

# PLAN FOR YOUR FUTURE.

## Cigna Term Life Insurance

It's hard to think about, but what would your family do if something were to happen to you? Would they be able to make ends meet? For how long?

Cigna Term Life insurance provides your family with additional financial resources if you should pass away prematurely.\* It can help your family:

- › Cover final expenses
- › Cover your family's living expenses
- › Pay off your mortgage and other debts
- › Take care of your children's education

Life insurance is an important part of your family's financial plan, especially during a time that could be difficult enough without added financial stress.

### How much life insurance should you buy?

Many factors need to be considered, including:

- › The financial support your family will lose if you're gone
- › Costs associated with final expenses, child care and education
- › Debts, such as unpaid mortgage, credit cards and other loans
- › Your spouse's retirement needs

Even if you already have some life insurance, is it enough? Use our insurance needs calculator at [Cigna.com/liam](https://www.cigna.com/liam) to help you find out how much you might need.

### How does it work?

Once you select a coverage amount and enroll in supplemental term life insurance, pending approval if needed, you'll pay for your selected coverage amount through convenient payroll deductions.

You'll be covered for a specific period of time, or "term." If you pass away during the term, the beneficiary you designate will receive a payment for a covered claim. Please be sure to let your beneficiary know you've designated them, so they can submit a claim for the life insurance.

### Value-added programs and services\*\*

- › **Cigna Healthy Rewards®.** Discounts on health and wellness services, including vision and hearing care, diet programs, fitness centers, massage, chiropractic care and acupuncture.
- › **CignaWillCenter.com.** Online tools for you and your spouse to create state-specific legal documents for wills and powers of attorney, and valuable resources for estate and funeral planning.
- › **Cigna Identity Theft Program.** Identity theft prevention and resolution services including personal assistance and guidance, education and tools to help prevent identity theft in the future.
- › **Cignassurance®.** Free, interest-bearing account for beneficiary payments of \$5,000 or more, and support from expert resources in financial, legal and bereavement counseling services.

More than **64%** of Americans don't have a will\*\*\*

Together, all the way.®



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

## How to file a claim

Claims should be reported within a month of the date of loss or as soon as reasonably possible. Claims can be reported by one of the following methods.



### Complete and file your claim by phone

Call toll-free **800.36.Cigna (24462)** between 7:00 am and 7:00 pm, CST. A representative will walk you through the process.



### Complete and file your claim online

Fill out a claim form online at **Cigna.com/customer-forms** using the following steps:

- › Select “Disability/Accident/Life/Critical Illness/Hospital Care Forms”
- › Click “Submit a Life and Accidental Death & Dismemberment Claim” – this will bring you to the Fraud Warning page
- › Review the notices, including any notice specific to your state, and click “Continue”
- › A pop-up box will appear that says “Hit the continue button if you have read the above fraud language and wish to continue to file a claim”
- › Click “OK”
- › Click “Submit a life, accidental death and dismemberment or waiver claim online” to begin



### Complete and file your claim by fax, email or mail

Blank/fillable claim forms can be found online at **Cigna.com/customer-forms**:

- › Select and complete the “Life and Accidental Death” claim form
- › Print form by clicking “Click to Print” at the bottom of the last page and send the report by fax, email or mail
  - **Fax** documents to **877.300.6770**
  - **Email** scanned documents to **claims.pghlif2@Cigna.com**
  - **Mail** documents to  
**Cigna Life and Accident Claim Services**  
**P.O. Box 22328**  
**Pittsburgh, PA 15222-0328**

## Information you'll need

Make sure you have this information handy in case you need it.

- › All beneficiary designations on file
- › Assignments, court orders or any other documents that may affect payment
- › Copy of the death certificate
- › Information you saved from when you enrolled
- › Police or medical examiner report, if available/applicable

## Questions?

Call **800.238.2125** to speak with a customer service representative.

\* See your plan materials for details, as exceptions may apply.

\*\* These programs are NOT insurance and do not provide reimbursement for financial losses. Customers are required to pay the entire discounted charge for any discounted products or services available through these programs. Cigna insurance is available to beneficiaries receiving coverage checks over \$5,000 from group life and personal accident programs. Counseling, legal or financial assistance programs are not available under policies insured by Cigna Life Insurance Company of New York. Programs are provided by third party vendors, and not by Cigna. Contact your Cigna representative for details.

\*\*\* Harris Poll, "2015 Rocket Lawyer estate-planning survey." 2015.

Product availability may vary by location and plan type and is subject to change. Group Term Life insurance policies may contain exclusions, limitations, reduction of benefits, and terms under which the policies may be continued in force or discontinued. For costs and complete details of coverage, contact your Cigna representative. Policy form: TL-004700 et al.

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