



CREATING MORE PEACE OF MIND FOR EMPLOYEES

You can do it with
Cigna Supplemental Benefits.

Together, all the way.®



Insured by: Loyal American Life Insurance Company

It's a win-win for you and your employees with Cigna Supplemental Benefits. Our insurance policy reimburses you for the costs of specific accident expenses, after the deductible. This means you're covered—to help pay for costs associated with an unexpected covered accident.

Experience the excellence and value of Cigna

- › A stable, established international company
- › Highly trained professionals provide customized advice
- › Personal agents provide “hi-touch” service to clients
- › Valuable and competitive supplemental products can help employees save money

Accident Expense insurance helps keep employees focused on healing, not bills

Discover how Cigna can benefit your workplace and employees.

Paying related expenses after an accident happens can quickly increase financial debt. That's why it pays to plan ahead with the Accident Expense insurance policy. This policy helps employees pay medical and other costs if they are injured in a covered accident. It is structured to let employees choose the annual maximum benefit amount of their policy and the annual deductible amount to fit their needs.



Accident Expense insurance in action

Why Accident Expense insurance?

After an accident, medical costs can add up fast, and not everyone has enough money saved to pay these bills. An Accident Expense insurance policy helps pay for covered services for covered injuries when a covered accident happens.¹ The base policy includes:

› Accidental Death Benefit

Extra coverage for death can be very important. That's why we include a \$25,000 benefit for adults and a \$10,000 benefit for children and parents (if the Parent Benefit Rider is issued) if death occurs within 90 days as a direct result of covered injuries caused by a covered accident.

› Accidental Dismemberment Benefit

Receiving extra money in case of dismemberment can help make life a little easier. The policy includes a scheduled benefit amount from \$500 to \$25,000, depending on the type of covered dismemberment the member suffers within 90 days following a covered accident, with no more than two benefit amounts per insured person. The initial treatment or medical evaluation for this benefit must occur within seven days of the covered accident.



Listbill rates can equal convenience

Groups of five or more employees are eligible to use listbill rates. This allows employers to benefit from the convenience of receiving only one bill – that eliminates extra paperwork.



1. Guaranteed renewable to age 80 (subject to the company's right to increase premiums).

Employees choose benefit amount and deductible

Step one

The employee chooses a maximum annual benefit amount from \$2,500 to \$25,000. This is the maximum amount of benefits used to pay for any of the covered medical services every year.

Step two

The employee then chooses an annual deductible amount. This is the full dollar amount that the insured person must pay out of their own pocket each calendar year before Accident Expense insurance can begin to pay for covered services.

Adding customized riders

Every person and family is different. To make sure the policy fits the needs of the employee and family, riders may be added to their policy for an additional premium. Our riders are designed to:

- › Extend the benefits of an insured's base policy to cover parents or a covered spouse's or partner's parents.
- › Help pay for costs associated with a diagnosis of cancer or a heart attack or stroke with a Critical Illness Benefit Rider.
- › Help lower your deductible by 25% each year when you are claim free with a Declining Deductible Option Rider.
- › Provide an additional benefit of \$25,000 in case of a major event with a Catastrophic Accidental Injury Rider. Benefits are payable for covered losses including brain damage, coma, paralysis or severe burns as the result of a covered accident.
- › Get additional protection in case of one of life's common accidents. With a Vehicular Accident Benefit Rider, you can select a lump-sum benefit of \$1,000 to \$5,000 for a covered injury that results from a covered vehicular accident.²



Discover how Cigna can benefit your workplace and employees. Please take a few moments to scroll down and review the payroll rates and benefit packages to see how we compare. If you have any questions, special needs or would prefer to talk about policy details, please contact me at the email or phone number listed below. As your agent, I can help provide you with the expertise and personal follow-up you expect.

I look forward to finding out more about your company's needs and doing business with you soon.

Employer solutions

2. Accident must occur while driving, riding as a passenger in, or getting in or out of, a private passenger automobile, motorcycle or boat.

