

CIGNA takes care of employees. Group Term Life Insurance.



Program Highlights:

- CIGNA's Life AssistanceSM Program
- CIGNAssurance[®] beneficiary program
- Terminal Illness Benefit
- Automatic Increase Option
- Portability

Term Life Insurance provides a firm foundation for an employer's benefits package by offering employees a competitive, value-added life benefit. CIGNA Group Insurance's Term Life products offer options that can be tailored to employers' needs, while offering financial protection, behavioral health assistance and beneficiary services to employees and their families.

Advantages for Employers

- Flexible contract allows employer to choose Basic and/or Voluntary coverages
- When purchased with Term Life, CIGNA's Life AssistanceSM Program can help improve overall productivity by providing employees with greater work/life balance
- Administrative services can help reduce benefit managers' workload by managing employee education, communications, enrollment, payroll deductions and claims management
- Optional features available to tailor program to employer budget and employee needs
- Dedicated staff handles account management, implementation and customer support
- Portable insurance coverage is available upon employment termination or retirement, as long as the group policy is active
- Access to available proceeds when faced with a terminal illness
- Automatic Increase Option increases benefit amount as earnings go up
- Conversion to individual policy available if group policy terminates
- Waiver of premium during an approved disability allows employees to continue valuable life insurance coverage

Advantages for Employees

- Guaranteed issue coverage amounts available for employees and family members
- Voluntary coverage allows employees to also purchase coverage for spouses and children
- CIGNA's Life AssistanceSM Program provides invaluable counseling, referrals and other resources to employees and their families to help them take charge of their overall health and well-being
- CIGNAssurance[®] provides a package of financial, bereavement and legal services to beneficiaries

CIGNA's Life AssistanceSM Program

Available with CIGNA's Group Term Life offering, CIGNA's Life AssistanceSM Program can help employees balance their business and personal priorities. CIGNA's Life AssistanceSM offers covered employees and their families:

- **Professional Counseling from Licensed Behavioral Health Providers:** access to telephonic counseling 24 hours a day, seven days a week and up to three, free in-person sessions from CIGNA's Masters'- and PhD-level licensed behavioral health clinicians; access to a network of more than 54,000 contracted, licensed behavioral health providers to help deal with work, family or personal situations

Ask Yourself

- Does your Term Life program offer employees and their families behavioral health assistance — 24 hours a day, seven days a week — to help them take charge of their overall health and well-being?
- Does your Term Life program offer comprehensive beneficiary services, including bereavement, financial and legal counseling?



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- **Life Event Referrals and Research:** Research and up to three qualified referrals within 12 business hours for services such as child care, summer care, and will preparation, as well as research and information on education programs, adoption, and financial strategies; 30-minute free legal consultation for most legal issues
- **Healthy Rewards® Discount Program:** CIGNA's Healthy Rewards® program offers employees and their families discounts (up to 60%) on a range of health and wellness-related services such as Weight Watchers, smoking cessation, fitness club memberships and more
- Two free telephone calls with grief counselors and access to free, confidential bereavement services 24 hours a day, seven days a week
- Two free in-person counseling sessions with CIGNA Behavioral Health experts
- Up to 30 minutes of free telephone legal consultation services, and referrals for additional, discounted legal services
- Up to 30 minutes of free telephone consultation with certified financial professions and referrals to additional services***

The CIGNAssurance® Program for Beneficiaries

CIGNA's broad employee benefits capabilities and expertise enable us to provide access to behavioral health experts and financial and legal services to help Life and Terminal Illness beneficiaries* deal with many of the issues caused by the loss of a loved one. CIGNAssurance® offers the following services:

- Immediate access to life or accidental death insurance proceeds via personalized drafts on an interest-bearing account**
- Enrollment Services:
 - Online via www.cigna.com or employer's intranet
 - Telephonic, using interactive voice response (initial enrollment only)****
 - Personalized or generic applications
 - Enrollment kits and meetings
- Billing and Payment Options:
 - Billing — online or paper
 - Remittance — online or check

Administrative Service Options

* These services are available to beneficiaries once they have received benefit checks over \$5,000 from CIGNA Group Insurance Life or Personal Accident Programs. Phone and face-to-face counseling sessions must be used within one year of the date the claim is approved.

** This account, called CIGNAssurance®, is not a bank deposit and is not FDIC Insured.

*** Additional charges may apply.

**** Beneficiary and medical underwriting process requires submission of paper form.

Some CIGNAssurance® features and services may not be available to all accounts or in all states. Beneficiaries in Arkansas, Kansas, Nevada and North Carolina must opt in to receive this feature. CIGNAssurance® is not available in New York.



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CIGNA Group Insurance products and services are provided through underwriting subsidiaries of CIGNA Corporation, including Life Insurance Company of North America and CIGNA Life Insurance Company of New York. "CIGNA" and "CIGNA Group Insurance" are registered service marks and are used to refer to these subsidiaries. CIGNA's Life AssistanceSM services are provided by CIGNA Behavioral Health, Inc, an operating subsidiary of CIGNA Corporation. Services of the CIGNAssurance® Program are provided through CIGNA Behavioral Health and through various operating subsidiaries of CIGNA Corporation including Connecticut General Life Insurance Company, and other providers.