

HOW WILL LIFE INSURANCE HELP YOUR EMPLOYEES?

Cigna Group Life Study shows the unexpected impacts of losing a loved one.

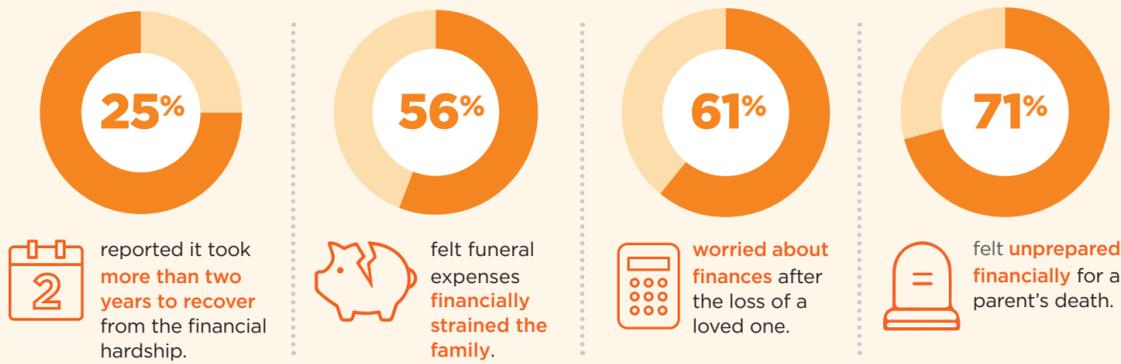
A Cigna Group Life Study research shows that the loss of a loved one can create emotional, financial, social, physical and environmental stress that impacts the family's whole health and well-being.* Based on responses from individuals with family members who were both covered and uncovered by life insurance, here are some things your own employees should be thinking about.



Being financially prepared

When a parent, spouse or loved one passes, a close family member often assumes financial responsibility of funeral expenses, as well as unpaid medical bills and debt. Many report that it took one year or longer to recover financially from these expenses - for others, the effects can last nearly half a decade.

Among individuals assuming financial responsibility for a loved one who passed away and didn't have life insurance:



\$1K-\$5K+

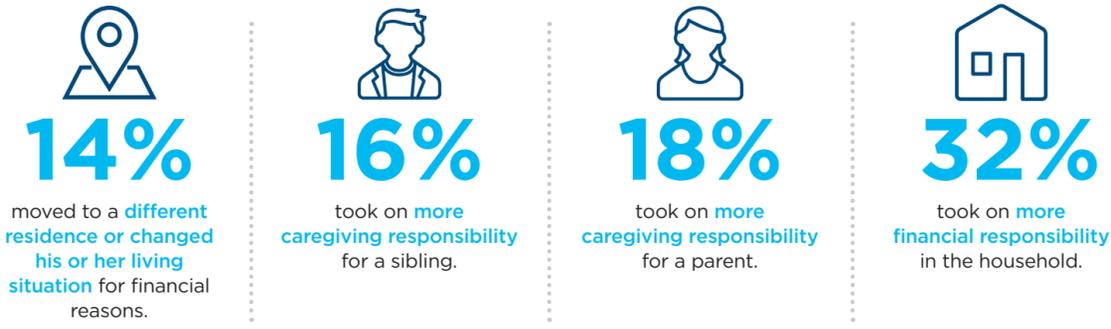
These costs can be substantial with one third of survivors reporting out-of-pocket expenditures of \$5,000 or more in the first year after the loss.



Facing unexpected impacts

In addition to the financial impacts, emotional stress related to the loss of a loved one, especially a parent, can be debilitating. Other unexpected stressors can also impact an individual's overall health and well-being, regardless of whether the lost parent was covered or uncovered by life insurance.

