

A photograph of an older Black woman with short grey hair, wearing a bright orange sleeveless dress with black polka dots, a black and white beaded necklace, and a watch. She is looking upwards and to the left, towards a large, leafy indoor plant. The background is a bright window with light streaming in. The text is overlaid on a green rectangular background on the left side of the image.

MAKE LIFE MORE REWARDING

Cigna Medicare Supplement Insurance.

Together, all the way.®



Cigna Medicare Supplement Insurance policies

Insured by Cigna National Health Insurance Company.

Our company and agents/producers are not connected with or endorsed by the U.S. Government or the Federal Medicare program. This is a solicitation for insurance. An insurance agent/producer may contact you.

CNHIC-1-V2-OH

966422 06/22

More people. More savings

You may be eligible for a discount if someone in your household has, or is enrolling in, a Medicare Supplement plan provided by Cigna National Health Insurance Company or one of our affiliates.¹

Service you can count on

Our knowledgeable representatives aim to provide fast, friendly service at all times. Our claims team also works hard for you behind the scenes. Medicare Part A and Part B claims are managed electronically, which eliminates paperwork for you and your health care provider.

Health Information Line

A health advocate is ready to help answer your health questions and guide you to find the right care. Call and get the help you need 24 hours a day, seven days a week.

Access to benefit information

You can access your benefit and claims information online. Set up payments, print a temporary ID card, update your contact information – anytime, anywhere.

Medicare guarantees

Freedom to choose your doctors

You can use any provider who accepts Medicare. There are no provider networks and, typically, referrals are not required. Go to the doctors you know and trust.

Renew your policy for life²

Your policy is guaranteed to be renewed if premiums are paid on time. And you cannot be singled out for a rate increase based on your health, no matter if your health changes.

Policy benefits

When comparing policies you must compare identical policies.

Plans available to all applicants.

Available to those Medicare-eligible before 1/1/2020.

Cigna Medicare Supplement plan coverage ³	Plan A	Plan G ⁴	Plan N	Plan F
Medicare Part A deductible Inpatient hospital deductible for each benefit period. ⁵		✓	✓	✓
Medicare Part A coinsurance (after Part A deductible) Semi-private room and board, general nursing and miscellaneous services and supplies (per benefit period.) ⁵ Includes hospital costs limited to an additional 365 days in your lifetime after Medicare benefits are used up.	✓	✓	✓	✓
Medicare Part A Hospice Care coinsurance or copay Medicare pays for hospice care, however this benefit covers the copay/coinsurance that is required for outpatient prescription and inpatient respite care. You must meet Medicare’s requirements, including a doctor’s certification of terminal illness.	✓	✓	✓	✓
Skilled Nursing Facility Care coinsurance Care in a facility approved by Medicare (100-day limit). Must have been in a hospital for at least three days and have entered the facility within 30 days after discharge from hospital. Medicare covers all eligible expenses for the first 20 days.		✓	✓	✓
Medicare Part B calendar-year deductible				✓
Medicare Part B coinsurance or copay (after Part B deductible) Generally 20% of Medicare-approved expenses.	✓	✓	✓ ⁶	✓
Medicare Part B excess charges May exceed the eligible Medicare expense, not to exceed the charge limitation established by Medicare.		✓		✓
Blood First three pints per calendar year covered at 100%. Remainder of Medicare-approved amounts (after the Part B deductible has been met) covered at 20%.	✓	✓	✓	✓
Additional benefits not covered by Medicare	Plan A	Plan G ⁴	Plan N	Plan F
Foreign travel emergency Medically necessary emergency care received outside of the United States, which began during the first 60 days of each trip after you pay a \$250 deductible per calendar year, not to exceed the lifetime maximum of \$50,000.		✓ Pays 80%	✓ Pays 80%	✓ Pays 80%

1. We may request additional documentation to determine eligibility.

2. Your policy cannot be terminated for any reason other than nonpayment of premium or material misrepresentation in the application for insurance. The company reserves the right to increase premiums on a class basis.

