

When you need a helping hand

Cigna Simple File can help you get the benefits you deserve.



Cigna Healthcare® plans are designed to work together so you and your family get the benefits you deserve. It's so easy – it's automatic.

Here's how it works

Cigna Simple File® serves as a backup to help you get any benefits that apply from your Hospital Care (HC) insurance plan.

Cigna Simple File¹ – Medical Auto Compare

Our Medical Auto Compare service is available to you and any family members enrolled in our Supplemental Health Hospital Care insurance plan.



Example:

Regina was recently diagnosed with breast cancer and has been undergoing treatments. She has Cigna Healthcare Medical coverage, and a claim was filed for a hospital visit due to her treatments. Regina also has Cigna Healthcare HC insurance.² Cigna Healthcare sent Regina a letter to remind her that she has this coverage. Regina followed the letter's step-by-step instructions to file her HC claim on myCigna.

IMPORTANT: This is a fixed indemnity policy, NOT health insurance

This fixed indemnity policy may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying the cost of your care. The payment you get isn't based on the size of your medical bill. There might be a limit on how much this policy will pay each year. This policy isn't a substitute for comprehensive health insurance. Since this policy isn't health insurance, it doesn't have to include most Federal consumer protections that apply to health insurance.

Looking for comprehensive health insurance?

Visit [HealthCare.gov](https://www.healthcare.gov) or call 1-800-318-2596 (TTY: 1-855-889-4325) to find health coverage options. To find out if you can get health insurance through your job, or a family member's job, contact the employer.

Questions about this policy?

For questions or complaints about this policy, contact your State Department of Insurance. Find their number on the National Association of Insurance Commissioners' website ([naic.org](https://www.naic.org)) under "Insurance Departments." If you have this policy through your job, or a family member's job, contact the employer.



You file a qualifying
Medical insurance claim



If you're enrolled in Cigna Healthcare
Hospital Care, we'll remind you to submit
your eligible claim



You receive the benefits
you're entitled to

And to take advantage of the opportunity to make the most of your Supplemental Health insurance cash benefits, start by registering on [myCigna.com](https://mycigna.com)® or the [myCigna® App](#), if you haven't already.

To easily file your claim online:

1. Log in to [myCigna.com](https://mycigna.com)®
2. Under the "Coverage" tab at the top of the screen, select "Supplemental Health"
3. Scroll to the bottom of the page and click "Submit a claim"
4. Complete the online claim form

myCigna® also allows you to:

- Enroll in direct deposit
- View personalized Supplemental Health plan information
- Track the status of claims
- Monitor and respond to correspondence
- View Explanations of Benefits (EOBs)

Helping you get the most value from your benefits

Simple File is not a replacement for filing your claim, but it is a valuable, no-cost service that can help if you forget to file your claim. There are limitations to Simple File, and not all claims will qualify for Auto Compare. Additionally, not all claims will be approved.



1. Cigna Simple File – Auto Pay/Auto Compare capabilities vary by line of coverage and specific products. The Simple File process is based on a one-time assessment of the claim documentation for the primary claim. Any subsequent events would not be identified and the customer will need to submit a claim for any supplemental health benefits.

2. Cigna Healthcare Medical Plan claims information will be shared with Cigna Healthcare Supplemental Health Plans.

Not approved for use in NM, OR, UT.

Customers under age 13 (and/or their parent/guardian) will not be able to register at [myCigna.com](https://mycigna.com). The MyCigna mobile app does not have the same functionality/capability that is available on [myCigna.com](https://mycigna.com). App/online store terms and mobile phone carrier/data charges apply.

THESE POLICIES PAY LIMITED BENEFITS ONLY. THEY ARE NOT COMPREHENSIVE HEALTH INSURANCE COVERAGE AND DO NOT COVER ALL MEDICAL EXPENSES. THIS COVERAGE DOES NOT SATISFY THE "MINIMUM ESSENTIAL COVERAGE" OR INDIVIDUAL MANDATE REQUIREMENTS OF THE AFFORDABLE CARE ACT (ACA). 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 insurance policies and group benefit plans may contain exclusions, limitations, reduction of benefit provisions, and terms under which the policy may be continued in force or discontinued. Benefit waiting periods may apply. For costs and complete details of coverage, contact your Cigna Healthcare representative.

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