



**BY
YOUR
SIDE.**

**For better health
and well-being.**

Prepared for employees of



Together, all the way.®



Hello. We're glad you're here.

Welcome to Cigna Group Insurance. We're here to help you and your family live healthier, more financially secure lives. We're excited to be a part of your journey.



This brochure explains your Cigna Group Insurance coverage. It tells you what you need to know about using your new plan(s). You may not need all this information now. But make sure you keep this resource in a safe place. You may want to refer back to it later.

The pages that follow contain:

- ▶ Information about your financial protection benefits
- ▶ How to submit a claim
- ▶ Who to call if you need help
- ▶ Other programs and services that you get at no extra cost to you

To learn more information about coverage under your plan, please refer to the schedule of benefits and provision details contained in your benefit summary and certificate.

At Cigna Group Insurance, we're with you every step of the way.

Your enrollment event has ended and your coverage is effective.

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. Claims can be reported by one of the following methods.



Complete and file your claim by phone

- › Call **800.754.3207** to speak with one of our dedicated customer service representatives.



Complete and file your claim 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
- › 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** between 7:00 am and 7:00 pm, CST 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.

How to file a claim

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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
- › 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 – name, address and phone number of each doctor or hospital you're using for this illness
- › Medical records, if available

Health Screening Benefit

To report a Health Screening claim on this coverage, follow the same procedure and use the same claim form as above.

Questions?

Call **800.754.3207** between 7:00 am and 7:00 pm, CST 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 get programs and services 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 for employees and family members on health and wellness products and services such as weight management and nutrition programs, vision and hearing care, fitness centers, chiropractic care, massage, acupuncture and more. Visit the Healthy Rewards website: Cigna.com/rewards (password: savings) or call **800.258.3312** to get information on participating providers and save on the programs that are right for you.

My Secure Advantage™:

Identity theft prevention and will preparation

- › Identity theft services including a fraud resolution kit and consultation with a Fraud Resolution Specialist for victims of identity theft or to learn how to better protect oneself from identity theft
- › Online resources to create and execute state-specific wills, powers of attorney and a variety of other important legal documents
- › Free 30 minute legal consultation with a licensed practicing attorney to obtain legal advice or review legal documents, and a 25% discount off of standard fixed or hourly attorney's fees

**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.** Program availability may vary by plan type and location and is subject to change. Employees 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. Presented here are only the highlights of these programs. Full terms, conditions and exclusions are contained in the applicable client program description and/or vendor service agreement.

Group accidental injury, critical illness, plans are insured or administered by Life Insurance Company of North America, except in NY, where insured plans are offered by Cigna Life Insurance Company of New York, New York, NY. Group Critical Illness and Hospital Care insurance are not available in NY.

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Life Insurance Company of North America and Cigna Life Insurance Company of New York. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc.

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