Accident Expense insurance list bill rates

Accident Expense insurance policy

Benefit amount	Deductible amount ³	Issue ages 0–17			Issue ages 18–64			Issue ages 65–74			Issue ages 40–74
		Child only	Primary	Spouse	Child ⁴	Primary	Spouse	Child ⁴	Parent Rider ⁵		
\$2,500	\$0	25.49	27.25	23.15	19.62	41.54	35.28	19.62	40.10		
\$2,500	\$100	23.47	25.09	21.33	18.07	38.23	32.51	18.07	36.90		
\$2,500	\$250	21.47	22.93	19.49	16.52	34.94	29.70	16.52	33.73		
\$5,000	\$100	31.77	33.95	28.87	24.44	51.75	43.99	24.44	49.95		
\$5,000	\$250	29.50	31.52	26.80	22.68	48.04	40.84	22.68	46.37		
\$7,500	\$250	34.88	37.26	31.68	26.82	56.79	48.29	26.82	54.81		
\$7,500	\$500	31.93	34.13	29.00	24.57	52.02	44.19	24.57	50.22		
\$10,000	\$250	38.88	41.54	35.30	29.90	63.29	53.80	29.90	61.11		
\$10,000	\$500	35.82	38.27	32.54	27.56	58.32	49.59	27.56	56.32		
\$15,000	\$500	41.20	44.03	37.42	31.70	67.10	57.02	31.70	64.78		
\$20,000	\$1,000	39.60	42.32	35.98	30.47	64.51	54.83	30.47	62.26		
\$25,000	\$2,500	32.65	34.90	29.66	25.11	53.19	45.20	25.11	51.35		

Declining Deductible Option Rider

Benefit Amount	Deductible amount ³	Issue ages 18–64			Issue ages 65–74			Issue ages 40–74
		Primary	Spouse	Child ⁴	Primary	Spouse	Child ⁴	Parent Rider ⁵
\$2,500	\$100	1.53	1.28	1.10	2.32	1.98	1.10	2.23
\$2,500	\$250	2.90	2.45	2.09	4.41	3.76	2.09	4.25
\$5,000	\$100	1.67	1.42	1.22	2.54	2.16	1.22	2.48
\$5,000	\$250	3.24	2.75	2.34	4.95	4.21	2.34	4.77
\$7,500	\$250	3.38	2.88	2.43	5.15	4.39	2.43	4.97
\$7,500	\$500	5.24	4.46	3.78	8.01	6.80	3.78	7.72
\$10,000	\$250	3.47	2.95	2.50	5.29	4.50	2.50	5.11
\$10,000	\$500	5.42	4.59	3.89	8.26	7.02	3.89	7.97
\$15,000	\$500	5.60	4.77	4.03	8.55	7.27	4.03	8.26
\$20,000	\$1,000	8.44	7.18	6.08	12.87	10.94	6.08	12.42

Catastrophic Accidental Injury Rider⁶

Benefit amount	Issue ages 18–64			Issue ages 65–74		
	Primary	Spouse	Child ⁴	Primary	Spouse	Child ⁴
\$25,000	2.79	2.39	2.00	4.25	3.62	2.00

Vehicular Accident Benefit Rider

Issue age	Benefit amount	Primary	Spouse
25–64	\$1,000	2.16	2.16
	\$2,000	4.32	4.32
	\$3,000	6.48	6.48
	\$4,000	8.64	8.64
	\$5,000	10.80	10.80

The benefit choice must be the same for all applicants.
The parent rider premium is shown for each parent applicant.

3. Family deductible is 2x the individual deductible.
4. Child based off primary applicant's age.
5. The primary applicant's issue age must be 18–64. Not available in ND.
6. Limited to one per lifetime.

