

PROVIDING PEACE OF MIND DURING A TIME OF NEED

Cignassurance Program for beneficiaries

If the unexpected happens, the Cignassurance® Program can help. Available with Cigna Life and Accidental Death and Dismemberment¹ plans, this program provides financial, bereavement and legal support for your loved ones during their time of need. As a beneficiary of your Life and/or Accident plan, they'll get:

- › Free and confidential bereavement services over the phone, with licensed clinicians and nurses available 24/7.
- › Two free face-to-face counseling sessions with a local Cigna Behavioral Health network therapist.²
- › 30 minutes of free legal advice with a licensed practicing attorney over the phone.² And referrals to discounted, professional legal services for help with estate planning, preparing a will or general advice.³
- › 30 minutes of free financial services advice from a qualified financial professional over the phone.² Additional referrals to financial professionals who can assist with other financial needs.
- › Access to a Cignassurance account – a free, interest-bearing account for proceeds over \$5,000. This account keeps their insurance proceeds in a safe place and gives them time to deal with more pressing issues. Account balances and activity can be managed 24/7 at Cignassurance.com.
- › Our **Looking Ahead** guidebook to help your loved ones navigate legal and financial responsibilities and research additional benefits.

Together, all the way.®



1. 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.

2. Phone and face-to-face counseling sessions must be used within one year of the date the claim is approved. Counseling, legal or financial assistance programs are not available under policies insured by Cigna Life Insurance Company of New York.

3. Additional charges may apply.

Financial, bereavement and legal services are independently administered by CLC Incorporated (CLC). Cigna does not provide financial/legal services and makes no representations or warranties as to the quality of the information on the CLC website or the services of CLC.

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Life Insurance Company of North America and Cigna Life Insurance Company of New York. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc.

LOOKING FOR MORE HEALTHY CHOICES? WE'LL HELP.

Cigna Healthy Rewards

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

Reward yourself.

You and your family members can enjoy instant savings using the attached wallet card when you visit a participating provider or shop online. Visit the Healthy Rewards website: www.cigna.com/rewards (password: savings) or call **1.800.258.3312** to get information on participating providers and save on the programs that are right for you.

HEALTHY REWARDS®

Reward yourself

Present this card to your Healthy Rewards provider to access discounts on a range of health programs services.

To find out more about Healthy Rewards or for a list of participating providers, call **1.800.258.3312** or visit Cigna.com/rewards
Password: savings

Together, all the way.



This is NOT insurance.

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Healthy Rewards Discounts

CATEGORY	PROGRAM	DISCOUNT**
Weight management and nutrition	Healthroads™ Weight Management	Up to 10%
	Registered dietician	Up to 25%
	Jenny Craig®	30%
Fitness club and equipment discounts	American Specialty Health Networks	10% off enrollment fees and/or monthly dues
	Just Walk 10,000 Steps a Day	Up to 25%
Vision and hearing care	Exams and eyewear	Discounts vary, see Healthy Rewards for further details
	Lasik vision correction	Up to 15%
	Hearing exams and aids	Up to 25%
	Hearing protection devices	Up to 50%
Tobacco cessation	Healthroads™ Tobacco Cessation	Up to 10%
Alternative medicine	Accupuncture	Up to 25%
	Chiropractor	Up to 25%
	Massage	Up to 25%
Mind/body	Gaiam yoga equipment discounts	40%
	Healthroads™ Mind/Body Program	Up to 10%
Vitamins, health and wellness products	drugstore.com™	5%
	ChooseHealthy.com™	up to 40%

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Offered by: Connecticut General Life Insurance Company, Life Insurance Company of North America or Cigna Life Insurance Company of New York.

* Some Healthy Rewards programs are not available in all states and programs may be discontinued at any time. Healthy Rewards programs are separate from your plan or insurance coverage. A discount program is NOT insurance, and you must pay the entire discounted charge. Participating providers are independent third parties solely responsible for their programs, products or services.

