

WHATEVER LIFE THROWS AT YOU - THROW IT OUR WAY.

Life Assistance ProgramSM

Life. Just when you think you've got it figured out, along comes a challenge. Whether your needs are big or small, your Life Assistance & Work/Life Support Program is there for you. It can help you and your family find solutions and restore your peace of mind.

Call us anytime, any day.

We're just a phone call away whenever you need us. At no extra cost to you. An advocate can help you assess your needs and develop a solution. He or she can also direct you to community resources and online tools.

Visit a specialist.

You have three face-to-face sessions with a behavioral counselor available to you - and your household members. Call us to request a referral.

Monthly Webinars

Educational seminars on a variety of relevant topics such as managing your life, work, money and health, are available in a quarterly calendar of monthly webcasts distributed to your employer.

Achieve work/life balance.

For help handling life's challenges go on line for articles and resources including on family, care giving, pet care, aging, grief, balancing, working smarter, and more.



Legal consultation and referrals*

Receive a free 30-minute consultation with a network attorney. And up to a 25% discount on select fees.



Financial consultations.

Receive a free 30-minute consultation and 25% discount on tax planning and preparation.



**Life Assistance Program
- 24/7 support**

Phone: **800.538.3543**
website: **www.cignalap.com**

Together, all the way.®



Offered by: Life Insurance Company of North America or Connecticut General Life Insurance Company.

*Legal consultations and discounts are excluded for employment-related issues.

These programs are NOT insurance and do not provide reimbursement for financial losses. Some restrictions may apply. Customers are required to pay the entire discounted charge for any discounted products or services available through these programs. Programs are provided through third party vendors who are solely responsible for their products and services. Full terms, conditions and exclusions are contained in the applicable client program description, and are subject to change. Program availability may vary by plan type and location, and are not available where prohibited by law. These programs are not available under policies insured by Cigna Life Insurance Company of New York (New York, NY).

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, Life Insurance Company of North America, Connecticut General Life Insurance Company and Cigna Behavioral Health, Inc. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc.
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HEALTHY CHOICES DESERVE HEALTHY DISCOUNTS

Start saving today with Cigna Healthy Rewards

You value your health enough to make smart choices and the Cigna Healthy Rewards** program can help with discounts on a wide variety of health and wellness products, programs and services.

No referrals. No claim forms. The Healthy Rewards program includes a nationwide network of brand-name as well as smaller local participating providers.

You can enjoy instant savings between 10% and 40%** using the attached wallet card when you visit a participating provider or shop online.

Get discounts on the health products and programs you use every day, for:

- › Nutritional Meal Delivery Service
- › Fitness Memberships and Devices
- › Alternative Medicine
- › Vision Care, Lasik Surgery, Hearing Aids
- › Yoga Products and Virtual Workouts

Real brands. Real discounts. Real easy.

HEALTHY REWARDS

Reward yourself

To find out more about Healthy Reward and participating providers, visit [Cigna.com/rewards](https://www.cigna.com/rewards)
Password: **savings** or call **800.258.3312**.

Present this card to your Healthy Rewards provider to access discounts. To register for programs visit [mycigna.com](https://www.mycigna.com).

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For Cigna Group Insurance[®] customers without access to myCigna.com the Active&Fit Direct™ gym membership program must be accessed by calling 800.258.3312 and pressing 3. The customer will be transferred to an Active&Fit Direct customer service agent.

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* Healthy Rewards is a discount program. **A discount program is NOT insurance, and you must pay the entire discounted charge.** Healthy Rewards programs are separate from your plan or insurance coverage. Participating providers are independent third parties solely responsible for their programs, products or services. Some Healthy Rewards programs are not available in all states and programs may be discontinued at any time. These programs are not available under policies insured by Cigna Life Insurance Company of New York.

** Based on Cigna Healthy Rewards program range of discount offerings as of 11/2019. Subject to change.

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SOLUTIONS FOR ALL TYPES OF PERSONAL FINANCIAL CHALLENGES

My Secure Advantage

Cigna knows that financial issues are one of the leading causes of stress in America.* That's why we offer a full-service financial wellness program. My Secure Advantage™ can help support the financial health of your household, at no additional cost to you.

MY SECURE ADVANTAGE PROGRAM INCLUDES:

My Secure Advantage (MSA) Money Coaching

- You can take advantage of a free 30-minute consultation with a certified financial expert before you decide to participate in Money Coaching.
- Individuals and couples can work with a designated Money Coach for 30 days, paid for by Cigna.
- Your Money Coach can help you handle a wide range of financial challenge, including but not limited to: Basic money management, getting out of debt, saving for college or retirement, purchasing a home, marriage or divorce, loss of income, death in the family, and more.
- Through an easy-to-use online portal, you can communicate with your Coach, view educational webinars and access a library of financial tools, forms and tips.
- After the first 30-day coaching period, you may continue working with your Money Coach for \$39.95 per month.
- Even if you don't participate in Money Coaching you can get a 25% discount on tax planning and preparation.

Identity theft protection and will preparation services include:

- Education on how to avoid identity theft, consultation with a Fraud Resolution Specialist, and a fraud resolution kit that provides the right documents to use and steps to follow
- Online resources to create and execute state-specific wills, powers of attorney and a variety of other important legal documents
- Free 30-minute legal consultation with a licensed practicing attorney to obtain advice or review legal documents, and a 25% discount off standard fixed or hourly attorney's fees



Call 888.724.2262, Monday - Friday
from 9:00 am to 11:00 pm EST
(6:00 am to 8:00 pm PST) to speak
with an MSA representative.

All you'll need to give is your name, city, state, zip code and the name of your employer or plan sponsor. You can also visit cigna.mysecureadvantage.com for more information, or to register and access online tools and educational resources and create legal documents.

