

FINANCIAL WORRIES KEEP YOU UP AT NIGHT?

We've got the coverage that may help.



Voluntary insurance benefits help cover you and your family when unexpected injuries and illnesses occur.

MANAGING THE HOUSEHOLD



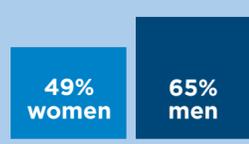
of households with children have a breadwinner mom today.¹



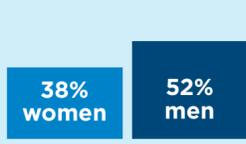
of women say they make the insurance benefits decisions in the household.²

ADDITIONAL FINANCIAL COMFORT WHEN YOU NEED IT MOST

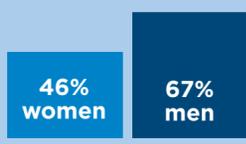
Although women make many of the benefits decisions in the household, they feel less familiar than men about voluntary benefits.



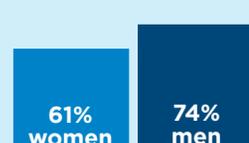
purchased accidental injury insurance.²



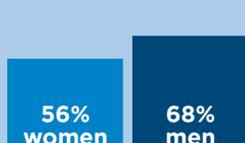
purchased critical illness insurance.²



purchased hospital indemnity insurance.²

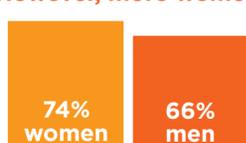


purchased disability coverage.²



purchased accidental death and dismemberment (AD&D) insurance.²

However, more women



chose wellness programs.²

PREPARE FOR THE UNEXPECTED

60% of women worry they are unprepared for unexpected health care financial burdens.²



81% of women underestimated the out-of-pocket cost of a broken arm thinking it cost less than \$3,000, even with medical insurance.²

A broken arm costs on average about \$4,500 with insurance, while inpatient stays average more than \$10,000.³

ADDITIONAL FINANCIAL PROTECTION IS JUST THE SENSE OF SECURITY YOU NEED



If a serious injury or illness struck, here's how women said they would cover the costs:



would use savings even though 1/3 of women reported they didn't have enough savings to cover \$1,000 in medical costs.²



would put it on a credit card,² although interest costs can be higher per month than the cost of voluntary benefits.



would borrow or withdraw from their 401K or other retirement savings,² even though it could reduce the value.

A BLANKET OF KNOWLEDGE

After learning more about how voluntary benefits work, women are more inclined than men to enroll in these benefits and help provide additional protection for them and their family.



WOULD PURCHASE ACCIDENTAL INJURY INSURANCE²



WOULD PURCHASE CRITICAL ILLNESS INSURANCE²



WOULD PURCHASE HOSPITAL INDEMNITY INSURANCE²



WOULD PURCHASE DISABILITY COVERAGE²

Cover yourself and your family with additional financial protection.

For more information about how Voluntary benefits can help provide additional financial protection, contact your Cigna sales representative or broker today.

1. Pew Research Center, "Breadwinner Moms." Accessed December 2016.
2. Cigna, "2016 Voluntary Benefits Consumer Survey." September 2016.
3. Healthcare Cost and Utilization Project (HCUP), "HCUP Fast Stats." Accessed December 2016.

Together, all the way.®



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

GROUP ACCIDENT, CRITICAL ILLNESS AND HOSPITAL CARE INDEMNITY INSURANCE POLICIES PAY LIMITED BENEFITS ONLY. THEY DO NOT CONSTITUTE COMPREHENSIVE HEALTH INSURANCE COVERAGE AND ARE NOT INTENDED TO 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 A MEDICAID OR MEDICARE SUPPLEMENT POLICY.

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

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation. Term life, disability, accident, accidental injury, critical illness and hospital care plans or insurance policies are insured or administered by Life Insurance Company of North America, except in NY, where insured plans are offered by Cigna Life Insurance Company of New York (New York, NY). Group critical illness and hospital care insurance is not available in NY. Policy forms: Disability & Term Life - TL-004700 et al; Accident - GA-00-1000.00 et al; Accidental Injury - GAI-00-1000, GAI-00-1000.0R; Critical Illness - GCI-00-1000, GCI-00-0000.0R; Hospital Care - GHIP-00-1000, GHIP-00-1000.0Ra. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc. 901843 03/17 © 2017 Cigna. Some content provided under license.