenses involved with a covered accident or injury

Benefits may be payable for:[1]

- Initial treatment
- Emergency room visit
- Hospitalization
  - Admission (per occurrence)
  - Confinement (per day)
- Follow-up care

Covered injuries may include:[1]

- Broken bones
- Burns
- Dislocations
- Torn ligaments
- Concussions
- Eye injuries
- Ruptured discs
- Cuts requiring stitches

Coverage type

Off-the-job accident

Enhanced accident

Expands the list of covered injuries. Benefits are subject to a waiting period.

AD&D

Provides coverage for death or dismemberment as the result of a covered accident.

Two coverage levels with different monthly premiums and payout amounts[2]

- Plan 1
- Plan 2

1. These are examples only. Helps pay for fixed-dollar amounts from a schedule of benefits for a broad range of treatments or minor and major injuries resulting from a covered accident. Refer to your plan materials for the features of your specific plan. To receive benefits, the event must meet the terms and definitions of the policy. Waiting periods and frequency limitations may apply. Subject to all other plan exclusions and limitations. See Appendix A for more information.
2. Please refer to your policy for more information, including exclusions, limitations and plan costs.

Accidental Injury Example: Chloe

Chloe's estimate

Chloe pays $7.08[1] per paycheck for the plan 2 employee-only coverage

- Fell while playing soccer
- Suffered broken leg and dislocated wrist[2]

Expenses not covered by major medical insurance plan	
Emergency room copay	$100
Deductible	$3,000
Surgery copay	$750
Out-of-pocket costs	**$3,850**

Covered benefits paid by Accidental Injury plan	
Doctor's office visit	$100
Diagnostic exam (X-ray)	$25
Broken leg (surgical)	$2,000
Wrist dislocation	$800
Physical therapy visits	$500
Benefits paid directly to Chloe	**$3,425**

Based on plan 2 coverage

1. Refer to your policy for exclusions, limitations and premiums.
2. This is an example used for illustrative purposes only and assumes injuries were the direct result of a covered accident. It's not an actual Cigna Healthcare customer experience. Your actual costs and plan's actual benefit amounts may vary.

Critical Illness Insurance

cigna healthcare

Critical Illness Insurance

Pays a lump-sum benefit directly to you when you are diagnosed with a covered health condition.[1]

What you do with the payment is up to you. It can be used for expenses beyond direct medical costs, including:

- Travel, room and board for medical treatment
- Childcare
- Treatment options not covered by traditional insurance
- Everyday household bills

1. Pays a fixed-dollar, lump-sum benefit amount for diagnosis of a covered critical illness event or specified disease (i.e., heart-attack, cancer or stroke). All plans have exclusions and limitations. Please review your policy for more information about what is and is not covered under your plan.

Critical Illness Insurance Benefits and Conditions

Benefits Details	Lump-sum benefit paid upon the diagnosis of a covered condition: $5,000 $10,000 or $25,000

Covered conditions may include:[1]

Cancer

- Invasive cancer
- Carcinoma in situ
- Skin cancer

Nervous system

- ALS (Lou Gehrig's disease)
- Advanced Alzheimer's disease
- Parkinson's disease
- Multiple Sclerosis

Other specified conditions

- Paralysis
- Renal (kidney) failure
- Major organ failure
- Benign brain tumor
- Coma
- Blindness

Vascular

- Heart attack
- Stroke
- Coronary artery disease

1. Some benefit payouts vary by condition. These are examples only. Refer to your plan materials for the features of your specific plan. To receive benefits, the event must meet the terms and definitions of the policy. Waiting periods and frequency limitations may apply. Subject to all other plan exclusions and limitations. See Appendix B for more information.

Critical Illness Insurance Additional Features

Initial Diagnosis benefits:[1]

Provides benefits when diagnosed with a different covered condition. A 6-month separation period applies.

Recurrence Diagnosis benefit:[1]

Provides additional benefits for subsequent or same covered conditions for which a customer has received a previous payment. A 12-month separation period applies

1. Exclusions or limitations may apply. Please see your policy for details. See Appendix B for more information.

Critical Illness Example: Marco

Marco's estimate

Marco pays $2.07[1] per paycheck for employee-only non-tobacco coverage

Age: 40 years old **Diagnosis:** Covered heart attack[2]

Expenses not covered by traditional medical insurance plan	
Annual deductible and coinsurance	$4,500
Other expenses not covered: hotel costs, lost wages, childcare, everyday household expenses	$750
Out-of-pocket costs	**$5,250**

Benefit for: Covered heart attack diagnosis	
Benefits paid directly to Marco	**$10,000**
Upon covered diagnosis, lump-sum payment is issued directly to Marco to use as he sees fit	

1. Refer to your policy for exclusions, limitations and premiums
2. This is an example used for illustrative purposes only and is not based on an actual customer experience. It's not an actual Cigna customer experience. Actual costs and benefit amounts under your specific plan or policy may vary. A heart attack requires confirmation by diagnostic testing. Examples include EKG or elevation of biochemical/cardiac enzyme markers. .

Programs to Support You

cigna healthcare

Programs and Services[1]

Supporting wellness and financial health

My Secure Advantage

30-days of prepaid expert money coaching for all types of financial planning and challenges, as well as identity theft prevention and fraud resolution services, online tools for state-specific wills and other important legal documents

Cigna Healthy Rewards®

Discounts on health and wellness services, including vision and hearing care, fitness equipment and trackers, gyms and virtual workouts, massage, chiropractic care and acupuncture

Mental Health Resources

Expert advice and information about mental health issues, including free seminars conducted by experts available to anyone.

1. **These programs are NOT insurance and do not provide reimbursement for financial losses.** Some restrictions may apply. Customers 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. 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.

Easy Ways to Submit a Claim

Online *Preferred method*

Visit mycigna.com

Fax

Send documents to **1.866.304.3001**

Email

Send scanned documents to SuppHealthClaims@Cigna.com

Mail

Send documents to:
Cigna Supplemental Health Solutions
P.O. Box 188028
Chattanooga, TN 37422

Questions?

cigna healthcare