

Cigna Healthcare Enrollment Platform Content

Cigna Healthcare Critical Illness Insurance

Being diagnosed with a critical illness is hard enough, but you should not have to worry about how it impacts your finances as well. That's why having Cigna Healthcare Critical Illness insurance is so important.

What It Is:

A cash benefit paid directly to you¹ when you are diagnosed with a covered illness, such as a heart attack or stroke.

Critical Illness insurance customer video

[Critical Illness Customer Video](#)

Critical Illness benefit example:

Situation: Marco had a heart attack while raking leaves.²

Marco's covered benefit:

- Heart attack diagnosis

Critical Illness benefit paid directly to Marco: \$10,000

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

Insured by Cigna Health and Life Insurance Company
All sources and disclosures appear at the end of this document
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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 CI exclusions and limitations:

Benefits are only payable for a covered critical illness diagnosed by a physician. The benefit amounts payable per condition or per lifetime may be limited depending on plan design. A "heart attack" requires confirmation by diagnostic testing. Examples include EKG or elevation of biochemical/cardiac enzyme markers. 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 (Reserve or National Guard active duty training extending beyond 31 days); (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; or (g) A diagnosis not in accordance with generally accepted medical principles prevailing in the United States at the time of the diagnosis.

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

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.

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