For children who experienced the loss of a parent:



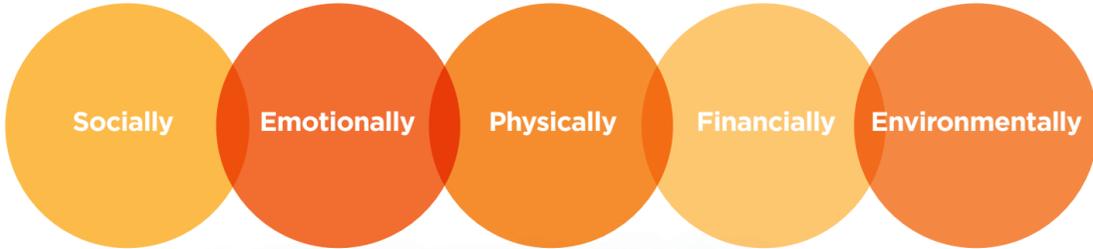
Feeling more prepared

Individuals whose parents had life insurance coverage felt more prepared prior to a parent's passing and felt more prepared for the future of a surviving parent. In households where the deceased was covered by a life insurance policy, the study showed that those families were more likely to buy a policy or increase their coverage than those without coverage.

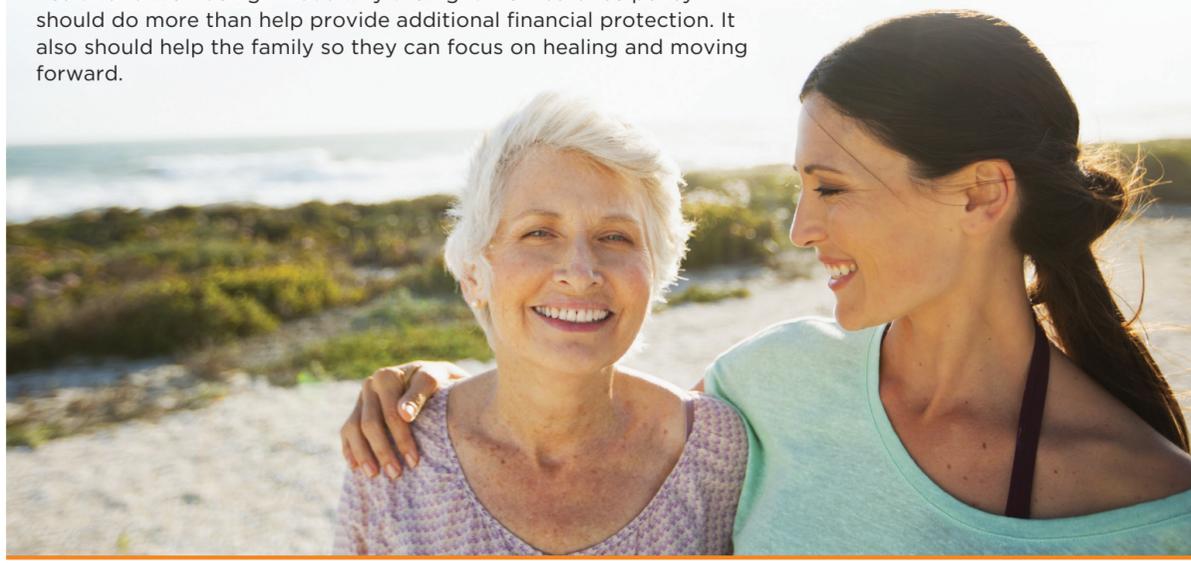
Among families whose deceased parent had life insurance:



Life is connected.



The loss of a loved one can impact every dimension of a family's health and well-being. That's why the right life insurance policy should do more than help provide additional financial protection. It also should help the family so they can focus on healing and moving forward.



Cigna offers voluntary life insurance policies and support that are cost-effective, easy to implement and address your employees' whole health needs.

To learn more, contact your Cigna representative or visit <https://www.cigna.com/employers-brokers/plans-services/group-life-insurance>

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

* Cigna, "2018 Life Study," November 2018.

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