



CIGNA APPLICATION FAX COVERSHEET

TO:	Cigna Member Services	FROM:	
FAX:	877-435-7181	FAX:	
PHONE:	800-231-1193	PHONE:	
SUBJECT:	Cigna Voluntary Benefit Application	DATE:	

INSTRUCTIONS

In order to ensure your application is processed promptly, please follow the below instructions.

1. Complete all sections of the application.
2. Make sure to SIGN & DATE both sides of the application.
3. Make a copy of both sides of the application. Make sure copy does not cut off any portion of the application.
4. Fax this coversheet and both sides of your application to 877-435-7181.
5. Keep the following documents for your records:
 - a. Original Application
 - b. This Fax Coversheet
 - c. Fax Confirmation Page

Important Notes:

These records are your PROOF OF TIMELY APPLICATION; please keep them in a safe place. It may be a good idea to keep these documents with your last will and testament if you have one.

Effective Date of Coverage (for claims purposes):

If you are applying during your initial 30 days of eligibility (Guaranteed Issue Period) and are actively at work, your coverage will be effective for claims purposes on the latter of; 1) your eligibility date or 2) the date Cigna receives your application.

If you are applying outside of your initial 30 days of eligibility or for coverage above the guaranteed issue limits, your coverage will be effective, for claims purposes, on the date Cigna approves your application.

If you are not actively at work on the date coverage would become effective, coverage will become effective on the first day you return to an active full-time status unless you do not return to work prior to a loss and subsequent regain of eligibility, which generates a new application opportunity as defined in the Certificate of Coverage.

Billing Effective Date:

Due to administration processing time, you MAY NOT see a deduction for Cigna voluntary benefits on your first several Insperity payrolls. Deductions can take up to 60 days to appear on your payroll. Note; there is NO retroactive billing for the time between the date your payroll deductions begin and your "Effective Date of Coverage (for claims purposes)."