** Discounts represent the potential savings off a purchase compared to standard vendor prices as of January 2015 and are subject to change. Actual discount will vary and is not guaranteed. Discounts may not be available on every item or service.

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CIGNA IDENTITY THEFT PROGRAM



Your identity cannot be replicated, but it can be stolen.

Identity Theft occurs when someone uses your personal identifying information, like your name, Social Security number, or credit card number, without your permission, to commit fraud or other crimes. It's America's fastest growing crime, victimizing about 12.7 million people in 2014.* Cigna's Identity Theft program is available to help if this serious crime impacts you.

Valuable help before and after identity theft.

Our identity theft program provides tools and guidance to help with prevention, detection and resolution. This includes:

- › Education on how to identify and avoid identity theft before it happens
- › An identity theft protection kit that provides the right documents to use and steps to follow if your identity has been compromised
- › Help to complete an identity theft affidavit and cancel lost credit cards
- › Guidance to help you replace credit cards, a driver's license, Social Security card, passport, etc.
- › Assistance with understanding your credit reports to determine if identity theft has occurred, and help with reporting an identity theft to credit reporting agencies
- › Help with emergencies while traveling, including translation services with local authorities, filing a police report, and emergency message relay
- › Up to \$1,000 cash advance if your wallet or purse is stolen when traveling more than 100 miles from home**

Not sure how to get started?

If you become a victim of identity theft, Cigna's program is here for you.

- › Get assistance with credit card fraud, and financial or medical identity theft
- › Receive real-time, one-on-one assistance — 24 hours a day, 365 days a year – no matter where you are in the world***
- › You'll have unlimited access to our personal case managers until your problem is resolved

If you suspect you might be a victim of identity theft, call 1.888.226.4567 (U.S. and Canada) or 202.331.7635. Personal case managers are standing by to help you. Please indicate that you are a member of the Cigna identity theft program and group #57.



* Javelin Strategy and Research, March, 2014.

** When the theft occurs 100 miles or more from primary residence. Must be secured by a valid credit card and repaid by customer within 30 days, or fees/charges will apply.

*** Assistance with U.S. bank accounts only.

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Offered by: Connecticut General Life Insurance Company, Life Insurance Company of North America or Cigna Life Insurance Company of New York.

Cigna Identity Theft Program services are provided under a contract with Europ Assistance USA. Presented here are highlights of the identity theft program. Full terms, conditions and exclusions are contained in applicable service agreement. **This program is NOT insurance and does not provide for reimbursement of financial losses.**

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WILL PREPARATION



Plan for your family's future and financial well-being.

Sixty-four percent of Americans do not have a will.* That means that they have little or no control over decisions after they die. It also leaves a burden on family members. They must make hard choices at an emotional time. Advance planning helps to make the process easier. And Cigna's Will Center can help you with the planning process.

Getting started is easy

Go to **CignaWillCenter.com**. It's easy to use and available to you and your spouse anytime day or night. Once you're registered on the site, you can:

- **Get resources and tools to help you plan** and learn more about:
 - Will preparation
 - Estate planning
 - Funeral planning
- Create a central location to store important information for easy access
- **Create state-specific, legal documents online**, including:
 - Last will and testament
 - Living will
 - Financial power of attorney
 - Power of attorney for health care
 - Medical treatment authorization for minors

➤ **Manage your legal documents.** You can:

- Preview
- Edit
- Download
- Print



Service representatives are available to help you at **1.800.901.7534****



Visit **CignaWillCenter.com** today.

For help, call **800.901.7534.****

Representatives are available between 7:00 AM and 7:00 PM (CST).

Or you can email a help request to **Service@ARAGdirect.com**.

*"Perspectives on Wills," conducted by ARAG, April 2013

** No legal advice is provided

Together, all the way.™



Registrations and customized documents are maintained for two years, which allows individuals to easily make revisions to their legal documents as their personal situation changes.

Will preparation services are independently administered by ARAG®. Cigna does not provide legal services and makes no representations or warranties as to the quality of the information on the ARAG website or the services of ARAG.

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