Critical Illness Rider

\$10,000 benefit					\$15,000 benefit				
Issue age	Non-tobacco		Tobacco		Issue age	Non-tobacco		Tobacco	
	Male	Female	Male	Female		Male	Female	Male	Female
Child	0.51	0.51	0.51	0.51	Child	0.77	0.77	0.77	0.77
18–24	3.11	3.21	5.42	4.48	18–24	4.66	4.82	8.13	6.72
25–29	3.11	3.21	5.42	4.48	25–29	4.66	4.82	8.13	6.72
30–34	5.27	5.35	9.69	7.79	30–34	7.91	8.02	14.54	11.68
35–39	7.26	7.14	14.01	10.92	35–39	10.89	10.71	21.02	16.38
40–44	10.94	10.22	22.00	16.55	40–44	16.40	15.32	32.99	24.83
45–49	15.13	13.19	31.42	22.89	45–49	22.69	19.79	47.13	34.33
50–54	21.29	17.34	45.42	32.24	50–54	31.94	26.01	68.13	48.36
55–59	28.97	22.27	63.37	43.64	55–59	43.46	33.40	95.05	65.46
60–64	38.28	28.08	85.15	56.83	60–64	57.42	42.12	127.72	85.24
65–70	48.24	34.45	107.13	69.55	65–70	72.36	51.68	160.69	104.33
\$20,000 benefit					\$25,000 benefit				
Issue age	Non-tobacco		Tobacco		Issue age	Non-tobacco		Tobacco	
	Male	Female	Male	Female		Male	Female	Male	Female
Child	1.03	1.03	1.03	1.03	Child	1.28	1.28	1.28	1.28
18–24	6.21	6.43	10.84	8.96	18–24	7.76	8.03	13.55	11.21
25–29	6.21	6.43	10.84	8.96	25–29	7.76	8.03	13.55	11.21
30–34	10.55	10.69	19.39	15.57	30–34	13.19	13.37	24.23	19.46
35–39	14.53	14.27	28.03	21.83	35–39	18.16	17.84	35.03	27.29
40–44	21.87	20.43	43.99	33.10	40–44	27.34	25.54	54.99	41.38
45–49	30.26	26.39	62.84	45.77	45–49	37.82	32.99	78.55	57.22
50–54	42.59	34.69	90.85	64.48	50–54	53.24	43.36	113.56	80.60
55–59	57.94	44.53	126.74	87.28	55–59	72.43	55.67	158.42	109.10
60–64	76.55	56.16	170.30	113.65	60–64	95.69	70.20	212.87	142.07
65–70	96.48	68.90	214.25	139.10	65–70	120.60	86.13	267.82	173.88

Exclusions and Limitations

In addition to any benefit-specific conditions, limitations, or exclusions, benefits will not be paid for any covered accident and/or covered injury which, directly or indirectly, in whole or in part, is caused by or results from any of the following, unless coverage is specifically provided for by name in the applicable policy and/or rider section:

1. Suicide (while sane or insane), attempted suicide or intentionally self-inflicted injury;
2. War or act of war (whether declared or undeclared);
3. Commission or attempt to commit an illegal activity or a felony;
4. Commission of or active participation in a riot, insurrection, rebellion or police action;
5. Active duty service in the military, naval or air force of any country or international organization. Upon our receipt of proof of service, we will refund any premium paid during the insured person's time of active duty. Reserve or national guard active duty training is not excluded, unless it extends beyond 31 days;
6. Voluntary self-administration of any narcotic, drug, poison, gas or fumes, unless prescribed or taken under the direction of a physician and taken in accordance with the prescribed dosage;
7. Operating any type of vehicle while under the influence of alcohol or any drug, narcotic or other intoxicant. "Under the influence of alcohol", for purposes of this exclusion, means intoxicated, as defined by the law of the state in which the covered accident or covered injury occurred;
8. Mental or emotional disorders, alcoholism and drug addiction;
9. Treatment outside the United States unless otherwise specified in the policy;
10. Travel or activity outside the United States;
11. Participation in any motorized race or contest of speed on sea, land or air;
12. Travel in or on any off-road motorized vehicle not requiring licensing as a motor vehicle;
13. Intoxication as determined according to the laws of the jurisdiction in which the covered accident and/or covered injury occurred;
14. Participation in any high risk activities such as bungee jumping, parachuting, skydiving, parasailing, hand-gliding, deep-sea scuba diving, parkour, free running, sail gliding, parakiting or any similar activity;
15. Flight in, boarding, or alighting from an aircraft or any craft designed to fly above the earth's surface, except as a fare-paying passenger on a regular-scheduled commercial or charter airline;
16. Medical mishap or negligence, including malpractice;
17. Sickness, disease, bodily or mental infirmity bacterial or viral infection or any condition resulting from insect, arachnid or other arthropod bites or stings, or medical or surgical treatment thereof, except for any bacterial infection resulting from an accidental external cut or wound or accidental ingestion of contaminated food;
18. Practicing for or participating in any semiprofessional or professional competitive athletic contest for which such insured person receives any compensation or remuneration; or
19. Operating a motor vehicle without a valid motor vehicle operator's license, except while participating in a driver's education program.

