

Cigna Healthcare Supplemental Health Solutions

Cigna Healthcare Accidental Injury Insurance

No one can protect you from unexpected accidents or injuries, but Cigna Healthcare Accidental Injury insurance offers coverage that can help you recover physically, emotionally, and financially – so you can regain control, and remain in control. It's the coverage you didn't know you needed.

What It Is:

A cash benefit paid directly to you¹ when you face an unexpected, covered accident, such as an ankle sprain or arm fracture.

Accidental Injury insurance customer video

<https://link.videoplatform.limelight.com/media/?mediald=a62fcd232d794cde825a9f019fff70ae&width=540&height=321&playerForm=LVPPlayer&embedMode=html&htmlPlayerFilename=limelightjs-player.js&orgid=6540f51f4b444780ba7c63c5e866d66a>

Accidental Injury benefit example:

Situation: Chloe broke her leg playing soccer.²

Chloe's covered benefits:

- Doctor's office visit
- Diagnostic exam (X-ray)
- Repaired fracture
- Physical therapy sessions

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

Key Features to Consider:

- › **Flexible.** Use the money however you want. Pay for anything, including medical deductibles, child care, groceries, etc. It's up to you.
- › **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.

Easy Access to Your Benefits:

- › Submit your claim online on myCigna.com[®] or on SuppHealthClaims.com.
- › Cigna Healthcare reviews your claim.
- › Benefit payment is sent directly to you.¹

1. Benefits may be paid directly to you or 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.

Insert hyperlink to include 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 one visit per accident, and one accident per month. Physician recommendation is required. All treatments must be completed within 365 days of the accident.
- **Physical therapy:** Limited to one 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; (f) Operating any type of vehicle while under the influence of alcohol or any drug, narcotic or other intoxicant; (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, aroma therapeutic 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).

Cigna Healthcare Critical Illness Insurance

Being diagnosed with a critical illness is hard enough, but you should not have to worry about how it impacts your finances as well. That's why having Cigna Healthcare Critical Illness insurance is so important.

What It Is:

A cash benefit paid directly to you¹ when you are diagnosed with a covered illness, such as a heart attack or stroke.

Critical Illness insurance customer video

<https://link.videoplatform.limelight.com/media/?mediaId=100be62737b04a1884ff8e2180fd1125&width=540&height=321&playerForm=LVPPlayer&embedMode=html&htmlPlayerFilename=limelightjs-player.js&orgid=6540f51f4b444780ba7c63c5e866d66a>

Critical Illness Benefit Example:

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

Marco's covered benefit:

- Heart attack diagnosis

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

Key Features to Consider:

- › **Flexible.** Use the money however you want. Pay for anything, including medical deductibles, childcare, transportation, and more. It's up to you.
- › **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.

Easy Access to Your Benefits:

- › Submit your claim online on myCigna.com[®] or on SuppHealthClaims.com.
- › Cigna Healthcare reviews your claim.
- › Benefit payment is sent directly to you.¹

1. Benefits may be paid directly to your or 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.

Insert hyperlink to include 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; (f) Operating any type of vehicle while under the influence of alcohol or any drug, narcotic or other intoxicant; or (g) A diagnosis not in accordance with generally accepted medical principles prevailing in the United States at the time of the diagnosis.

Cigna Healthcare Hospital Care Insurance

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

What It Is:

A cash benefit paid directly to you¹ when you experience a covered hospital² stay for events such as an in-patient procedure or the birth of a child.

Hospital Care insurance customer video

<https://link.videoplatform.limelight.com/media/?mediaId=383029211209480187222d0a6aec9879&width=540&height=321&playerForm=LVPPlayer&embedMode=html&htmlPlayerFilename=limelightjs-player.js&orgid=6540f51f4b444780ba7c63c5e866d66a>

Hospital Care benefit example:

Situation: Susan was hospitalized following a car accident.³

Susan's covered benefits:

- Hospital admission
- Hospital ICU stay
- Hospital stay

Hospital Care benefits paid directly to Susan: \$2,000

Key Features to Consider:

- › **Flexible.** Use the money however you want. Pay for anything, including medical deductibles, child care, transportation, and more. It's up to you.
- › **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.

Easy Access to Your Benefits:

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- › Benefit payment is sent directly to you.¹

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

Insert hyperlink to include 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 intensive care unit (ICU) stay and hospital stay:** Benefits are payable once per day, limited to 10 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; (f) Operating any type of vehicle while under the influence of alcohol or any drug, narcotic or other intoxicant; (g) Services deemed by the insurer as not being medically necessary; (h) Elective or cosmetic surgery; (i) Dental surgery, unless due to accidental injury; or (j) Services or treatment rendered by a person employed or retained by the covered person, providing homeopathic, aroma therapeutic or herbal therapeutic services, living in covered person's household, or who is a parent, sibling, spouse or child of the covered person; > <(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).

Legal lines that have to be included at the bottom of the platform pages:

Insured by Cigna Health and Life Insurance Company

THESE POLICIES PAY LIMITED BENEFITS ONLY. THEY ARE NOT COMPREHENSIVE HEALTH INSURANCE COVERAGE AND DO NOT 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 MEDICAID OR MEDICARE SUPPLEMENT INSURANCE.

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