



WORKING WITH CIGNA JUST GOT EASIER

**Short-Term Disability with Cigna Accidental Injury
and Critical Illness Insurance.**

Our automatic claims approach – creating a better customer experience.

It's simple. If the customer has both plans with us, we're able to use data to process their accidental injury or critical illness claim on their behalf – so they can focus on getting back to health and life. It's that easy.

Here's how it works:



Proactive claims review. Using the authorization gained during the STD claim process, we'll review and determine if the customer's also eligible for accidental injury or critical illness benefits – and take care of the rest!



Automatic Accidental Injury/Critical Illness claims submission.

If customer is eligible, Cigna will automatically initiate their accidental injury or critical illness claim for them so they don't have to.



Quick claim payments. If no other information is needed from the customer, we'll process and pay their Accidental Injury or Critical Illness claim – saving them time so they can focus on what matters most.

We've got your back – helping customers get the most value out of their benefits. Every day.

We're making it easier for employees to get the maximum benefits they're entitled to – without having to submit multiple claims. Helping employees be healthier, productive and more financially protected is just one more way Cigna is doing more to deliver value every day to our clients and their employees.

Together, all the way.®



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

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