

# CIGNA'S CANCER CRITICAL ILLNESS INSURANCE

In case life throws you a curve ball.

Being diagnosed with cancer can happen to anyone at any time. Even with medical coverage, out-of-pocket expenses can quickly add up. That's why having Cigna Cancer Critical Illness insurance is important.

## Additional financial protection

Cigna's Cancer Critical Illness insurance can help provide you and your family with the additional financial protection you may need for expenses associated with a cancer diagnosis – so you can focus on getting better. Cigna Cancer Critical Illness insurance pays a fixed, lump-sum cash benefit for a covered diagnosis. Your plan may also include protection for future covered critical illnesses.<sup>2</sup>

## Key features to consider:

- › **Flexible.** Use the money however you want. Pay for anything, including medical deductibles, child care, groceries, etc. 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.

In the US, the lifetime risk of developing cancer is:\*



\* American Cancer Society, Cancer Facts & Figures 2021.

## Easy access to your benefit:

- › Submit your cancer claim by using a Critical Illness claim form.
- › Cigna reviews your claim.
- › Benefit payment is sent directly to you.<sup>1</sup>



Maria was diagnosed with breast cancer after her recent doctor's visit.\*

Cancer Critical Illness benefit paid directly to Maria: \$5,000

\* This is an example used for illustrative purposes only. It's not an actual Cigna customer experience. Your plan's actual costs and benefit amounts may vary. Exclusions and limitations apply.

Together, all the way.®



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## Filing a claim is easy

### Complete and file your claim by phone

- › **Call 800.754.3207** Monday–Friday, 8:00 am–8:00 pm ET to speak with one of our dedicated customer service representatives.

### File your claim online

- › Visit the Cigna website [SuppHealthClaims.com](https://www.cigna.com/SuppHealthClaims.com)

### Complete and file your claim by fax, email or mail

- › **Download** a Critical Illness claim form at [SuppHealthClaims.com](https://www.cigna.com/SuppHealthClaims.com)
- › **Fax** documents to our fax line at **1.866.304.3001**
- › **Email** scanned documents to [SuppHealthClaims@Cigna.com](mailto:SuppHealthClaims@Cigna.com)
- › **Mail** documents to **Cigna Supplemental Health Solutions P.O. Box 188028 Chattanooga, TN 37422**

## What's not covered

The following is general information about the exclusions and limitations that may apply to the benefits described. This is not a complete list of policy terms and conditions. Your actual policy may vary by plan design and location. See your plan documents for more information, including state-mandated benefits.

Depending on your plan, benefits may not be paid for an illness or injury that existed prior to the effective date of coverage. Age-based reduction of benefits and benefit waiting periods may also apply.

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. 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 (may vary by location); or (g) A diagnosis not in accordance with generally accepted medical principles prevailing in the United States at the time of the diagnosis.



1. Benefits may be paid directly to anyone you designate, such as a hospital, upon assignment.

2. A separation period between the dates of diagnosis applies and depending on plan, may be limited to a subsequent and different condition.

**ACCIDENTAL INJURY, CRITICAL ILLNESS AND HOSPITAL CARE 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 representative.

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