

3 New Voluntary Benefits- Cash Directly to You!



BMC and Cigna bring you more protection options for you and your family

Critical Illness Insurance



Consider how you would pay for additional expenses – such as travel, room and board – as a result of a critical illness. Cigna Critical Illness insurance provides a lump sum cash benefit directly to the covered person for the diagnosis of an eligible condition. This money can be used so you and your family can focus on getting better.

- › **Guaranteed issue** – \$10K, \$20K, \$30k for employee, 50% for spouse, 25% for dependent child(ren)
- › **Portable** – coverage may be continued after leaving the employer

Accident Insurance

An accident can happen to anyone at any time. Even with medical coverage, out-of-pocket expenses such as rehabilitation, transportation and childcare can quickly add up. That's why having accidental injury insurance is important. Cigna Accidental Injury insurance offers a cost-effective solution with no medical questions required at enrollment. With Cigna Accidental Injury insurance, a payment is made directly to the covered person* and the money can be used as the individual sees fit. There are no copays, deductibles, coinsurance or network requirements. › **Portable**



Hospital Care



How would you pay for a hospital stay? Even with medical coverage, out-of-pocket costs can add up. But with Cigna Hospital Care, you receive a check after a qualified hospitalization resulting from a covered injury or illness. You can use the money however you'd like. And benefits aren't reduced because you receive a payment from any other coverage you have, such as medical, accidental injury or critical insurance. › **Portable**

Together, all the way.SM

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See full benefit summaries for details-Plans are not a replacement for health insurance