

# CIGNA provides benefit cost solutions. Personal Accident Insurance.



Accidents are the leading cause of death for Americans under age 38, and the fifth leading cause for all age groups.

*National Safety Council,  
Injury Facts 2003*

**E**mployers can enhance their benefits program at little or no extra cost with CIGNA's comprehensive Personal Accident insurance. Whether you offer low-cost, employer-paid basic coverage or employee-paid voluntary coverage, Personal Accident is an important benefit that helps fill a potential insurance gap — a gap not always provided for by life or disability insurance.

CIGNA Group Insurance has been providing group accident coverage for more than 40 years and has been the #1 group accident provider for the last three consecutive years, based on in-force premium.\*

### Advantages for Employers

- Basic and/or voluntary options available to enhance benefits program at low cost
- Additional benefit options can be tailored to your budget and employees' coverage needs
- Helps employees fill a potential gap in their benefits program
- Special benefits can be tailored to specific employer groups
- Off-cycle enrollment flexibility helps improve participation
- Simplified administration for employers helps relieve burden for benefits staff
- Dedicated staff handles account management, implementation and customer support

### Advantages for Employees

- Pays a federal tax-free lump sum benefit upon death or serious injury due to an accident
- Voluntary coverage that can cost as little as pennies per paycheck
- Guaranteed issue high-limit protection with no medical evidence of insurability required
- Coverage available for spouse and children
- CIGNAssurance Program<sup>SM</sup> for beneficiaries (see other side for details)

### Living Benefits Help Fill Coverage Gap

Living benefits are one of the most important features of Personal Accident insurance – and the primary way a covered employee can fill a potential coverage gap. Living Benefits can help pay expenses related to long-term or permanent disabilities caused by an accident. These benefits can be paid to help with other financial obligations, regardless of any other benefit payments employees may receive.

\*LIMRA's Group Life Sales Surveys, 2001 – 2003



**CIGNA Group Insurance**  
Life • Accident • Disability  
*A Business of Caring.*

## Ask Yourself

- Does your life or disability program provide benefits to help pay for additional expenses for accident victims or for their surviving family members?
- Does your business offer your employees comprehensive accident coverage that can cost as little as pennies per paycheck?

For example, Living Benefits (which are optional) pay a percentage of the primary principal sum benefit as a result of a serious injury caused by an accident:

- Brain damage benefit
- Rehabilitation benefit
- Trauma counseling benefit
- Home alteration and vehicle modification benefit

We offer other optional benefits that are designed to help families recover from the financial loss caused by accidental death or serious injury. These benefits include payments to help with job training for spouses, and child care and education expenses.

### Services for Surviving Families

The CIGNAssurance Program<sup>SM</sup> for beneficiaries is our package of financial, bereavement and legal services to help beneficiaries cope when an insured loved one passes. One of the most comprehensive packages in the industry, CIGNAssurance is provided at no additional cost to employers or employees and includes the following services:\*\*

- Financial and investment information and education from a licensed representative
- Bereavement counseling with trained, professional behavioral health experts

- Free legal consultation and discounted, professional legal services
- Immediate checkbook access to insurance proceeds in an interest-bearing account

### Protection on the Road and Across the World

Despite today's dangers on the road and in the workplace, we can offer employers and their employees greater peace of mind. CIGNA's Personal Accident coverage can include commuter and carjacking benefits that pay an additional benefit for losses that occur during the work commute or as a result of a carjacking incident.

And with CIGNA Secure Travel<sup>®</sup>, CIGNA can offer employees and their families – traveling on personal or business trips\*\*\* – access to the assistance they need for medical emergencies in most countries while traveling at least 100 miles from home. CIGNA Secure Travel<sup>®</sup> helps arrange transport for employees to the nearest medical facilities during medical emergencies and also provides referrals to local medical, legal and financial assistance, as needed.

*\*\* CIGNAssurance Program<sup>SM</sup> for Beneficiaries is available to beneficiaries receiving benefit checks over \$5,000 from CIGNA Group Insurance Life and Personal Accident Programs. Phone and face-to-face counseling sessions must be used within one year of the date the claim is approved. Accounts established in this program are called CIGNAssurance, are not deposit account programs and are not FDIC insured. CIGNAssurance is not available in New York.*

*\*\*\*CIGNA Secure Travel<sup>®</sup> coverage may vary.*



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*CIGNA Group Insurance products and services are provided by 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 the above subsidiaries. Services of the CIGNAssurance Program<sup>SM</sup> are provided through CIGNA Behavioral Health through various operating subsidiaries of CIGNA Corporation including Connecticut General Life Insurance Company. CIGNA Secure Travel<sup>®</sup> services are provided under a contract with Worldwide Assistance Services, Inc. Check with your CIGNA representative for countries excluded from this program.*