The following conditions, treatment and/or services are not covered in the policy:

1. Care, services or supplies received without charge or legal obligation to pay;
2. Prescription and over-the-counter products, drugs or medicines, even if prescribed by a doctor; except as described in the policy;
3. Cosmetic service, treatment that is not medically necessary, or treatment, services and supplies for experimental, investigational or unproven purposes;
4. Dental treatment of the teeth, gums or structures directly supporting the teeth, including dental x-rays, examinations, repairs, orthodontics, periodontics, casts, splints and services for dental malocclusion, for any condition are not covered, except if provided for or in connection with a covered injury to sound natural teeth and a continuous course of dental treatment is started within six (6) months of the covered injury. Sound natural teeth are defined as natural teeth that are free of active clinical decay, have at least 50% bony support and are functional in the arch;

5. Treatment or services from a masseur, massage therapist, or rolfer, massage therapy and any type of holistic therapy which include, but are not limited to, meditation, aromatherapy and relaxation therapy;
6. Repetitive or cumulative motions or stress traumas, which include, but are not limited to, carpal tunnel syndrome, tennis elbow, and thoracic outlet syndrome; or
7. Any services, treatments or conditions occurring while the policy is not in force.

In addition to the policy exclusions:

Catastrophic Accidental Injury Benefit Rider

No benefits will be payable for:

1. A covered loss that is not sustained throughout the catastrophic accident waiting period.
2. A medically induced coma.

Catastrophic accident waiting period means the number of consecutive days, as shown on the policy schedule page, the insured person has sustained a covered loss. The catastrophic accident waiting period begins on the date the covered loss is diagnosed by a physician.

Vehicular Accidental Injury Cash Benefit Rider

No benefits will be payable:

1. If the insured person was the driver, operator or passenger and was not wearing a helmet, as required by the laws of the state in which the covered vehicular accident occurred;
2. If the insured person was the driver, operator or passenger and was not wearing a seat belt, as required by the laws of the state in which the covered vehicular accident occurred;
3. For a covered vehicular accident that occurs during the vehicular accidental injury cash benefit waiting period; or
4. No more than one vehicular accidental injury cash benefit amount will be paid per the lifetime of each insured person.

Vehicular Accidental Injury Cash Benefit Waiting Period means the 90 days, starting from the Rider Effective Date that the Rider has to be in force before covered benefits will be paid.

Critical Illness Benefit Rider

No benefits will be payable for:

1. Conditions diagnosed outside of the United States, unless the diagnosis is confirmed by a physician in the United States;
2. Any illness, loss or condition specifically excluded from the rider definition of any covered critical illness;
3. Any covered critical illness that was incurred, manifested or diagnosed prior to an insured person's rider effective date; or
4. Any covered critical illness incurred, manifested or diagnosed during the critical illness waiting period.

Critical Illness Waiting Period means the first thirty (30) days, as shown on the Policy Schedule Page, following the Insured Person's Rider Effective Date. No benefits will be payable for any Covered Critical Illness Incurred, Manifested, or Diagnosed during the Critical Illness Waiting Period.



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This brochure is designed as a marketing aid and is not to be construed as a contract for insurance. It provides a brief description of the important features of policy form LY-ACC-BA and LY-ACC-BA-B and applicable riders. THIS POLICY PROVIDES LIMITED BENEFITS COVERAGE FOR AN ACCIDENTAL INJURY ONLY. The full terms and conditions of coverage are stated in, and governed by, an issued policy and riders. This is a solicitation for insurance. An insurance agent/producer may contact you. Availability may vary by state.

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