

CIGNA's Living Benefits

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



Did you know that people are living longer and are faced with more health issues than 20 years ago? Recent studies project that the number of workers age 55 and over will grow by 49 percent through 2014¹. CIGNA's Living Benefits, available with CIGNA's Term Life plans, can provide individuals who are faced with the physical challenges caused by a critical or terminal illness financial help — at a time when they need it most. This financial support can help people cope with out-of-pocket medical costs, replace lost wages and assist with household expenses.

At CIGNA, we offer two tailored accelerated benefit provisions designed to help employers meet the needs of today's aging workforce.

CIGNA's Critical Illness Benefit* offers accelerated pay-out options of life insurance proceeds should a covered individual be diagnosed with one of six key specified diseases:

- Life-Threatening Cancer
- Heart Attack
- Renal Failure
- Stroke
- Specified Organ Transplant
- Acquired Immune Deficiency Syndrome (AIDS)

CIGNA's Terminal Illness Benefit offers individuals an early pay-out of a portion of their life insurance proceeds in the event they are diagnosed with a terminal illness and have 12 months or less to live.

Helping employees improve their financial security

The following statistics demonstrate why it's important for employers to make CIGNA's Living Benefits available to their employees through CIGNA's Term Life plans. According to industry research, in 2006²:

- More than 1.3 million new cases of cancer were diagnosed in the United States
- 700,000 Americans had a stroke
- 250,000 American men were diagnosed with a heart attack
- More than 12,000 organ transplants were performed

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 CIGNA Life Insurance plans include provisions and services that go beyond just life insurance – to help employees and their families maintain their health, well-being and security throughout their lifetimes. In addition to our Living Benefits, our life insurance plans can also include:

- **CIGNA Life AssistanceSM** offering support, counseling and resources to help individuals cope with a wide range of issues, from parenting challenges to financial or legal matters
- **CIGNA's Healthy Rewards[®]** discount program, promoting healthy lifestyles through discounts of up to 60 percent on a variety of health and wellness products and services ranging from discounts on fitness club memberships, to tobacco cessation and weight management programs
- **CIGNAssurance[®]** providing comprehensive services and support to beneficiaries of life or accident policyholders including legal, financial and bereavement counseling
- **Solutions for Chronic Conditions**, assisting individuals in managing chronic conditions such as diabetes, cardiac disease or asthma
- **Will Preparation Program** offering access to a robust website that helps individuals build state-specific customized wills and other legal documents

Individuals can use these benefits however they like, such as to help pay out-of-pocket medical bills, to replace lost wages or toward other day-to-day expenses.

¹ Life and Health Insurance Foundation for Education; LIMRA International, 2006

² Gen Re Life Insurance Source Book, 2006

* Please see Specified Disease Benefit in the policy language.

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