

Cigna Healthcare Accidental Injury Insurance.

Coverage your members didn't know they needed.

Accidents can take your members by surprise. Even with medical coverage, they could be looking at additional health care costs and expenses. Accidental Injury insurance helps give your members the additional financial protection they'll need to face life's unexpected events, so they can regain control — and remain in control.

Protect your members while enhancing your benefits package

By adding Accidental Injury insurance to your benefits offering, you can help reduce your members' financial burden and improve their sense of security.

Typical injuries and standard plan coverages

Cigna HealthcareSM Accidental Injury insurance promptly pays out a fixed cash benefit for a broad range of injuries or treatments resulting from a non-work related covered accident. The money can be used as the individual sees fit.

Here's how it works

- **Cash benefit paid directly to members.**¹ No copays, deductibles or coinsurance requirements.
- **Coverage continues after the first covered accident.** Also provides protection for future covered accidents.

Non-work related covered injuries include:

- Broken bones
- Torn ligaments
- Concussions
- Eye injuries
- Ruptured discs
- Cuts requiring stitches

Members can use the money for whatever they want, including:

- Deductibles and copays
- Alternative treatment
- Child care
- Transportation
- Everyday household expenses

See schedule of benefits for full list of covered injuries and benefits.



More reasons to make Cigna Healthcare Accidental Injury insurance part of your benefits package

In addition to offering financial protection when members need it most:

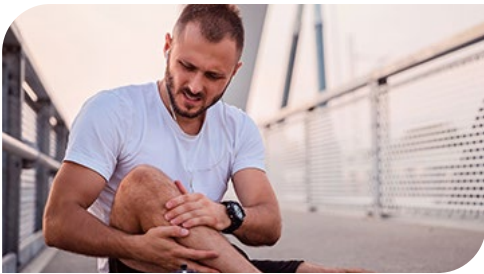
- Benefits are simple and easy for members to use with a lump sum cash payout to use as they see fit.
- Coverage is guaranteed-issue on an annual basis, regardless of members' medical history.

Don't wonder if surprises are coming your way. Count on it. Help your members stay in control, no matter what life throws at them.

To learn more, contact your Taft-Hartley sales representative.

Here's how it works:

Jack dislocated his knee and fractured his wrist from a bike accident.²



Accidental Injury Benefit*

Doctor's office visit	\$100
Diagnostic exam (X-ray)	\$50
Dislocated knee	\$3,000
Fractured wrist	\$800
Follow-up appointment	\$75
Five physical therapy sessions	\$250
Accidental Injury benefit paid:	\$4,275

*This example is used for illustrative purposes only.



1. Benefits may be paid directly to anyone you designate, such as a hospital, upon assignment.
2. This is an example used for illustrative purposes only. It's not an actual Cigna Healthcare member experience. You plan's actual costs and benefit amounts may vary. Exclusions and limitations apply and must be provided with an appropriate eligibility file and the fund must have opted into Wellness Auto Pay.

Exclusions and limitations

Product availability may vary by location and plan type and is subject to change. This is a summary of benefits only. A complete description of benefits, limitations, exclusions and termination of coverage will be provided in the certificate of insurance and riders. All coverage is subject to the terms and conditions of the group policy. If there is any discrepancy between this document and the group policy documents, the policy documents will govern.

Accidental Injury

Benefits are only payable for covered injuries diagnosed and treated by a physician 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 (1) benefit per accident. Excludes routine health examinations or immunizations, visits for mental or nervous disorders, or visits by a surgeon while confined to a hospital.
- Diagnostic exam: Limited to one (1) benefit per accident and may also be limited to one (1) 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 and physical therapy: Limited number of treatments per accident and may also be limited to 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 thereof 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: employed, retained by, related to, or living with the covered person; 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).

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.

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 your Taft-Hartley representative.

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