

Accident Insurance from CIGNA

Broad Protection, Cost-effective Solutions

For a few dollars a month, employees can receive thousands of dollars worth of protection that can help provide security and peace of mind for themselves and their families. 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.

Whether employers are looking to offer low-cost, employer-paid basic coverage or employee-paid voluntary coverage, our accident insurance plans offer the following advantages:

For Employers

- Basic option available at low cost for accident and business travel coverage
- Voluntary option is available to employees, their spouses and their child(ren)
- Diverse coverage options—among the broadest in the industry—we can build the right plan, with the right protection, at the right price
- Robust administrative capabilities for fully-administered and self-administered employers
- Simplified administration helps relieve burden
- Dedicated team of experts that delivers a service model that's easier for employers and their employees
- Claims expertise from dedicated accident specialists
- Dedicated underwriters with the expertise to design the right coverage program

For Employees

- Pays a lump sum payment upon death or injury resulting from a covered accident
- Provides funds for unexpected costs
- Protects families from financial hardship
- Fills a potential gap in employees' coverage program

- Living benefits for accident survivors
- Evidence of insurability is not required
- Optional coverage to help with job training, child care, and more
- Value-added programs at no additional cost

Additional Coverage Options

In addition to basic personal insurance, CIGNA offers a full range of extended coverage options, which employers can tailor to meet their specific budgetary needs. Some of these options include:

- **Living benefits** is one of the most important features of accident insurance and can help pay expenses related to long-term or permanent disabilities caused by a covered accident. This option pays a percentage of the primary principal sum coverage because of a serious injury caused by a covered accident. Examples of some covered conditions/services are:
 - Brain damage
 - Trauma counseling
 - Rehabilitation
 - Home alteration and vehicle modification
- **Spouse and dependent-related coverage**¹ are designed to help families recover from financial loss caused by a covered accidental death or serious injury by paying additional coverage that can help with:
 - Job training for spouse
 - College fund or secondary education expenses
 - Child care center
 - Child survivor



■ **Occupational coverage and extensions** are designed to help employers in high-risk industries provide coverage for their employees. Examples of some coverage and extensions are:

- Felonious assault and violent crime
- HIV/Hepatitis C
- Commuting
- Bulletproof vest
- War risk
- Coverage while traveling on company owned aircraft and/or coverage for piloting
- Bomb scare, bomb search or bomb explosion
- Alternative commuting

Value-Added Programs at No Additional Cost to Employers or Employees

CIGNA Secure Travel², 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 at least 100 miles from home. This program does not place limits on medical evacuation or repatriation coverage.

CIGNA's Identity Theft Program² 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.

CIGNA's Healthy Rewards³ Program offers employees savings of up to 60% on health and wellness products and services including weight management, tobacco cessation, acupuncture, massage, and much more.

Contact your CIGNA Representative today for more information.

CIGNA's Will Preparation Program⁴ helps employees plan and protect their family's 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 power of attorneys.

CIGNAssurance⁵ Program helps provide peace of mind in a time of need for surviving families. It's one of the most comprehensive beneficiary programs providing financial, bereavement and legal services—for claims over \$5,000.

Why CIGNA

As an industry leader, we have been in business for over **125 years** serving people through health, life, accident, and disability insurance. Let us build the plan that's right for employers and their employees – we'll cover risk that others won't so employees can get the coverage they need.

Stability You Can Trust

- 90+ years accident experience
- Solid underwriting = market stability = coverage that's there when your employees need it.

Service You Deserve

- Dedicated, knowledgeable staff = fewer hassles, higher satisfaction
- Consultative expertise = right plan = right protection at the right price
- Prompt, accurate claim payouts = administrative ease = employee and employer satisfaction
- Money saving, "value-add" programs at no additional cost
- Cover all types of risk
- One of many employee plans provided by CIGNA

¹Certain states require Dependent Coverage if these Family Plan Type Benefits are included in Basic Stand-Alone AD&D plans. Contact your representative for more information.

²CIGNA Secure Travel[®] and CIGNA Identity Theft and Secure Travel 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.

³Some Healthy Rewards are not available in all states. **A discount program is NOT insurance, and the member must pay the entire discounted charge.**

⁴CIGNA's Will Preparation Services are provided under an arrangement with ARAG. Presented here are highlights of CIGNA's Will Preparation Services. CIGNA's Will Preparation Services are independently administered by ARAG[®]. CIGNA does not provide legal services and makes no representations or warranties as to the quality of the information on the ARAG web site, the services of ARAG or of any attorney in the ARAG network.

⁵CIGNAssurance[®] Program for beneficiaries is available to beneficiaries receiving coverage checks over \$5,000 from CIGNA Group Insurance Life and Personal Accident Programs. Phone and face-to-face counseling sessions must be used within one year of the date the claim is approved. Accounts established in this program are called CIGNAssurance, are not deposit account programs and are not FDIC insured. CIGNAssurance is not available in New York.

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