You're 4X more likely to have a long-term disability claim for yourself if you're also caring for a family member.1

Top 3 most common types of injuries are musculoskeletal:2

- Articular and other degenerative joint diseases
- Neck strains
- Lower back strains

Nearly 75% of Americans live paycheck to paycheck.4

Nearly 57% of Americans have less than $1,000 in savings.6

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Individuals without disability insurance coverage are:

- 2X as likely to worry about paying utility bills7
- 2X as likely to worry about paying for groceries7
- 2X more likely to become financially dependent on family and friends7

Top 3 most common types of injuries are musculoskeletal:3

- Lower back strains
- Arthritis and other degenerative joint diseases
- Neck strains

1 Centers for Disease Control and Prevention. August 2018.
7 Cigna, “2018 Disability Study.” November 2018

50% of survey respondents experienced depression as a result of a disabling event.

Financial recovery from a disabling event can take years. 52% of individuals without coverage took more than 2 years to recover financially.1

We’ll help you get back to life faster.

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

We also support wellness and financial health through value-add programs5 such as:

- **Cigna Life Assistance Program®**
  
  - Discounts on health and wellness services including vision and hearing care, diet programs, fitness centers, massage, chiropractic care and acupuncture.

- **Cigna Healthy Rewards®**
  
  - Discounts on health and wellness services including vision and hearing care, diet programs, fitness centers, massage, chiropractic care and acupuncture.

- **My Secure Advantage™**
  
  - 30-days’ pre-paid expert money-coaching for all types of financial planning and challenges.

To learn more about Cigna Disability Insurance and our value-added programs and services, visit Cigna.com/Disability-Insurance

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.1

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

Nearly 75% of Americans live paycheck to paycheck.4

44% of Americans are unable to cover a $400 emergency expense5

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

2X as likely to worry about paying for groceries7

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

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 offer wellness and financial health through value-add programs such as:

- **Cigna Life Assistance Program®**
  
  - Discounts on health and wellness services including vision and hearing care, diet programs, fitness centers, massage, chiropractic care and acupuncture.

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Together, all the way.” Offered by Life Insurance Company of North America or Cigna Life Insurance Company of New York.