

CIGNA Living Benefits

Helping employees cope with the financial burdens caused by an unexpected illness.

More and more individuals survive critical illnesses each year- thanks to ongoing medical advances. But the increase in medical costs can have a serious financial impact, even for individuals with robust health coverage. Consider these facts: The average cost of care for a patient up to 90 days after a stroke is \$15,000¹ and it costs at least \$14,000 to treat one heart attack patient in the hospital².

With CIGNA's living benefits optional plan feature, covered employees don't have to be approved for a waiver of premium to use these plan features. Covered employees who are diagnosed with terminal or critical illnesses can get an **early payout of a specified portion** of their life insurance proceeds, which is deducted from their policies' covered amount. Living benefits help employees cope with financial burdens, and they can use the proceeds however they like. For example, to:

- Replace lost wages
- Assist with household expenses
- Pay for alternative health treatments
- Cover out-of-pocket medical expenses
- Make household accommodations
- Offset unexpected costs of recovering from a critical illness

CIGNA offers two tailored accelerated benefit features, which are designed to help employers meet the needs of today's workforce.

Critical illness benefits³: CIGNA offers a broad critical illness coverage for employees who are diagnosed with one of six specified diseases:

- | | | |
|---------------------------|------------------------------|--|
| ▪ Life-threatening cancer | ▪ Heart attack | ▪ Renal failure |
| ▪ Stroke | ▪ Specified organ transplant | ▪ Acquired immune deficiency syndrome (AIDS) |

Terminal illness benefit: CIGNA offers this coverage for employees diagnosed with a terminal illness and have 12 months or less to live.

At CIGNA, we know there's more to life

We understand that employers are interested in providing more comprehensive benefits to their employees. That's why our group term life plans also include several value-added programs at no additional cost for employees and their families to help them maintain their health, well-being and security throughout their lifetimes.

- **CIGNA's Healthy Rewards® Program⁴** offers employees savings of up to 60% on health and wellness products and services including weight management, tobacco cessation, acupuncture, massage and much more.
- **CIGNA Assurance® Program⁵** offers supportive services in a time of need for surviving families. Beneficiaries have access to financial, bereavement and legal services.
- **CIGNA's Will Preparation Program⁶** helps employees plan and protect their families' financial future by using a simple, self-service online tool. They can build state-specific customized wills and other legal documents such as last will and testament, living will, health care and financial powers of attorney.
- **CIGNA's Identity Theft Program⁷** offers extensive resolution services to help covered employees and their families work through critical identity theft issues. Our program covers all types of identity theft such as credit card fraud, and financial or medical identity theft, and provides access to personal case managers.

Critical illness coverage from CIGNA enhances the value of your benefits packages and offers employees additional financial security at a time when they need it most.

Why CIGNA?

Our Group Term Life plans come with experienced implementation support and easy service – a perfect combination for hassle-free administration. And for nearly a century, clients have turned to CIGNA for life insurance to protect their most valuable asset – their workforce. Here's why:

- Security you expect – 90+ years in life business, plus strong reserves and capital
- Solutions you want – broad portfolio and funding options coupled with no cost value-added programs
- Service you deserve – comprehensive tools and services for easy administration

To learn more, contact your CIGNA representative today or email reply@cigna.com.

Please include "Living Benefits" in the subject line of your email.

1 www.theuniversityhospital.com/stroke/stats.htm -- Economic Cost of Stroke; 2 www.usatoday.com/news/health/2009/; 3 Please see Specified Disease Benefit in the policy language. 4 Some Healthy Rewards are not available in all states. A discount program is NOT insurance, and the consumer must pay the entire discounted charge. 5 CIGNA Assurance® is not a bank deposit, is not FDIC insured and counseling services are not available under CIGNA Life Insurance Company of New York. 6 CIGNA's Will Preparation Services are provided under an arrangement with ARAG. 7 CIGNA Identity Theft program is provided under a contract with Europ Assistance USA, Inc.

This information is a brief description of the important features of the plan. It is not a contract. Terms and conditions of coverage are set forth the group policy. The group policy is subject to the laws of the jurisdiction in which it is issued. The availability of this offer may change. Please keep this material as reference.

"CIGNA," and the "Tree of Life" logo are registered service marks of CIGNA Intellectual Property, Inc., licensed for use by CIGNA Corporation and its operating subsidiaries. All products and services are provided exclusively by such operating subsidiaries and not by CIGNA Corporation. Such operating subsidiaries include Life Insurance Company of North America, CIGNA Life Insurance Company of New York, and Connecticut General Life Insurance Company.

