

Personal Accident Insurance from CIGNA

No one knows what the future might bring. But, you can take charge of your family's financial health by making smart decisions about protecting your loved ones.

CIGNA's personal accident insurance can help you protect your family's financial health at a cost you can afford. Usually for a few dollars a month, you can receive thousands of dollars worth of protection that can help provide security and peace of mind for you and your family. Accident insurance may help fill a potential gap in coverage of 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. This coverage provides protection on or off the job, including accident survivor and death benefits.

CIGNA's personal accident insurance pays a lump sum payment, upon death or injury resulting from a covered accident. This money can be used to help:

- Protect your family from financial difficulties
- Provide money for unexpected costs (medical care, emergency travel, funeral)
- Cover your family's daily household expenses (mortgage, rent, food, utilities)
- Pay for special expenses (job training, education)
- Take care of your children's education

And you don't have to answer health questions regardless of the coverage amount you select.

More than just insurance protection

At CIGNA, we understand that protecting you and your family means more than just providing accident insurance...that's why our plans include many value-added programs to help you and your family maintain your health, well-being and security throughout your lifetimes.

- **CIGNA Secure Travel^{®1}**, our worldwide travel assistance program, offers you and your family the assistance you need for medical emergencies while traveling on personal or business trips at least 100 miles from home. This program does not place limits on medical evacuation or repatriation coverage.
- **CIGNA's Identity Theft Program¹** offers extensive resolution services to help you and your family 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.
- **CIGNA Healthy Rewards[®] Program²** offers you savings of up to 60% on health and wellness products and services including weight management, tobacco cessation, acupuncture, massage, and much more.
- **CIGNAssurance[®] Program³** helps provide peace of mind in a time of need for surviving families. It's one of the most extensive beneficiary programs providing financial, bereavement and legal services. Benefits over \$5,000 are deposited free of charge into an interest-bearing account with draft privileges.
- **CIGNA's Will Preparation Program⁴** helps you plan and protect your family's financial future by using a simple, self-service, online tool. You can build state-specific customized wills and other legal documents, such as last will and testament, living will, health care and financial power of attorneys.

We work hard to protect the health, well-being and security of the people we serve... You!

Check with your employer about your available personal accident insurance coverage—and take advantage of it today!

Important steps you should take if you already have personal accident insurance

You have two very important jobs: to make sure your beneficiary designations are up-to-date and to let your beneficiaries know that you have designated them. Accurate and current beneficiary designations help speed up the claim process and make sure that your beneficiary is paid according to your wishes.

1- CIGNA Secure Travel[®] and CIGNA Identity Theft programs are provided under a contract with Europ Assistance USA, Inc. Presented here are highlights of these programs. Full terms, conditions and exclusions are contained in the CIGNA Identity Theft and Secure Travel[®] service agreements; 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 coverage. A discount program is NOT insurance, and you must pay the entire discounted charge; 3- CIGNAssurance[®] is not a bank deposit, is not FDIC Insured and some features are not available in New York; 4- CIGNA's Will Preparation Services are provided under an arrangement with ARAG.

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