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* Stress in America™: Coping with Change American Psychological Association, January, 2017.

My Secure Advantage is a trademark of CLC Incorporated (CLC). The My Secure Advantage Financial Wellness Program is independently administered by CLC. Cigna does not provide financial services and makes no representations or warranties as to the quality of the information on the CLC website or the services of CLC.

These programs are NOT insurance and do not provide reimbursement for financial losses. Presented here are only the highlights of these programs. Full terms, conditions and exclusions are contained in the applicable offering descriptions. Program availability may vary by plan type and location and is subject to change. Customers are required to pay the entire discounted charge for any discounted products or services available through these programs. Programs are provided through third party vendors who are solely responsible for their products and services. These programs are not available under policies insured by Cigna Life Insurance Company of New York.

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PROVIDING PEACE OF MIND DURING A TIME OF NEED

Cignassurance Program for beneficiaries

At Cigna, we know losing a loved one is difficult. And we understand how challenging it can be for beneficiaries to manage their loved one's insurance benefits among other pressures during such a difficult time. That's why, we offer Cignassurance® with Cigna Life and Accidental Death and Dismemberment plans. This program provides support for beneficiaries when they need it most, including:

- ▶ A free, interest-bearing account for claim payments of \$5,000 or more. Account balances and activity can be managed 24/7 at [Cignassurance.com](https://www.cignassurance.com).
- ▶ **Our *Where to Go From Here*** brochure describes the other Cigna programs* available to beneficiaries, including:
 - Cigna Life Assistance ProgramSM offers bereavement counseling to help manage grief and offer support when needed.
 - My Secure AdvantageTM offers access to a variety of financial and legal services including money coaching, will preparation, identity theft and more.
 - Healthy Rewards[®] discounts on health and wellness products and services.
- ▶ Our ***Looking Ahead*** guidebook to help beneficiaries navigate legal and financial responsibilities and research additional benefits.

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Counseling, legal or financial assistance and discount programs are not available under policies insured by Cigna Life Insurance Company of New York.

The Cignassurance Program for beneficiaries is available to beneficiaries receiving coverage checks over \$5,000 from Cigna Group Life and Personal Accidental Death and Dismemberment Programs. Cignassurance accounts are not deposit account programs and are not insured by the Federal Deposit Insurance Corporation or any other federal agency. Account balances are the liability of the insurance company and the insurance company reserves the right to reduce account balances for any payment made in error.

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ADDITIONAL PROTECTION WHEN YOU TRAVEL



Emergencies can happen while traveling, but help is only a phone call away with Cigna Secure Travel.

Cigna Secure Travel® offers pre-trip planning, assistance while traveling and emergency medical transportation benefits for covered persons traveling 100 miles or more from home (see your plan for details). Service is a phone call away, 24/7/365 – in an emergency you can even call collect.

PRE-TRIP PLANNING	TRAVELING ASSISTANCE	EMERGENCY ASSISTANCE*
<ul style="list-style-type: none"> › Immunization requirements › Visa and passport requirements › Embassy/consular referrals › Foreign exchange rates › Travel advisories and weather conditions › Cultural information 	<ul style="list-style-type: none"> › 24-hour multilingual assistance and referral to interpretation and translation services › Referrals to physicians, dentists, medical facilities and legal assistance providers › Arrangements for payment of medical expenses up to \$10,000 if required prior to treatment** › Assistance with lost or stolen items, including luggage and prescription replacement services** › Emergency cash advances, up to \$1,500** › Advancement of bail** 	<ul style="list-style-type: none"> › Emergency evacuation and repatriation, when medically necessary; arrange and cover the cost of transportation to the nearest adequate medical facility*** › Travel arrangements for the return of a travel companion or children under age 18 who are left unattended due to the covered person's medical emergency › Cover round-trip transportation as well as accommodations, up to \$150 per day for up to seven days, for a family member or friend to visit a covered person who is hospitalized more than 100 miles away from home for more than seven days › Arrange and cover the costs associated with returning a deceased covered person's remains to his or her place of residence for burial › Emergency message relay, toll-free › Assistance with making emergency travel arrangements**

Cigna Secure Travel

From the United States and Canada, call 888.226.4567

From other locations, call collect 202.331.7635

Fax: 202.331.1528 Email: Cigna@gga-usa.com

Emergency services must be coordinated through Cigna Secure Travel®.

Services coordinated outside of this program may not be eligible for payment.

Policyholder name: _____

Policy # _____ Group# 57



To learn more call 888.226.4567

* Emergency Assistance services may be insured under a group or blanket insurance policy issued by Life Insurance Company of North America or Cigna Life Insurance Company of New York. All other Cigna Secure Travel services are NOT insurance and do not provide reimbursement of expenses or financial losses. Expenses for medical care are not covered.

** Covered person is responsible for any advances, payments, travel-related or replacement costs and must provide confirmation of reimbursement. Credit card(s) used to guarantee reimbursement must have sufficient available limit to cover the amount of the advance.

*** Initial transport by ambulance following a covered medical emergency is excluded.

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Cigna Secure Travel is provided under a contract with Generali Global Assistance (GGA). GGA and Cigna do not guarantee the quality of any medical services provider or medical facility. The final selection of a local medical provider or facility is the covered person's right and responsibility. The medical professionals or attorneys suggested or designated by GGA are solely responsible for their services. They are not employees or agents of GGA or Cigna. In any case where benefits are provided through insurance, the terms of the insurance policy shall govern. All other services are provided by GGA and are subject to the terms of the service agreement with GGA. Presented here are highlights of the Cigna Secure Travel program. See the plan documents for details.

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