

# Cigna Healthcare Critical Illness Insurance.

Coverage your members didn't know they needed.

## More than 1.9 million new cancer cases are expected to be diagnosed in the U.S. in 2023<sup>1</sup>

Thinking about a critical illness can be scary. Experiencing one can be even scarier. But life happens, and that can include a critical illness. Even with medical coverage, unexpected costs can quickly add up. That's why it's important to have a plan like Critical Illness insurance. It provides members and their families the additional financial protection they need to help cover expenses – so they can regain control and remain in control.

## Protect your members while enhancing your benefits package

Cigna Healthcare<sup>SM</sup> Critical Illness insurance offers the flexibility to optimize your members' benefits offering with plans that more closely align to your population's needs. We leverage medical data to drive impactful member solutions to offer more relevant covered conditions that are likely to be experienced by all demographics, including younger members.

## A cost-effective way to offer your members more financial protection

Cigna Healthcare Critical Illness insurance promptly pays out a fixed cash benefit to the covered person<sup>4</sup> for diagnosis of a covered critical illness. The money can be used as the individual sees fit. Plus, there are no copays, deductibles or coinsurance requirements to worry about.

The U.S. adult obesity rate stands at

**42.4%**<sup>2</sup>

and will increase health care spending by

**\$149 billion**<sup>2</sup>

annually. In the United States, someone has a heart attack every

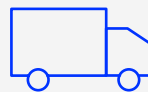
**40 seconds.**<sup>3</sup>



### Covered conditions include:

- Newborn intensive care unit
- Severe sepsis
- Advanced obesity
- Crohn's disease
- Pulmonary embolism
- Aortic and cerebral aneurysm
- Advanced heart failure
- Sickle cell anemia

See policy for full list of covered conditions and benefits.



### Members can choose how to use their cash benefit, including:

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



## More reasons to make Critical Illness 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

### Here's how it works:

- Select the levels and benefits that fit the needs of your members
- Help make health care more affordable for your members
- Enhance your overall member benefits package while also managing a healthy work force



**Marco had a heart attack while raking leaves.<sup>5</sup>**

### Critical Illness

**Consider out-of-pocket expenses that may total as much as \$7,500 or more\***

- Deductible, coinsurance and copays
- Other expenses not covered, for example: lost wages, childcare, everyday household expenses
- Out-of-pocket expenses

Critical Illness benefit paid to member	<b>\$10,000</b>
---	-----------------

\*This example is used for illustrative purposes only.

**Life happens. Help your members stay in control, no matter what comes their way. Cigna Healthcare Critical Illness insurance is the coverage your members didn't know they needed.**

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



1. American Cancer Society. "Cancer Facts & Figures 2023." [Report] <https://www.cancer.org/content/dam/cancer-org/research/cancer-facts-and-statistics/annual-cancer-facts-and-figures/2023/2023-cancer-facts-and-figures.pdf>. 2. Trust for America's Health. (2021, September 15). "State of Obesity 2021: Better Policies for a Healthier America." [Report]. <https://www.tfah.org/report-details/state-of-obesity-2021/>. 3. Centers for Disease Control and Prevention. (2021, September 27). "Heart Disease Facts." <https://www.cdc.gov/heartdisease/facts.htm>. 4. Benefits may be paid directly to the hospital upon assignment. 5. 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.

#### 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.

#### Critical Illness

Benefits may not be paid for a condition that existed before your effective date of coverage. The date of diagnosis must occur while coverage is in force and the condition definition must be satisfied. Only one initial benefit may be paid for each covered condition per person and benefits may be subject to separation periods and maximum lifetime limits may apply. Additional benefits may be available under the recurrence benefit, if included. 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 is not excluded unless it extends 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; (g) A diagnosis not in accordance with generally accepted medical principles prevailing in the U.S. at the time of diagnosis.

**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). LACK OF MAJOR MEDICAL COVERAGE (OR OTHER MINIMUM ESSENTIAL COVERAGE) MAY RESULT IN AN ADDITIONAL PAYMENT WITH YOUR TAXES. 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.

Accidental Injury, Critical Illness, and Hospital Care plans or insurance policies are distributed exclusively by or through operating subsidiaries of The Cigna Group, including Cigna Health and Life Insurance Company (Bloomfield, CT). The Cigna Healthcare names, logos, and marks are owned by Cigna Intellectual Property, Inc.