

# The coverage you didn't know you needed.

See how it might help you.



## Life is unpredictable.

That's why signing your whole family up for Cigna Healthcare<sup>SM</sup> Supplemental Health insurance is so important. It will help you be better prepared for the what ifs.

- Accidental Injury insurance provides fixed benefits according to a schedule for covered accidents. It can help you pay for out-of-pocket expenses that may not be covered by traditional insurance, such as rehabilitation, transportation, or child care.
- Critical Illness insurance pays a fixed, lump sum benefit if you're diagnosed with a covered condition, to help you focus on getting better.

## 2024 Plan Enhancements Include:

### Accidental Injury (AI):

- The Accidental Death and Dismemberment age reduction schedule (50% at 70) has been removed

- Large 3rd degree burns (covering more than 20% of the body surface) previously paid a fixed amount (\$750) and will now pay 10x the benefit amount for Large Burns (\$7,500)

### Critical Illness (CI):

- The maximum lifetime limit on covered conditions (5X) has been waived. Now unlimited

Open enrollment begins  
**November 6th, 2023.**



Insured by Cigna Health and Life Insurance Company

1. The term Hospital does not include a clinic or facility for: (1) rehabilitation, convalescent, custodial, educational, hospice or skilled nursing care; (2) the aged, drug addiction or alcoholism; or (3) a facility primarily or solely providing psychiatric services to mentally ill patients. The term Hospital also does not include a unit of a Hospital for rehabilitation, convalescent, custodial, educational, hospice or skilled nursing care. Please refer to your plan documents as the actual definition of "Hospital" may vary by policy.

2. In WA, wellness benefits are known as "Health Screening Benefits."

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

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