

# CIGNA VOLUNTARY SOLUTIONS

## Accidental Injury, Critical Illness and Hospital Care Insurance.

### Help your employees be more productive and financially protected

In today's rapidly changing business environment, organizations and their employees have multiple and evolving needs. As the employee benefits landscape changes, so does the role of voluntary benefits solutions. Voluntary benefits are a tangible part of an overall comprehensive and engaging benefits strategy. They can offer an opportunity to foster a greater sense of security for your employees and contribute to the overall health and well-being of your workforce – with minimal effort and cost.

### The Cigna difference

As a health services company, we have the capabilities and insights to deliver a more connected approach to your overall benefits strategy. We have a holistic view of health that allows us to deliver personalized, proactive support to help you and your employees be healthy, productive and more financially protected. Our customer-centered approach is designed to provide a better client and customer experience.

### Our voluntary solutions<sup>1</sup>

Cigna offers solutions that are designed to help employees, whether they are healthy, sick or injured. We understand that you and your employees need protection and support in all stages of life.



### Value from day one

Robust and engaging communication tools help your employees understand the value of their benefits. Your employees can use the following programs throughout the year without ever filing a claim<sup>2</sup>

- › Will preparation
- › Identity theft
- › Health services discounts



**71%** of employers said voluntary benefits improve employee morale and satisfaction<sup>3</sup>



**65%** of employees say it's important that their employer offer voluntary products<sup>4</sup>

**Together, all the way.®**



Offered by: Life Insurance Company of North America, Cigna Life Insurance Company of New York, or Connecticut General Life Insurance Company.

## How it works



### Simple enrollment

- › Enrollment solutions at no additional cost
- › Tools that drive employee participation
- › Customized enrollment strategy support



### Administrative ease

- › Single platform for ancillary and voluntary products
- › Single sign-on capabilities with multiple third-party vendors<sup>5</sup>
- › Convenient access to employee data
- › Leave behind administration support



### Health advocacy<sup>6</sup>

- › Dedicated personal health advocate for individual assistance
- › Assistance with a wide range of health care and health insurance issues
- › Financial support – medical/dental fee negotiation, bill review and resolution



### Value

- › Employees receive additional financial protection
- › Companies can offer a cost-effective and robust benefits package
- › Benefits expertise from a total health and well-being company

## Administration and enrollment

Consolidating multiple product offerings with a single carrier helps improve the overall service experience for you and your employees. It can also create administrative efficiencies. Our robust suite of enrollment and administrative services simplify the process to make it easier for you to manage.

### Customized employee communication and enrollment

When employees receive the right education, they understand their choices and can make the right coverage decisions. This can help provide a sense of security, improved health and well-being, and ultimately, more productive, loyal employees.

Your dedicated Enrollment Solutions Manager provides a more engaged enrollment experience by working with you to customize your enrollment and communications strategy designed to meet your organization's and your employees' specific needs that may include:

- › Easy-to-understand enrollment materials
- › Campaigns to drive/improve awareness
- › Helpful, onsite Q&A meetings or webinars so employees can get information from a Cigna representative
- › Internet-based presentations, customized multimedia tools, or a customized website to increase employee awareness and participation

### Our enrollment options

Enjoy an enrollment experience that includes these flexible options at no additional cost:

- › Online, paper and phone enrollment options
- › Licensed representatives to answer questions and capture the enrollment election
- › Your choice of “plug ‘n play” capabilities
- › Client billing portal, payroll deduction services, conversion notices, beneficiary services and online medical underwriting to reduce administrative burden

For more information, call your Cigna sales representative or broker today.

**Cigna.com/group-voluntary**

1. Critical Illness, Accidental Injury, Hospital Care and Cigna-managed enrollment are available to groups of 250+. 2. **These programs are NOT insurance and do not provide reimbursement for financial losses.** Customers are required to pay the entire discounted charge for any discounted products or services available through these programs. Programs are provided by third party vendors, and not by Cigna. Contact your Cigna representative for details. 3. LIMRA, “Stability in a Changing World: Voluntary Options Remain Deep-Rooted in Employer Benefit Strategies.” December 2014. 4. PR Newswire, “Study from Transamerica Finds Employees Favor Companies that Offer Voluntary Benefits.” April 2014. 5. Some exclusions may apply. 6. **Health advocacy services are NOT insurance or medical services.** Health advocacy services are provided under a contract with Health Advocate, Inc., and subject to the terms of that contract. Bill negotiation/resolution services are available only for the non-covered portion of bills over \$400. This program is included with Cigna Group Accidental Injury, Critical Illness and Hospital Care coverage, and available with Group Disability and Life coverage for an additional cost.



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Product availability may vary by location and plan type is subject to change. All group insurance policies and benefit plans may contain exclusions, limitations, reduction of benefits, and terms under which the policies may be continued in force or discontinued. For costs and complete details of coverage, contact your Cigna representative.

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