

easy administration and flexible coverage to protect your workforce

Providing life insurance coverage to protect your workforce shouldn't be a headache.

At CIGNA, we make it easy for you to offer your employees group term life insurance. We have comprehensive tools and services for easy benefits management, allowing you to focus on your business instead of administrative tasks. You have the flexibility to choose from a wide variety of coverage options to design a plan that meets your organization's specific needs and budget. In addition, you and your employees will have access to helpful service, support and the security of knowing we'll be here when you need us.

Take a look. Get to know CIGNA. We think you'll like what you see.

What You Get

Choose our basic coverage (employer-paid), voluntary coverage (employee-paid) or both. Regardless of the plan you choose, you'll get:

For Employers	For Employees
<ul style="list-style-type: none">• Broad suite of optional benefits and services• Full administration services for end-to-end plan management, including online enrollment, online medical evidence of insurability and more• Self-administration optional services, including beneficiary administration, portability and conversion notices and online medical evidence of insurability• Expert enrollment strategy and support• Dedicated implementation coordinators• Responsive account management team• Flexible billing and payment options• Easy claim reporting via phone, fax, mail or email	<ul style="list-style-type: none">• A measure of financial protection• Coverage options for spouses and children• Guaranteed issue coverage amounts available• Convenient payroll deduction• Helpful and easy enrollment support• Quick answers and easy service• Helpful support for beneficiaries• Flexibility to convert to individual policy• Value-added programs at no additional cost to the employee

Additional Benefits and Services

Expand your CIGNA Group Term Life coverage to add valuable benefits and services to protect your workforce:

- **Living Benefits** help employees diagnosed with terminal or critical illnesses replace lost wages, assist with household expenses and cover alternative health treatments and out-of-pocket medical expenses.
 - **Critical illness benefits**¹ for employees diagnosed with life-threatening cancer, heart attack, renal failure, stroke, specified organ transplant or acquired immune deficiency syndrome (AIDS).
 - **Terminal illness benefits** for employees diagnosed with a terminal illness and have 12 months or less to live.
- **Waiver of Premium** helps maintain coverage for employees under age 60 during a covered disability. No life insurance premium payment due for employees who are out on a covered disability during the waiver elimination period. Continued life insurance coverage for employees who attempt to return to work during the waiver elimination period and continue to receive disability benefits under the employer's plan.
- **Disability Continuation** helps maintain coverage for employees over age 60 that become disabled. They can continue life coverage on a premium paying basis for up to 12 months at current group rates.



- **Takeover Provision** allows employees and their dependents to remain covered during your switch to CIGNA. It provides immediate coverage for most eligible employees on short-term leave. This transitional coverage is provided to eligible employees who do not meet the active service requirement, but were insured under your previous carrier.
- **Plan Portability** provides flexible options for the continuation of coverage for those who, for example, leave employment or go from full-time to part-time work. No medical exam/questionnaire is required for eligible employees to port “in-force” amounts during the election period. And they can elect more coverage – up to the plan maximum – with a completed evidence of insurability. Portability claim experience is generally not charged back to the employer. Full or limited port options are available.
- **Work/Life Assistance Programs** help enhance employees’ ability to improve overall health and productivity. Choose from two levels of service:
 - **CIGNA’s Life AssistanceSM Program** offers basic clinical and work/life support via phone or web for employees and their family members, including up to three free face-to-face sessions with licensed behavioral clinicians in CIGNA’s network of more than 50,000 independent, contracted doctors.
 - **CIGNA’s Employee Assistance Program (EAP)** offers additional employer-level services to CIGNA’s Life Assistance, including a dedicated account management team, promotional materials, utilization reporting, organizational and management consultation services, onsite crisis intervention and wellness seminars.

There’s More to Life with CIGNA

Our Group Term Life plans also include 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[®] Program² 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’s Will Preparation Program³ 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.

CIGNAssurance[®] Program⁴ offers supportive services in a time of need for surviving families. Beneficiaries have access to financial, bereavement and legal services.

CIGNA’s Identity Theft Program⁵ 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.

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 “Term Life” in the subject line of your email.

¹ Also known as CIGNA’s specified disease benefit.

² Some Healthy Rewards programs are not available in all states. If your CIGNA plan includes coverage for any of these services, this program is in addition to, not instead of, your plan benefits. A discount program is NOT insurance, and the member must pay the entire discounted charge.

³ CIGNA’s Will Preparation Services are provided under an arrangement with ARAG.

⁴ CIGNAssurance[®] is not a bank deposit, is not FDIC-Insured and some features are not available in New York.

⁵ CIGNA Identity Theft program is provided under a contract with Europ Assistance USA, Inc.

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