3. Premium and benefits vary by plan selected. Check your state’s outline of coverage for availability.

4. Plan G has a high deductible option which requires first paying a plan deductible before the plan begins to pay. Once the plan deductible is met, the plan pays 100% of covered services for the rest of the calendar year.

5. A benefit period begins on the first day you receive service as an inpatient in a hospital, and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

6. Except for copays, not to exceed \$20 per office visit and \$50 per emergency room visit for Plan N.

To apply for a Medicare Supplement insurance policy, contact a licensed insurance agent today.

Exclusions and limitations

The benefits of this policy will not duplicate any benefits paid by Medicare. The combined benefits of this policy and the benefits paid by Medicare will not exceed 100% of the Medicare eligible expenses incurred. These policies will not pay benefits for:

- › The Medicare Part B Deductible (not applicable in plans C and F);
- › Any expense which you are not legally obligated to pay; or services for which no charge is normally made in the absence of insurance;
- › Any services that are not medically necessary as determined by Medicare;
- › Any portion of any expense for which payment is made by Medicare or other government programs (except Medicaid); or for which payment would have been made by Medicare if you were enrolled in Parts A & B of Medicare;
- › Any type of expense not a Medicare eligible expense except as provided for in the policy; and
- › Any deductible, coinsurance or copay not covered by Medicare, unless such coverage is listed as an additional benefit in the policy.

Preexisting conditions

These policies will not pay for any expenses incurred for care or treatment of a preexisting condition for the first six months from the effective date of coverage. This exclusion does not apply if you are applying for and are issued the policy under guaranteed issue status; if on the date of application for the policy you had at least six months of prior creditable coverage; or, if the policy is replacing another Medicare Supplement policy and a six month waiting period has already been satisfied. Evidence of prior coverage or replacement must be on the application for the policy. If you had less than six months prior creditable coverage, the Preexisting Conditions limitation will be reduced by the aggregate amount of creditable coverage. If the policy is replacing another Medicare Supplement policy, credit will be given for any portion of the waiting period that has been satisfied. A preexisting condition is a condition for which medical advice was given or treatment was recommended by or received from a physician within six months prior to the policy effective date.

Premium discount

Premium Discount is a discount that is available when more than one member of your household enrolls or is enrolled in a Medicare Supplement policy provided by Cigna National Health Insurance Company or through an Affiliate of Cigna National Health Insurance Company.

The discount will be removed if the Medicare Supplement policyholder whose policy status entitles you to the discount no longer resides in the Household or no longer has a Medicare Supplement policy through Cigna National Health Insurance Company or an Affiliate of Cigna National Health Insurance Company. If the other Medicare Supplement policyholder becomes deceased, your discount will be removed. The addition or removal of the discount will occur on the billing cycle following the date we learn your eligibility has changed.



Cigna National Health Insurance Company, PO Box 5700, Scranton, PA 18505-5700, 866-459-4272.

This brochure is designed as a marketing aid and is not to be construed as a contract for insurance. It provides a brief description of the important features of our Medicare Supplement Plans. Full terms and conditions of coverage are defined by and governed by an issued Medicare Supplement policy. Please refer to the policy for the full terms and conditions of coverage.

AN OUTLINE OF COVERAGE WILL BE PROVIDED TO ALL PERSONS AT THE TIME THE APPLICATION IS PRESENTED.

Premium and benefits vary by plan selected. Plan availability varies by state. These policies contain exclusions, limitations and terms under which the policies may be continued in force or discontinued. For costs and complete details of coverage, contact your agent/producer or the company.

Policy form series: Plan A: CNHIC-MS-AA-A-OH; Plan F: CNHIC-MS-AA-F-OH; Plan G: CNHIC-MS-AA-G-OH; Plan HDG: CNHIC-MS-AA-HDG-OH; Plan N: CNHIC-MS-AA-N-OH. All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna National Health Insurance Company. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc.