



GET MORE PROTECTION FOR THE UNEXPECTED

Cigna Accidental Injury Insurance

An accident can happen to anyone at any time. Even with medical coverage, out-of-pocket expenses can quickly add up. That's why having Cigna Accidental Injury insurance is important.

Additional financial protection for covered accidents

Cigna Accidental Injury insurance pays you (or whoever you designate) for treatments or injuries resulting from a covered accident. It can help you pay for expenses such as rehabilitation, transportation, child care, travel or other out-of-pocket expenses. What you do with the money is all up to you. Coverage continues after your first covered accident and can help provide protection for future covered accidents.

Choose the coverage that works best for you and your family. Your monthly cost will depend on the level of coverage you choose.

Why sign up for Cigna Accidental Injury insurance?

- › **Cost-effective.** You can sign up for this coverage at economical group rates, which means you may pay less for your coverage.
- › **Convenient.** We make it easy. No copays, deductibles, coinsurance or network requirements to worry about and your insurance premiums can be deducted from your paycheck.
- › **Portable.** You can take your coverage with you if you leave your employer – benefits won't change if you port your coverage.*

* Under most plans, coverage is portable and ends at age 100. Review your plan documents for details.

Consider this - In the U.S.:¹



1 in 8 Americans are treated for accidents every year.



Accidents can happen at any time. Every **2 seconds** at home. Every **7 seconds** at work. And every **7 seconds** on the road.

Together, all the way.®



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

Value-added programs and services

We want you and your family to be healthier and more secure. That's why we provide a suite of programs and services available² to use at any time. With Cigna Accidental Injury insurance, you get access to:

- › **CignaWillCenter.com.** Online tools for you (and your spouse) to create state-specific legal documents for wills and powers of attorney, and valuable resources for estate and funeral planning. Support for will preparation, estate planning, power of attorney and medical authorization for minors.
- › **Cigna Identity Theft.** Identity theft prevention and resolution services, including personal assistance and guidance, plus education and tools to help prevent identity theft in the future.
- › **Cigna Healthy Rewards® Program.** Discounts on health and wellness services, including vision and hearing care, diet programs, fitness centers, massage, chiropractic care and acupuncture.
- › **Cigna Health Advocacy Services.** Personalized assistance for you and your family members (including parents and parents-in-law) with a wide range of health care and health insurance challenges.

How to file a claim

You can find claim forms in the “Find Forms” section on Cigna.com. If you need help, or have questions, call us at **800.754.3207**. Please remember:

- › Always seek appropriate medical attention immediately.
- › Call Cigna to start your claim.

To file a claim, make sure you have:

- › Personal information – Including your date of hire and Social Security number.
- › Employer information – Your employer's name, address and phone number.
- › Doctor information – Name, address and phone number of each.

To learn more about Cigna Accidental Injury insurance, call 800.754.3207.



1. National Safety Council, “Industry Facts.” 2015 Edition.

2. **These programs are NOT insurance and do not provide reimbursement for financial losses.** Program availability may vary by plan type and location and is subject to change. Employees 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. Presented here are only the highlights of these programs. Full terms, conditions and exclusions are contained in the applicable client program description and/or vendor service agreement.

GROUP ACCIDENTAL INJURY (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). LACK OF MAJOR MEDICAL COVERAGE (OR OTHER MINIMUM ESSENTIAL COVERAGE) MAY RESULT IN AN ADDITIONAL PAYMENT WITH YOUR TAXES. 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 accident indemnity insurance policies may contain exclusions, limitations, reductions of benefits, and terms under which the policy may be continued in force or discontinued. For costs and complete details of coverage, see your plan documents.

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Life Insurance Company of North America and Cigna Life Insurance Company of New York (New York, NY). Policy forms: GAI-00-1000; GAI-00-1000.0R. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc.