

Cigna Healthcare Enrollment Platform Content

Cigna Healthcare Accidental Injury Insurance

No one can protect you from unexpected accidents or injuries, but Cigna Healthcare Accidental Injury insurance offers coverage that can help you bounce back.

What It Is:

A cash benefit paid directly to you¹ when you face an unexpected, covered accident, such as an ankle sprain or arm fracture.

Accidental Injury insurance customer video

[Accidental Injury Customer Video](#)

Accidental Injury benefit example:

Situation: Chloe broke her leg playing soccer.²

Chloe's covered benefits:

- Doctor's office visit
- Diagnostic exam (x-ray)
- Repaired fracture
- Physical therapy sessions

Accidental Injury benefit paid directly to Chloe: \$1,200

Key Features to Consider:

- › **Flexible.** Use the money however you want. Pay for anything, including medical deductibles, childcare, transportation, and more. It's up to you.
- › **Supplement your medical plan.** Benefits are paid in addition to other coverage you may have.
- › **Cost-effective.** Your premium is conveniently deducted from your paycheck at a low group rate.

Easy Access to Your Benefits:

- › Submit your claim online on myCigna.com[®] or on SuppHealthClaims.com.
- › Cigna Healthcare reviews your claim.
- › Benefit payment is sent directly to you.¹

1. Benefits may be paid directly to you or anyone you designate, such as a hospital, upon assignment.
2. This is an example used for illustrative purposes only. Your plan's actual costs and benefit amounts may vary. Exclusions and limitations apply.

Insert hyperlink to include All Exclusions and Limitations:

Benefits are only payable for covered injuries diagnosed and treated by a health care provider 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 benefit per accident. Excludes routine health examinations or immunizations, visits for behavioral or nervous disorders, or visits by a surgeon while confined to a hospital.
- **Diagnostic exam:** Limited to one benefit per accident and <one benefit per month>.
- **Dislocation/fracture:** If there is more than one type of fracture or dislocation, only one benefit will be paid for each injury, whichever is greater.
- **Follow-up physician visit:** Limited to one visit per accident, and one accident per month. Physician recommendation is required. All treatments must be completed within 365 days of the accident.
- **Physical therapy:** Limited to one visits 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: 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).

Legal lines must be included at the bottom of the platform pages:

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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 a Cigna Healthcare representative.

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