

# COVERAGE FOR ADDED PEACE OF MIND

Introducing Cigna HSA/HRA plans, bundled  
with Cigna Hospital and Accident coverage.

With many clients offering Health Savings Account (HSA) and Health Reimbursement Account (HRA) plans, Cigna has seen firsthand the value they can bring to employers and employees alike – both in reduced costs and improved employee health engagement.<sup>1</sup> Still, we understand that moving from a traditional health plan to a high-deductible health plan can be concerning for some. Our HSA/HRA Medical Plan bundled with supplemental group Hospital and Accident insurance coverage, was designed specifically to help reduce out-of-pocket health care costs for employees.

Offering a Cigna HSA or HRA plan alongside employer-paid Cigna Hospital and Accident coverage, provides employees with comprehensive health care coverage and added financial protection.



## How it works

- › When employees enroll in an HSA or HRA health plan, they are automatically enrolled in a supplemental group Hospital and Accident insurance policy.
- › With supplemental insurance coverage, there are no additional copays, deductibles, coinsurance or network requirements to worry about.
- › Hospitalization and accident benefits are paid directly to the covered person<sup>2</sup> after a covered event. The money can be used as the individual sees fit.
- › Coverage continues after the first covered hospitalization or accident to provide coverage for future covered events.

## When compared to traditional health plan customers, Cigna HSA and/or HRA customers:<sup>1</sup>

- › Are more likely to use online cost and quality tools
- › Are nearly 50% more likely to complete a health assessment
- › Have nearly 4% lower pharmacy costs
- › More actively participate in health improvement programs

Together, all the way.®



Offered by: Cigna Health and Life Insurance Company and Life Insurance Company of North America.



## What's covered<sup>3</sup>

Cigna Hospital and Accident coverage pays a fixed benefit for hospital<sup>4</sup> stays resulting from a covered injury or illness, including:

- › Hospital admission
- › Daily hospital and ICU stays
- › Hospital admission for chronic conditions
- › Hospital observation stays

### Benefits are also payable for the following inpatient/outpatient services resulting from covered accident:

- › Physician office treatment
- › Urgent care treatment
- › Emergency care treatment
- › Ambulance (to nearest hospital)
- › Diagnostic and advanced diagnostic exams (outpatient)
- › Surgeries (invasive/open)
- › Anesthesia
- › Non-surgical closed reductions
- › Durable medical equipment
- › Follow-up care (office visits and physical therapy visits)

## Packaged, yet flexible medical plan options

Based on the employee's selected individual deductible under the medical plan, each employee enrolled in the HSA/HRA health plan is dually enrolled with a single election in the aligned Hospital and Accident plan.

HOSPITAL AND ACCIDENT PLAN	PLAN 1	PLAN 2	PLAN 3	PLAN 4
Individual deductible amount	[\$1,350 - \$2,500]	[\$2,550 - \$3,750]	[\$3,800 - \$5,000]	[\$5,050+]

When you offer multiple HSA/HRA plans, the Hospital & Accident plan is based on which medical plan the employee elects. The Hospital and Accident plans vary in cost and coverage based on the individual deductible selected to create an affordable and desirable benefit design for both employers and their employees.



## Why Cigna

- › **Whole-person, integrated approach.** To promote a positive employee experience, Cigna delivers a holistic view, leveraging our health services capabilities and clinical expertise to help employees take control of their health – and their health care costs.
- › **Easy, proactive claim process.** Cigna Simple File<sup>®</sup>- Auto compare feature carefully reviews employee Cigna medical claims, then automatically reminds them to file their eligible hospital/accident claim.
- › **Value-added programs.** At Cigna, our product solutions offer real value to your employees from day one. Because from the first day of coverage, there will be individuals – healthy, sick, injured, facing life-changing events or financial challenges – who need assistance or support. With Cigna Hospital and Accident coverage, your employees and their families have access to a suite of programs and services for use at any time at no additional cost.<sup>5</sup>



To learn how Cigna can help protect your employees, call your Cigna sales representative or broker.

1. Cigna's 2014 8th Annual Choice Fund Study.

2. Benefits may be paid directly to anyone you designate, such as a hospital, upon assignment.

3. These are only the highlights. Plan terms and conditions, including exclusions and limitations, apply.

4. The term "hospital" does not include a clinic, facility or unit of a hospital for: (1) Rehabilitation, convalescent, custodial, educational, hospice or skilled nursing care; (2) the aged, drug addicts or alcoholics; or (3) a facility primarily or solely providing psychiatric services to mentally ill patients.

5. **These programs are NOT insurance and do not provide reimbursement for financial losses.** Programs are provided through third-party vendors who are solely responsible for their products and services. Full terms, conditions and exclusions are contained in the applicable client program description, and are subject to change. Program availability may vary by plan type and location, and is not available where prohibited by law.

**THE GROUP HOSPITAL AND ACCIDENT INSURANCE POLICY PAYS LIMITED BENEFITS ONLY AND IS SEPARATE AND IN ADDITION TO THE GROUP MEDICAL PLAN OR POLICY. THE GROUP HOSPITAL AND ACCIDENT INSURANCE POLICY IS NOT COMPREHENSIVE HEALTH INSURANCE COVERAGE AND DOES NOT COVER ALL MEDICAL EXPENSES. THIS COVERAGE ALONE DOES NOT SATISFY THE "MINIMUM ESSENTIAL COVERAGE" OR INDIVIDUAL MANDATE REQUIREMENTS OF THE AFFORDABLE CARE ACT (ACA).**

Product availability may vary by location and plan type and is subject to change. All group insurance policies and benefit plans may contain exclusions, limitations and terms under which the plans or policies may be continued in force or discontinued. For costs and complete details of coverage, contact your Cigna representative.

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