



**BY  
YOUR  
SIDE.**

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

**Prepared for the employees of People's United Bank**

**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.<sup>1</sup> 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 specific plan, refer to your policy.

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

You are not eligible to file a claim until the effective date of your new Voluntary coverage.

# Accidental Injury insurance

Accidents happen. And they can affect your financial health.

With your Cigna Accidental Injury insurance,<sup>2</sup> 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 & emergency care
- › hospitalization
- › Fractures & dislocation
- › Follow-up care

## How to file a claim

Claims should be reported as soon as possible after the loss. You can report a claim by mail, fax, email and over the phone:



### 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 email, mail or fax

› 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**

## 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://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 you are seeing for this accident
- › Itemized medical bills, if available

## Wellness Benefits

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

## Questions?

Call **800.754.3207** between 7am–7pm CST to speak with one of our dedicated Customer Services Representatives.

# Critical Illness insurance

We know that everyone has different needs when coping with a critical illness. With your Cigna Critical Illness insurance<sup>3</sup>, 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.<sup>4</sup> 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

## How to file a claim

Claims should be reported as soon as possible after the loss. 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 email, mail or fax

- › 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**

## Information you'll need

Make sure you have this information handy:

- › Completed claim and disclosure authorization forms can be found online at [Cigna.com/customer-forms](https://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 you are seeing 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** to speak with a customer service representative.

# Hospital Care insurance

A hospital stay can happen at any time, and it can be costly. Cigna Hospital Care 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:

- › Copays, deductibles, or coinsurance
- › Or use it toward those unexpected costs such as: child care, help around the house, follow up services

## How to file a claim

Claims should be reported as soon as possible after the loss. 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 email, mail or fax

- › Fax documents to our fax line at **860.730.6460**.

- › Email scanned documents to  
**HospitalCare@Cigna.com**

- › Mail documents to:  
**Cigna Phoenix Claim Services**  
**P.O. Box 55290**  
**Phoenix, AZ 85078**

## Information you'll need

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
- › Doctor and hospital information  
– the name, address and phone number of each doctor you are seeing for this injury or illness

## Questions?

Call **800.754.3207** to speak with a customer service representative.



## More value to make your life easier

In addition to your Cigna Group Insurance plan, you get programs and services that offer help and support.<sup>5</sup> They're included with your Cigna insurance 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:

**www.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.

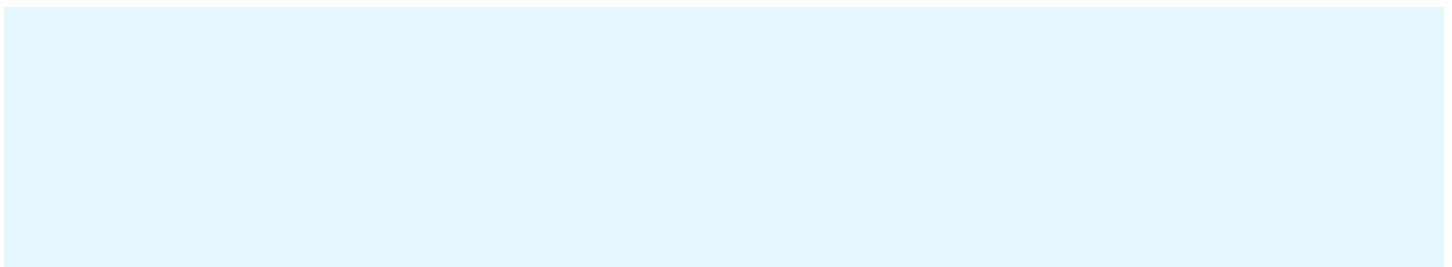
**Cigna Identity Theft Program:** Identity theft prevention and resolution services, including personal assistance and guidance, education and tools to help prevent identity theft in the future. If you suspect you might be a victim of identity theft, from the U.S. and Canada, call **888.226.4567**. From other locations, call collect **202.331.7635**. Personal case managers are standing by to help you. Please indicate that you are a member of the Cigna identity theft program and a People's United Bank employee.

**CignaWillCenter.com:** Online tools for employees and spouses to create state-specific legal documents for wills and powers of attorney, and valuable resources for estate and funeral planning. For help, visit **CignaWillCenter.com** or call **800.901.7534**. Representatives are available between 7:00 AM and 7:00 PM (CST). Or you can email a help request to **Service@ARAGdirect.com**.

**Health Advocacy Services:** Provides employees and families (including parents, and parents-in-law) access to expert assistance with a wide range of healthcare 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.®**

- 1 All group insurance policies and group benefit plans contain exclusions and limitations. For costs and complete details of coverage, see your plan documents.
- 2 ACCIDENTAL INJURY INSURANCE PROVIDES LIMITED ACCIDENT-ONLY COVERAGE.
- 3 CRITICAL ILLNESS INSURANCE PROVIDES LIMITED COVERAGE. IT PAYS A FIXED BENEFIT AND DOES NOT COVER MEDICAL EXPENSES AS INCURRED. CRITICAL ILLNESS INSURANCE IS NOT A SUBSTITUTE FOR COMPREHENSIVE OR MAJOR MEDICAL HEALTH INSURANCE AND THIS COVERAGE DOES NOT SATISFY THE INDIVIDUAL MANDATE OF THE AFFORDABLE CARE ACT BECAUSE THE COVERAGE DOES NOT MEET THE REQUIREMENTS OF MINIMUM ESSENTIAL COVERAGE.
- 4 These are examples only and may not be covered under the specific group critical illness policy offered under your employer. Exclusions and limitations may apply. Coverage is subject to terms and conditions outlined in the group policy. Refer to your plan Benefit Summary for more information about the coverage under your specific critical illness plan.
- 5 **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, AD&D, life, and disability> 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. Product availability may vary by location and plan type and is subject to change.

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.