

FREEDOM FROM PAID DATES

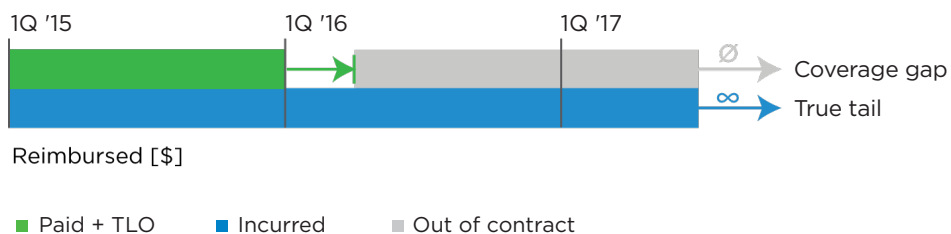
Incurred Contract

An integrated stop loss approach from Cigna

It's all about flexibility

Some payments may inadvertently fall into the next policy year, which is all the more reason to let claims accumulate on an incurred basis. We know that a large claim pending at year-end can be quite the nail-biter for those on a paid contract. Why not elect stop loss insurance that will reimburse you regardless of whether a claim gets paid in the new year?

If a covered claim is incurred during a given policy year, for which the pooling point has already been met, we will reimburse regardless of paid date. You can decide to banish claim payment timing issues just like that.



Incurred Contract

- ▶ Medical claim payment timing can work together with your stop loss accumulation.
- ▶ Eliminate claim payment timing issues.
- ▶ Secure an infinite terminal liability (TLO) protection period each policy year.
- ▶ Remove the need to purchase future run-in coverage.

Price sensitive?

Our incurred contract already covers your need for TLO, and its price point is on par with Paid + TLO (purchased separately).



QUESTIONS? WE'RE HERE FOR YOU.

Contact your Cigna sales representative to discuss this contract option today.

Together, all the way.®



Offered by: Cigna Health and Life Insurance Company.

Product availability may vary by location and plan type and is subject to change. All stop loss insurance policies contain exclusions and limitations. For costs and complete details of coverage, contact your Cigna sales representative.

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