



HELP PROTECT YOUR FINANCIAL FUTURE AGAINST UNEXPECTED ACCIDENTS.

Cigna Accidental Injury Insurance with Cigna Choice Fund®

While you can't predict life's unexpected events, you can plan for them by choosing benefits that can help protect your financial future.

Is there such a thing as too much protection?

Only you can answer that question – but maybe you could use some help figuring it out.

Regular expenses, big and small, can add up. Think about your ability to pay for those expenses if you or your family member were seriously injured in a covered accident.

Consider this:

Jack and Lori have an active family. They love to play sports and go bike riding with their two kids, Tim and Emily. Of course, with four people always on the go, there have been more than a few spills – and more than a few trips to an urgent care clinic or emergency room. Like the time Jack fell off his bike and dislocated his knee and fractured his wrist. How do Jack and Lori pay for those unplanned medical bills? What will their out-of-pocket costs look like once their medical funds are depleted?



1 in 8 Americans are treated for accidents every year.¹

Accidents can happen at any time. Every **2 seconds** at home. Every **7 seconds** at work. And every **7 seconds** on the road.¹

Alongside a Cigna Choice Fund plan, Cigna Accidental Injury insurance can provide you and your family with the additional financial protection you may need for expenses associated with an unexpected covered accident. The plan pays benefits directly to you (or whoever you designate). What you do with the money is up to you. It also pays in addition to a Health Savings Account (HSA), Health Reimbursement Account (HRA), or Flexible Spending Account (FSA).

The additional financial protection you may need.

Use the payment for what matters most.

We know that everyone has different needs and different ways of coping with the unplanned. This benefit can help you pay for out-of-pocket medical and nonmedical costs such as:

- › Medical copays and deductibles
- › Travel to see a specialist
- › Child care
- › Help around the house
- › Alternative treatments

Together, all the way.®



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

Simple. Easy. Flexible.

- › Receive additional financial protection when enrolled in Accidental Injury alongside your Cigna Choice Fund plan.
- › Not planning to enroll in a Cigna health plan this year? Not a problem. You can still enroll in Accidental Injury, if you're eligible for these benefits.

Jack fell off his bike²

Injury: Dislocated knee and fractured wrist

Expenses not covered by medical insurance

Cigna Choice Fund plan with a \$3,000 deductible:

- Annual deductible and coinsurance \$5,500
- HRA employer contribution fund -\$400
- Other expenses not covered \$250

Total out-of-pocket: \$5,350

Accidental Injury Benefit

- Doctor office visit \$100
- Diagnostic exam (X-ray) \$50
- Dislocated knee \$3,000
- Fractured wrist \$800
- Follow-up appointment \$75
- Five physical therapy sessions \$250

Total coverage paid: \$4,275

The payment Jack and Lori received from their Cigna Accidental Injury policy helped to pay for those unexpected medical costs.

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

What's not covered

The following is general information about the exceptions and limitations that may apply to the benefits described. This is not a complete list of policy terms and conditions. Your actual policy may vary by plan design and location. See your plan documents for more information, including state mandated benefits. Depending on your plan, benefits may not be paid for an injury that existed prior to the effective date of coverage. Age-based reduction of benefits and benefit waiting periods may also apply.

Benefits are only payable for covered injuries diagnosed and treated by a physician and resulting directly from a covered accident. Under most plans, treatment must begin within 90 days of the accident.

- **Physician office visit:** Limited to one (1) benefit per accident. Excludes routine health examinations or immunizations, visits for mental or nervous disorders, or visits by a surgeon while confined to a hospital.
- **Diagnostic exam:** Limited to one (1) benefit per accident, and one (1) benefit per month.
- **Dislocation/fracture:** If there is more than one type of fracture or dislocation, only one (1) benefit will be paid for each injury, whichever is greater.
- **Follow-up physician visit and physical therapy:** Limited to 10 treatments per accident and one accident per month. Physician recommendation is required. All treatments must be completed within 365 days of the accident.

Benefits may not be paid for any loss that is the result of: (a) Intentionally self-inflicted injury, suicide or any attempt thereat while sane or insane; (b) Commission or attempt to commit a felony or an assault; (c) Declared or undeclared war or act of war; (d) Active duty service in the military, naval or air force of any country or international organization; (e) Voluntary ingestion of any narcotic, drug, poison, gas or fumes, unless taken as prescribed by a physician; (f) Operating any type of vehicle while under the influence of alcohol or any drug, narcotic or other intoxicant; (g) Bungee jumping; parachuting; skydiving; parasailing; hang-gliding; (h) Flight in, boarding or alighting from an aircraft or any craft designed to fly above the Earth's surface (except as a fare-paying passenger on a regularly scheduled commercial airline); (i) Services or treatment rendered by a health care professional who is: employed, retained by, related to, or living with the covered person; providing homeopathic, aroma-therapeutic or herbal therapeutic services; or (j) Sickness, disease, bodily or mental infirmity, bacterial or viral infection or medical or surgical treatment thereof (except for any bacterial infection resulting from an accidental external cut or wound or accidental ingestion of contaminated food).



1. National Safety Council, "Industry Facts." 2016 Edition.

2. Example is used for illustrative purposes only. Actual coverage terms and benefit amounts will vary depending on the terms of your specific group policy. These policies pay fixed benefits according to a schedule and may not cover the cost of all medical expenses. They do not pay for medical expenses as incurred. Plans may vary. See your plan documents for details of coverage, including a complete list of covered injuries, exclusions, limitations, and terms under which the group policy may be continued or discontinued.

THIS POLICY PAYS LIMITED BENEFITS ONLY. IT DOES NOT CONSTITUTE COMPREHENSIVE HEALTH INSURANCE COVERAGE AND ARE NOT INTENDED TO COVER ALL MEDICAL EXPENSES. THIS COVERAGE DOES NOT SATISFY "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 accident indemnity insurance policies may contain exclusions, limitations, reductions of benefits, and terms under which the policy may be continued in force or discontinued.

Group Accidental Injury insurance policies are offered by Life Insurance Company of North America, except in NY where policies are offered by Cigna Life Insurance Company of New York, New York, NY. All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation. Policy Form: GAI-00-1000, GA-00-1000. OR et al. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc.

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