

Long-term Disability insurance

Lost wages can impact you and your family. What would happen to your bills, your savings and your lifestyle if you couldn't work?

Long-term disability (LTD) insurance replaces part of your paycheck when you can't work for a long period of time due to a covered illness or injury. It gives you and your family additional financial protection.

If you become disabled, LTD insurance can help. You use it like a paycheck to help pay for:

- › Day-to-day living expenses like groceries, mortgage or utilities
- › Unplanned costs like medical bills

How to file a claim.

Contact Cigna at least 30 days before the start of your LTD. If you have STD, the claim will automatically be started for you.

You can file your claim over the phone or online



Call **800.36.Cigna (24462)** or **866.562.8421** (Español) between 7:00 am and 7:00 pm, CST. A representative will walk you through the process



Fill out a claim form online at **Cigna.com/customer-forms** using the following steps:

- › Click "Select Disability/Accident/Life/Critical Illness/Hospital Care Forms"
- › Click "Submit a Disability Claim"
- › This will bring you to the disclosure notice page
- › Review and click "Continue" at the bottom of the page
- › A pop-up box will appear that says "Hit the continue button if you have read the above fraud language and wish to continue to file a claim"
- › Click "Continue"
- › Click "Submit a disability claim online" to begin

Information you'll need

Before you call or go online, make sure you have this information handy.

- › **Personal information, such as your name, address, phone number, birth date, Social Security number and email address**
- › **Employment information, such as employer's name, email address, date of hire and job title**
- › **The reason for your claim – illness, injury or pregnancy**
- › **Description of your illness, symptoms and/or diagnosis – including the date your symptoms first appeared and if you've had these symptoms before**
- › **Workers' compensation claims you've filed or plan to file**
- › **Details about doctor, hospital or clinic visits, including dates and contact information**
- › **Direct deposit - You can have your weekly/monthly benefit payments deposited directly into your checking or savings account.**

Questions?

Call **800.36.Cigna (24462)** or **866.562.8421** (Español) to speak with a customer service representative. You can also **chat live** with a Cigna representative on **myCigna.com**.

Accidental Injury insurance

Accidents happen. And they can affect your financial health.

With your Cigna Accidental Injury insurance, you get a benefit to help pay for costs associated with a covered accident or injury. You can use the money however you'd like. For example, benefits are available for:

- › Initial and emergency care
- › Hospitalizations
- › Fractures and dislocations
- › Follow-up care

Even certain wellness, health screening and preventive care benefits are provided.

How to file a claim.

Claims should be reported as soon as possible and can be reported by one of the following methods.



By phone

Call toll-free **800.754.3207** (option 8 for Español) between 7:00 am and 7:00 pm, CST to speak with one of our dedicated customer service representatives.



By fax, email or mail

- **Fax** documents to our fax line at **860.730.6460**
- **Email** scanned documents to **accidentinjury/criticalillness@Cigna.com**
- **Mail** documents to
Cigna Phoenix Claim Services
P.O. Box 55290
Phoenix, AZ 85078

Wellness Benefits

To report a Wellness claim on this coverage, follow the instructions above and simply file your claim by phone.

Information you'll need

Make sure you have this information handy.

- › **Completed claim and disclosure authorization forms, which can be found online at [Cigna.com/customer-forms](https://www.cigna.com/customer-forms)**
- › **Personal information, such as your name, address, phone number, birth date, Social Security number and email address**
- › **Employment information, such as employer's name, email address, date of hire and job title**
- › **Doctor and hospital information - The name, address and phone number of each doctor or hospital you're using for this accident**
- › **Itemized medical bills, if available**

Questions?

Call **800.754.3207** (option 8 for Español) to speak with one of our dedicated customer service representatives.

Critical Illness insurance

We know that everyone has different needs when coping with a critical illness. With your Cigna Critical Illness insurance, you get a benefit paid directly to the covered person, unless otherwise assigned, if they are diagnosed with a covered critical illness, like cancer, heart attack or stroke. This plan can help ease some of your financial worries so that you can stay focused on your health.

You choose how to spend or save your benefit. It can be used for expenses, such as:

- › Paying for child care or help around the house
- › Copays and deductibles
- › Travel costs to see a specialist
- › Prescription drug costs
- › Medical treatment and doctor visits

Even a health screening benefit is provided.

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Phoenix, AZ 85078

Health Screening Benefit

To report a Health Screening claim on this coverage, follow the instructions above and simply file your claim by phone.

Information you'll need

Make sure you have this information handy.

- › **Completed claim and disclosure authorization forms, which can be found online at [Cigna.com/customer-forms](https://www.cigna.com/customer-forms)**
- › **Personal information, such as your name, address, phone number, birth date, Social Security number and email address**
- › **Employment information, such as employer's name, email address, date of hire and job title**
- › **Doctor and hospital information - The name, address and phone number of each doctor or hospital you're using for this accident**
- › **Itemized medical bills, if available**

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Hospital Care insurance

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

With Hospital Care insurance, you get a benefit paid directly to the covered person, unless otherwise assigned, after a covered hospitalization resulting from a covered injury or illness. You can use the money received from the hospital visit to help pay for:

- › Paying for child care or help around the house
- › Copays, deductibles or coinsurance
- › Follow-up care

How to file a claim.

Claims should be reported as soon as possible and can be reported by one of the following methods.



By phone

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By fax, email or mail

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Information you'll need

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- › **Personal information, such as your name, address, phone number, birth date, Social Security number and email address**
- › **Employment information, such as employer's name, email address, date of hire and job title**
- › **Doctor and hospital information – The name, address and phone number of each doctor or hospital you're using for this injury or illness**

Questions?

Call **800.754.3207** (option 8 for Español) to speak with one of our dedicated customer service representatives.

More value to make your life easier

In addition to your Cigna Group Insurance plan(s), you and members of your household get programs and services from Day One that offer help and support.* They're included with your plan(s) – so you're automatically enrolled. And, there's no extra cost to you.

Cigna Healthy Rewards®: Discounts on health and wellness services, including vision and hearing care, diet programs, fitness and weight management, massage, chiropractic care and acupuncture, and more. Call **800.258.3312** or visit the Healthy Rewards website: **Cigna.com/rewards** (password: savings).

My Secure Advantage™: 30-days' pre-paid expert money-coaching for all types of financial planning and challenges, identity theft prevention and fraud resolution services, online tools for state-specific wills and other important legal documents. Call **888.724.2262** or visit online at **Cigna.mysecureadvantage.com**.

Cigna Secure Travel®: Pre-trip planning, assistance while traveling and emergency medical transportation benefits for covered persons traveling 100 miles or more from home. From the U.S. and Canada, call **888.226.4567**. From other locations, call collect **202.331.7635**.

Cignassurance®: Free, interest-bearing account for death claim payments of \$5,000 or more, and access to Life Assistance, Healthy Rewards and My Secure Advantage for beneficiaries.

Health Advocacy Services: Provides employees and families (including parents and parents-in-law) access to expert assistance with a wide range of health care and health insurance challenges. For help, call **866.799.2725** 24/7.

**Thank you for choosing Cigna Group Insurance
for your benefits.**

Remember to keep this resource in a safe place for future reference.



Together, all the way.®

***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. These programs are not available under policies insured by Cigna Life Insurance Company of New York (New York, NY).

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