

# MAKE THE MOST OF YOUR CIGNA PLAN

## Cigna Supplemental Health Solutions

From health and wellness support to financial or legal needs, we can help with life's everyday challenges. Cigna Supplemental Health Solutions offers a variety of programs that can provide you with resources, services, and discounts to help you manage your unique concerns. This can help you save time, energy, and money.

### My Secure Advantage (MSA)

- A full-service financial wellness program – You and members of your household can work with a Money Coach for 30 days at no additional cost. A Money Coach can help you handle any and every type 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.
- Identity Theft Protection – This includes a free 30-minute consultation with a Fraud Resolution Specialist and fraud resolution kit, for victims of identity theft. Or, simply learn how to better protect yourself from identity theft.
- Create and execute state-specific wills, powers of attorney and a variety of other important legal documents online, and use the legal consultation benefits to obtain a qualified attorney's review.

### Healthy Rewards®

Easy access to discounts on a wide variety of health and wellness programs and services such as:

- Fitness Club Memberships and Devices
- Meal Delivery
- Alternative Medicine (Chiropractic, Massage Therapy, Podiatry, Physical and occupational therapy, etc.)
- Vision Care, Lasik Surgery, Hearing Aids
- Yoga Products and Virtual Workouts

### Health Advocacy Services

Navigating the complex health care landscape can sometimes seem overwhelming. Cigna offers health advocacy services to help you and your family get professional help with a wide range of health care and health insurance challenges. Health Advocacy Services can help with finding a doctor, picking a medical or dental plan, understanding test results, locating a nursing home, managing doctors' bills and more.

Personal health advocates, who are experienced in health benefits and services, provide individualized assistance with a range of health care and insurance-related needs including support for non-covered medical expenses.

Personal health advocates work with employees who have non-covered medical bills over \$400. They help investigate charges, negotiate discounts, establish payment plans, and educate employees about how to maximize their benefits and their savings. Personal health advocates continue to support the individual until the issue is resolved.

**Together, all the way.®**



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

**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 service agreements. 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.

**GROUP 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 health benefit plans may contain exclusions, limitations, reduction of benefits, and terms under which the policy or plan may be continued in force or discontinued. For costs and details of coverage, review your plan documents or contact a 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 (LINA) and Cigna Life Insurance Company of New York (New York, NY). LINA policy forms: Accidental Injury: GAI-00-1000, GAI-00-1000.0R et al.; Critical Illness: GCI-00-1000, GCI-02-1000, GCI-00-0000.0R, GCI-02-0000.0R et al.; Hospital Care (Indemnity): GHIP-00-1000, GHIP-00-1000.0Ra et al.

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