

# PREPARE TODAY TO BE MORE PROTECTED TOMORROW.



## Understand your plan options

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?

Alongside a Cigna Choice Fund® plan, Accidental Injury insurance can provide you – and your family – with the coverage and additional financial protection you may need for expenses associated with an unexpected covered accident. The plan pays you (or whoever you designate) a fixed cash benefit amount. What you do with the money is all up to you.

### 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 treatment

#### 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 Medical plan this year? Not a problem. You can still enroll in Accidental Injury, if you're eligible for these benefits.

**Together, all the way.®**



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

887396 12/15

## JACK FELL OFF HIS BIKE. INJURY: DISLOCATED KNEE AND FRACTURED WRIST\*

### Expenses

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

▶ Plan annual deductible	\$3,000
▶ Coinsurance amount due	\$100
▶ HRA employer contribution fund	(-\$1,500)
▶ Other expenses not covered	\$250
<b>Total out-of-pocket</b>	<b>\$1,850</b>

### Accidental Injury plan

Coverage paid:

▶ Doctor office visit	\$150
▶ Diagnostic exam (X-ray)	\$50
▶ Dislocated knee	\$1,000
▶ Fractured wrist	\$800
▶ Follow-up appointment	\$100
▶ Five physical therapy sessions	\$250

**Total Accidental Injury coverage paid = \$2,350**

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

**Based off of a mid-plan level coverage. Your plan terms may vary. Pays in addition to other coverage.**

\* 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. Benefits are only payable for covered injuries if diagnosed and treated by a physician within the time period specified in the group policy. Under most plans, if there is more than one type of fracture or dislocation only one benefit will be paid for each covered injury, whichever is greater. 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.

## WHAT'S NOT COVERED

The following are general exclusions that apply to group Accidental Injury insurance coverage. The terms under your specific plan may vary. See your policy documents for details, including any state mandated benefits. Depending on your employer's plan, benefits may not be paid for injuries that occur while at work. In addition, benefits will 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).



GROUP ACCIDENTAL INJURY INSURANCE POLICIES PAY LIMITED ACCIDENT-ONLY BENEFITS. It does not cover all losses caused by sickness and is not intended to be a substitute for major medical insurance.

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. OK/TN policy form: GAI-00-1000. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc.

887396 12/15 © 2015 Cigna. Some content provided under license.