

Hospital Care Script

Add legal lines at first frame:

Distributed by: Operating subsidiaries of Cigna Corporation. Insurance benefits are underwritten by Cigna Health and Life Insurance Company, Life Insurance Company of North America or New York Life Group Insurance Company of NY formerly known as Cigna Life Insurance Company of New York.

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VO:

Life is full of interruptions. Some, like a hospital stay, can be costly. Even with medical coverage, out-of-pocket costs can keep flowing in. And with more than half of all Americans living paycheck to paycheck, these expenses can put you off track.

Add legal lines at F03 frame:

**Dickler, J. (2023, April 23). "With inflation stubbornly high, 58% of Americans are living paycheck to paycheck: CNBC survey." CNBC. <https://www.cnbc.com/2023/04/11/58percent-of-americans-are-living-paycheck-to-paycheck-cnbc-survey-reveals.html>*

While Cigna Healthcare can't protect you from hospital stays, we do offer coverage that can help you regain control — including ways to help you pay for related expenses.

Cigna Healthcare Hospital Care Insurance pays you a lump sum benefit for hospitalizations resulting from a covered injury or illness. That means you'll get a cash payment to help you cover the costs that might have come out of your own pocket. And because everyone's hospital stay is different, what you do with the cash is up to you.

Add legal lines at F06 frame:

**The term Hospital does not include a clinic or facility for: (1) rehabilitation, convalescent, custodial, educational, hospice, or skilled nursing care; (2) the aged, drug addiction or alcoholism; or (3) a facility primarily or solely providing psychiatric services to mentally ill patients. The term Hospital also does not include a unit of a Hospital for rehabilitation, convalescent, custodial, educational, hospice, or skilled nursing care. Please refer to your plan documents as the actual definition of "Hospital" may vary by policy.*

Add legal lines at F08 frame:

**Benefits may be paid directly to the hospital upon assignment.*

Use it to help you pay for child care, transportation, groceries or any other related expenses.

What's more, there are no copays, deductibles or coinsurance requirements.

Benefits from any additional coverage you may have, such as medical, accidental injury or critical illness insurance, won't be affected if you receive a payment.

And, your monthly premium payment can be deducted right from your paycheck, just like with your medical plan. Plus, your coverage continues beyond your first hospital stay. So you may still be covered, even if you're hospitalized more than once.

Filing a claim is easy with Cigna Simple File. Depending on your other Cigna Healthcare benefits, Simple File automatically compares claims, reminds you to submit additional claims or submits a claim for you.

Add legal lines at F021 F022 F023 frames:

**The Simple File process is based on a one-time assessment of the initial claim documentation for the primary claim. Any subsequent events would not be identified and the customer will need to submit a claim for any supplemental health benefits.*

An unexpected hospital stay can make you feel a loss of control. You shouldn't have to worry about money, too.

Cigna Healthcare Hospital Care Insurance can help you stay focused on your health. And give you the support you need to regain control and hop on the right path to recovery

Cigna Healthcare Hospital Care Insurance. The coverage you didn't know you needed.

Add legal lines information at end frame:

"THIS POLICY PAYS LIMITED BENEFITS ONLY. IT IS NOT COMPREHENSIVE HEALTH INSURANCE COVERAGE AND DOES NOT COVER ALL MEDICAL EXPENSES. THIS COVERAGE DOES NOT SATISFY THE "MINIMUM ESSENTIAL COVERAGE" OR INDIVIDUAL MANDATE REQUIREMENTS OF THE AFFORDABLE CARE ACT (ACA). THIS COVERAGE IS NOT MEDICAID OR MEDICARE SUPPLEMENT INSURANCE.

Product availability may vary by location and plan type and is subject to change. All group insurance policies may contain exclusions, limitations, reduction in benefits, and terms under which the policy may be continued in force or discontinued. For costs and details of coverage, contact your Cigna Healthcare representative.

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