



## ADDITIONAL PROTECTION FOR THE UNEXPECTED.

### Cigna Hospital Care Insurance

A hospital stay can happen at any time, and it can be costly. Cigna Hospital Care can help you and your loved ones have additional financial protection. We can help cover these unexpected events – so you can focus on getting better.

#### How Cigna Hospital Care can help

How would you pay for a hospital stay? Even with medical coverage, out-of-pocket costs can add up. But with Cigna Hospital Care, you receive a check after a qualified hospitalization<sup>1</sup> resulting from a covered injury or illness. You can use the money however you'd like<sup>2</sup>. For example, it can help you pay for expenses related to child care, travel, or other out-of-pocket expenses. There are no copays, deductibles, coinsurance, or network requirements. And benefits aren't reduced because you receive a payment from any other coverage you have, such as medical, accidental injury or critical insurance.

#### The average inpatient hospital stay in the U.S.

- › Costs **\$2,271 per day**<sup>3</sup>
- › Lasts **6.1 days**<sup>4</sup>

With nearly 3/4 of Americans living paycheck-to-paycheck,<sup>5</sup> these expenses can be difficult to handle. Cigna Hospital Care insurance can help.

#### Additional financial protection to fit your needs

Cigna Hospital Care pays benefits for hospitalizations resulting from a covered injury or illness. Coverage continues after the first hospitalization, to help you have protection for future hospital stays.

Choose the protection that works best for yourself or your family. Your monthly cost will depend on the level of coverage you choose.

#### Why sign up for Cigna Hospital Care?

- › **Additional financial protection.** Protection for you and your family when you need it most.
- › **Cost-effective.** You can sign up for this coverage at economical group rates, which means you may pay less for your coverage.
- › **Convenient.** We make it easy. Your insurance premiums can be deducted from your paycheck.
- › **Portable.** You can take your coverage with you if you leave your employer – benefits and rates won't change if you port your coverage.\*

\*Under most plans, coverage is portable under the age of 70 and ends at age 100. Review your plan documents for details.

Together, all the way.®



Offered by: Life Insurance Company of North America or Cigna Life Insurance Company of New York.

## Value-added programs and services

We want you and your family to be healthier and more financially secure. That's why we offer you a suite of programs and services<sup>6</sup> available to use at any time. With Cigna Hospital Care, you get access to:

- › **CignaWillCenter.com.** Online tools for you (and your spouse) to create state-specific legal documents for wills and powers of attorney, and valuable resources for estate and funeral planning.
- › **Cigna Identity Theft.** Identity theft prevention and resolution services, including personal assistance and guidance, plus education and tools to help prevent identity theft in the future.
- › **Cigna Healthy Rewards<sup>®</sup>.** Discounts for you and your family members on health and wellness services, including vision and hearing care, diet programs, fitness centers, massage, chiropractic care and acupuncture.
- › **Cigna Health Advocacy Services.** Personalized assistance for you and your family members (including parents and parents-in-law) with a wide range of health care and health insurance challenges.

## How to file a claim

You can find claim forms in the "Find Forms" section on Cigna.com. If you need help, or have questions, call us at 800.754.3207. Please remember:

- › Always seek appropriate medical attention immediately.
- › Call Cigna to start your claim.

To file a claim, make sure you have:

- › Personal information – Including your date of hire and Social Security number.
- › Employer information – Your employer's name, address and phone number.
- › Doctor information – Name, address and phone number of each doctor you're seeing for this accident or injury.

**To learn more about Cigna Hospital Care, call 800.754.3207.**

1. Benefits may be paid directly to the hospital upon assignment.
2. The term "Hospital" does NOT include a clinic, facility, or unit of a Hospital for: (1) rehabilitation, convalescent, custodial, educational, hospice, or skilled nursing care; (2) the aged, drug addicts or alcoholics; or (3) a facility primarily or solely providing psychiatric services to mentally ill patients.
3. Kaiser Family Foundation. "2015 Hospital Adjusted Expenses per Inpatient Day."
4. National Center for Health Statistics, "Health, United States, 2015: With Special Feature on Racial and Ethnic Health Disparities." May 2016.
5. American Payroll Association, "Getting Paid in America Survey," 2017.
6. **These programs are NOT insurance and do not provide reimbursement for financial losses.** Program availability may vary by location and is subject to change. Healthy Rewards is a discount program and you are required to pay the entire discounted charge. Programs are provided through third party vendors who are solely responsible for their products and services. Presented here are only the highlights of these programs. Full terms, conditions and exclusions are contained in the applicable program description and/or vendor service agreement.



GROUP HOSPITAL CARE (INDEMNITY) INSURANCE POLICIES PAY LIMITED BENEFITS ONLY. THEY DO NOT CONSTITUTE COMPREHENSIVE HEALTH INSURANCE COVERAGE AND ARE NOT INTENDED TO COVER ALL MEDICAL EXPENSES. THIS COVERAGE DOES NOT SATISFY THE INDIVIDUAL MANDATE REQUIREMENTS OF THE AFFORDABLE CARE ACT.

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 benefits, 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.

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Life Insurance Company of North America and Cigna Life Insurance Company of New York (New York, NY). Policy forms: GHIP-00-1000, GHIP-00-1000.0Ra. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc.