



# CIGNA Life and Accident Insurance

Providing benefit cost solutions, taking care of employees, making it easy



A Business of Caring.

## CIGNA Delivers

CIGNA offers benefit costs solutions that deliver high-quality, flexible life and accident products and services. We provide dedicated account management, online enrollment and reporting tools, and specialized life and accident claim specialists. We can tailor an employer's life and accident plans, providing the benefits employers and employees want at a cost they can afford. CIGNA life and accident products include:

**Life:** Basic Term Life | Voluntary Term Life | Group Universal Life

**Accident:** Basic Personal Accident | Voluntary Personal Accident | Business Travel Accident

### Did you know...

- Most insureds depend on life insurance to protect their families against financial hardship when they die<sup>1</sup>
- CIGNA's Term Life program includes a takeover provision that help assure eligible employees won't lose life coverage when changing carriers
- Accidents are the leading cause of death for Americans under age 44, and the fifth leading cause for all age groups<sup>2</sup>
- CIGNA is one of the leading Life and Accident providers in the country

## The CIGNA Advantage

### Term Life Plan

We tailor our Term Life plans to meet employers' needs with a choice of Basic (employer-paid) or Voluntary (employee-paid) Term Life coverage, or a combination of the two. We offer a range of benefit features that can build a comprehensive benefit program at affordable rates. Available features include:

- **CIGNAssurance® Program** is one of the most comprehensive beneficiary programs, providing financial, bereavement and legal services – for claims over \$5,000.
- **Waiver of Premium** for employees faced with an approved disability, their life premium and their families' life premium will be waived.
- **Terminal Illness benefit** is an accelerated benefit that offers insureds access to a portion of their life insurance benefits in the event of a terminal illness.
- **Automatic Increase** option, allows employees' benefits amounts to automatically grow as their earnings do.
- **Accident benefit**, if the cause of death is accidental, the beneficiary can receive an increased benefit amount, often double the amount of the life insurance benefits.
- **Portability coverage**, for an employee to continue in-force coverage after termination or retirement.
- **Employee Assistance Programs** offer employees access to in-person behavioral health assistance, telephonic counseling, and online tools that proactively improve employees' overall health and productivity.

### Group Universal Life Plan

Our Group Universal Life (GUL) plan is a highly flexible financial planning tool. It combines substantial amounts of guaranteed issued life insurance with a Cash Accumulation Fund that earns tax-deferred interest at competitive rates. Available plans features include:

- **Automatic increase option**
- **Accelerated payment benefit**
- **Accidental death and dismemberment benefit**
- **Waiver of cost of insurance** during total disability



**Here's a quick look at the services<sup>3</sup> available through CIGNA Secure Travel®:**

- Medical evacuation assistance – no coverage limits
- 24-hour multilingual assistance
- Pre-departure services
- Medical referrals
- Prescription refill services
- Assistance with lost or stolen items
- Translation and interpretation services
- Emergency travel services
- Embassy/consular referrals
- Travel/tourist advisories
- Transportation of remains

<sup>1</sup> American Council of Life Insurers, Life Fact Book, 2003

<sup>2</sup> National Safety Council, Injury Facts, 2005-2006

<sup>3</sup> CIGNA Secure Travel® coverage may vary.



### Personal Accident Plan

Offering affordable, flexible coverage, we've designed our Personal Accident plan to help fill the gap in coverage for unexpected expenses arising from death or serious injury caused by an accident that may not be satisfied by other insurance plans, such as Life, Disability, Health or Workers' Compensation. Plan features include:

- **Basic and/or voluntary** options.
- **Living benefits** designed to pay additional benefits for dismemberment and paralysis which can be used to assist the insured in meeting other financial obligations, such as a mortgage, credit card debt and medical bills not covered by health insurance, to name a few.
- **CIGNAssurance® Program**, one of the most comprehensive beneficiary programs, providing financial, bereavement and legal services – for claims over \$5,000.
- **CIGNA Secure Travel®**, our comprehensive worldwide travel assistance program, offers employees and their families the assistance they need for medical emergencies while traveling on personal or business trips.<sup>3</sup>

### Business Travel Accident Insurance

Our employer-paid Business Travel Accident plan offers reasonably low premium cost, high indemnity limit options, and federal tax deductible premiums for employers without federal taxable income, under current law, to employees and beneficiaries. Coverage may extend to foreign employees of U.S.-based companies, as well as U.S.-based employees on assignment overseas. In addition to basic business travel coverage, CIGNA offers coverage options designed to meet any risk manager's needs:

- **Business and Pleasure Travel coverage** offers 24-hour protections against losses due to accidents, whether they occur on or off the job.
- **Full-Occupational coverage** provides on-the-job protection against losses due to accidents, whether they occur on or off a work site.
- **Piloting and Owned Aircraft coverage** provides for accidents that occur while traveling on company-owned aircraft.
- **War Risk coverage** provides protection while traveling on business to many designated "hot zones" and other countries around the world.
- **CIGNA Secure Travel® Program.**<sup>3</sup>

Group term life and accident insurance products are underwritten by Life Insurance Company of North America and CIGNA Life Insurance Company of New York. Group Universal Life insurance is underwritten by Connecticut General Life Insurance Company. Services of the CIGNAssurance® program and the CIGNA's Employee Assistance Program are provided by CIGNA Behavioral Health, Inc. "CIGNA" is a registered service mark used by these companies.

CIGNA Secure Travel® services are provided under a contract with Worldwide Assistance Services, Inc.

Presented here are highlights of the insurance programs. For more information regarding the terms and conditions, exclusions and cost, please contact a CIGNA [Group Insurance] sales representative. Specific terms of coverage will be contained in the insurance policy

## Q Questions to ask when considering a life or accident carrier:

- Does the carrier's term life program include a takeover provision that assures your eligible employees won't lose life coverage when you change carriers?
- Can the accident carrier offer comprehensive benefits, reasonable premiums and coverage to more areas around the world – including designated "hot zones"?
- Does the carrier's life or accident program offer bereavement counseling, financial guidance and legal assistance at no cost to beneficiaries?



### Specialized Forensic Training

Our accident claims specialists attend forensic training at the world-renowned Institute of Forensic Science and Law at Duquesne University.