

AN UNEXPECTED DISABILITY MAY AFFECT MORE THAN YOUR HEALTH

If an illness or injury should occur, you need more than just health coverage. Learn how Cigna Disability Insurance can help you recover faster - physically, emotionally and financially.

Did you know?



1.4 billion days of absence and illness-related lost productivity occur in the US annually.¹



>1 in 4 of today's 20-year-olds in the U.S. will become disabled before they reach retirement age.²



You're **4X** more likely to have a short-term disability claim for yourself if you're also caring for a family member.³

Top 3 most common types of injuries are musculoskeletal:³



Arthritis and other degenerative joint diseases

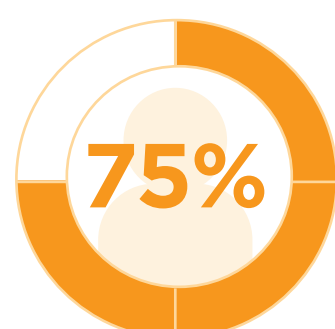


Lower back strains

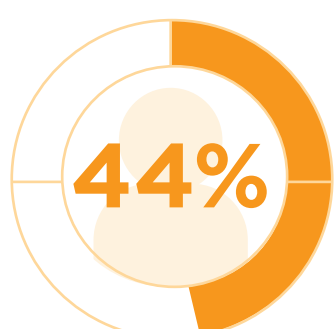


Neck strains

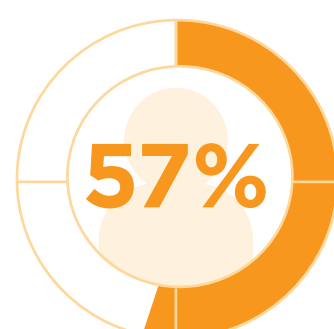
Most people are not prepared for a loss of income.



Nearly **75%** of Americans **live paycheck to paycheck**⁴



44% of Americans are unable to cover a **\$400 emergency expense**⁵



57% of Americans have **less than \$1,000 in savings**⁶



Financial recovery from a disabling event can take years.

52% of individuals without coverage took more than 2 years to recover financially⁷

Individuals without disability insurance coverage are:



2X as likely to worry about paying utility bills⁷



2X as likely to worry about paying for groceries⁷



Nearly **2X** more likely to become financially dependent on family and friends⁷



50% of survey respondents experienced depression as a result of a disabling event⁷

So what is Cigna Disability Insurance and how can it help?

Disability insurance is a way to help compensate for lost income while you're out of work. Both short- and long-term disability insurance plans can help protect you and your finances.

This means you can spend less time worrying about how you'll pay your bills and spend more time focusing on your physical and emotional health.

We also support wellness and financial health through value-add programs⁸ such as:



My Secure Advantage™

30-days' pre-paid expert money-coaching for all types of financial planning and challenges.



Cigna Life Assistance ProgramSM

Clinical and work/life support by phone, up to three face-to-face counseling visits, referrals for community services and more.



Cigna Healthy Rewards®

Discounts on health and wellness services including vision and hearing care, diet programs, fitness centers, massage, chiropractic care and acupuncture.

We'll help you get back to life faster.

If a disabling illness or injury occurs, our expert health coaches and vocational resources work together to help get you back on your feet and on the job faster.



To learn more about Cigna Disability Insurance and our value-added programs and services, visit [Cigna.com/Disability-Insurance](https://www.cigna.com/Disability-Insurance)

Together, all the way.®



Offered by Life Insurance Company of North America or Cigna Life Insurance Company of New York.

¹ Centers for Disease Control and Prevention. August 2018.

² Social Security Administration, "Disability and Death Probability Tables for insured workers born in 1997," Published October 2017.

³ Cigna Internal Study, "Based on Non-concurrent FML claims with start dates between Jul 2016 – Jun 2017" Cigna, Internal Claims Data 2017

⁴ American Payroll Association, "Getting Paid in America Survey," 2018.

⁵ Federal Reserve Board, "2016 Survey of Household Economics and Decision-making," May 2017.

⁶ American Payroll Association, "Getting Paid in America Survey," 2017.

⁷ Cigna, "2018 Disability Study," November 2018

⁸ These programs are NOT insurance and do not provide reimbursement for financial losses. Some restrictions may apply. Customers are required to pay the entire discounted charge for any discounted products or services available through these programs. Programs are provided through third party vendors who are solely responsible for their products and services. Full terms, conditions and exclusions are contained in the applicable client program description, and are subject to change. Program availability may vary by plan type and location, and are not available where prohibited by law.

Not intended for residents of Arizona, New Mexico, and Washington.

Product availability may vary by location, plan type and group size and is subject to change. All group insurance policies and group benefit plans contain exclusions and limitations. Reduction of benefit provisions and terms under which the policy or plan may be continued in force or discontinued may also apply. For costs and complete details of coverage, contact your Cigna representative.

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