

Cigna's Value-Added Programs and Services

Our life, accident and disability plans include several valuable programs, at no additional cost, to help you and your family with your health, well-being and sense of security throughout your lifetimes.

Cignassurance® Program

Getting the right kinds of services can be crucial. That's why the **Cignassurance¹ Program** for beneficiaries is available at no cost to help provide families with peace of mind in a time of need. These best-in-class services² include:

- Free unlimited confidential bereavement services by phone – 24/7
- Two free, face-to-face counseling sessions with Cigna Health Solutions experts
- Up to 30 minutes of free telephonic legal consultation and up to 30 minutes of free telephonic financial services consultation
- Referral to discounted, professional legal services for help settling an estate, preparing a will, or general advice
- Immediate access to insurance proceeds
- Guidebook to help navigate legal and financial responsibilities

Healthy Rewards®

From spin and yoga classes to natural supplements, Cigna's **Healthy Rewards³** provides discounts of up to 60% on health programs and services as part of Cigna's ongoing effort to promote wellness. There's no time limit or maximum to enjoy these instant savings when you visit a participating provider or shop online. No referrals or claim forms needed.

The following Healthy Rewards programs are available:

- Weight Management and Nutrition
- Vision and Hearing Care
- Tobacco Cessation
- Alternative Medicine
- Mind/Body
- Fitness
- Vitamins and other health and wellness products

After you enroll in the insurance plan, you can learn more about Healthy Rewards by visiting **Cigna.com/rewards** (password: savings) or calling 1.800.258.3312

Will Preparation Program

Cigna's **Will Preparation⁴ Program** helps you and your family plan and protect your financial future by using a simple, online tool. The tool allows you to build state-specific customized wills and other legal documents such as last wills, living wills and power of attorneys.

Cigna's Will Center is secure, easy to use and available to you and your covered spouse seven days a week, 365 days a year. Once registered on the site, you will have direct access to a Personal Estate Planning web page where you can:

- Create and maintain your personalized legal documents
- Create state-specific legal documents tailored to your situation
- Preview, edit, download, and print your legal documents

You can also find information on estate and funeral planning, identity theft information and insurance planning kits. After you enroll in the insurance plan, you can visit **CignaWillCenter.com** to learn more.

Life AssistanceSM Program

Just when you think you have life figured out, along comes a challenge. But whether those challenges are big or small, Cigna's **Life Assistance Program** is available to help you and your family find a solution and restore your peace of mind. Take advantage of the following services that are available to you and your family:

- Basic clinical and work/life support by phone or web
- Up to three free, face-to-face sessions with licensed behavioral clinicians in Cigna's network of more than 50,000 independent, contracted doctors
- 24/7 phone consultation with Cigna licensed clinicians
- Monthly phone seminars on relevant topics
- Unlimited access to online research and other key resources
- Life events research and qualified referrals (i.e., child care providers)

After you enroll in the insurance plan, you can take advantage of these services by calling any time, any day at 1.800.538.3543 or by logging on to **www.cignabehavioral.com/cgi**.

Cigna Secure Travel®

Accidents can happen anywhere. That's why this Personal Accident insurance plan includes special assistance for emergency medical, financial, legal, and communication assistance when you travel. **Cigna Secure Travel**⁵ gives covered individuals access to a travel assistance customer service center 24 hours a day, 365 days a year – from anywhere in the world when traveling at least 100 miles from home.

After you enroll in the insurance plan, you can learn more about Secure Travel by calling 1.888.226.4567.

Social Security Assistance

A standard feature of Cigna's long-term disability insurance plan is **Social Security assistance**. If your disability meets the Social Security criteria, you'll have access to advocates who know the Social Security process and will work with you to:

- Complete and file the initial application for Social Security benefits
- File all appeals, when necessary
- Help you understand the Social Security process and requirements
- Represent you at Social Security hearings, when necessary

Identity Theft Program

Identity theft is a fast growing crime, victimizing over 11 million people a year.⁶ Cigna's **Identity Theft Program**⁷ provides access to personal case managers who give step-by-step assistance and guidance to individuals who have had their identity stolen. This program provides valuable resolution services, including:

- Real-time support, 24 hours a day, 365 days a year – in every country in the world⁸
- Unlimited access to personal case managers until the problem is resolved
- An educational website with helpful tips on reducing the risk of identity theft
- Assistance in credit card fraud, financial or medical identity theft
- An Identity Theft Resolution Kit
- Assistance with credit reports and lost or stolen documents
- Help with emergency travel arrangements and translation services

After you enroll in the insurance plan, for more information or if you suspect you might be a victim of identity theft, call 1.888.226.4567.



¹ Cignassurance® is not a bank deposit, is not FDIC Insured and some features are not available in New York

² Available to beneficiaries receiving benefit checks over \$5,000. Phone and face-to-face counseling sessions must be used within one year of the date the claim is approved.

³ Some Healthy Rewards are not available in all states. A discount program is NOT insurance, and the member must pay the entire discounted charge.

⁴ Cigna's Will Preparation Services are provided under an arrangement with ARAG.

⁵ CIGNA Secure Travel® services are provided under a contract with Worldwide Assistance Services, Inc. Check with your CIGNA representative for countries excluded from this program.

⁶ Javelin 2010 ID Theft Report.

⁷ Includes group and blanket accident insurance policies underwritten by Life Insurance Company of North America or CIGNA Life Insurance Company of New York.

⁸ Assistance with U.S. bank accounts only.

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