



CIGNA SIMPLE FILE[®] – AUTO COMPARE.

Cigna Health Plans with Accidental Injury, Critical Illness and Hospital Care Insurance

Running your business, while helping employees understand how to use their benefits can be a challenge. At Cigna, we're always looking to make things easier for you and our customers. That's the idea behind Cigna Simple File – auto compare for Cigna Accidental Injury, Critical Illness and Hospital Care insurance employees who also have a Cigna health plan.

When an employee has a qualifying health claim – we'll automatically remind them to file their eligible Cigna Accidental Injury, Critical Illness or Hospital Care insurance claim.

Here's a closer look at how it works

1. Automatic coverage comparison

If an employee has a qualifying health claim, we'll review and determine if the employee is also eligible for Accidental Injury, Critical Illness or Hospital Care benefits.

Then, we'll send the employee a reminder notice to file their additional eligible voluntary claim if they haven't done so already.

2. Simple claim submission

There are four easy ways employees can file their Accidental Injury, Critical Illness or Hospital Care claim:



Then, they simply provide a HIPAA-compliant authorization form and Cigna takes care of the rest.

3. Quick claim review

Once the employee submits the claim, we'll review and obtain the information needed to quickly process the claim, including:

- › Cigna health plan claim information.
- › The necessary related doctor or health care facility paperwork.

4. Proactive clinical referrals

We can use the employee's health plan claim information to identify potential health risks and refer them to suitable condition management or employee assistance program that might help.

Using health plan claim information makes it easier for your employees to get the maximum benefits they're entitled to and helps us process their claims quickly so they can focus on getting better.

For more information, call your Cigna sales representative or broker today.

[Cigna.com/group-voluntary](https://cigna.com/group-voluntary)

Together, all the way.[®]



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

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