

Cigna Supplemental Solutions.
Insured by Loyal American Life Insurance Company

AGENT TRAINING *for*
**ACCIDENT
TREATMENT**

GO YOU.



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Why Should Customers Buy Accident Coverage?

- With ACA many customers are experiencing **deductibles for the first time ever.**
- Encourages seeking medical attention and **reduces untreated injuries**
- Supplemental products give customers **options for treatment**
- **Accidents Happen:** Active Lifestyle, Children, Elderly



1 in 5 Americans visited the Emergency Room in 2011.¹



In the U.S., **47%** of all accidents occurred in the home in 2010.²

¹Centers for Disease Control and Prevention & National Center for Health Statistics, Health, United States, 2012, pg. 4. <http://www.cdc.gov/nchs/data/abus/abus12.pdf>.

²National Center for Health Statistics, NCHS Data on Injuries, May 2012; referencing the National Health Interview Survey, 2010.



Our **Accident Treatment** insurance policy, insured by Loyal American Life Insurance Company, provides coverage for medical expenses that result from a covered accident.

Our base policies provide:

- ✓ **Issue Ages From 18 – 74**
- ✓ **Guaranteed Renewable** to Age 80*
- ✓ **29 Benefits** for the Care and Treatment of Accident-related Injuries.
- ✓ **Optional Riders For Added Coverage**



*Subject to the company's right to adjust premiums on a class basis.



1

Choose a Plan

Coverage is available with three tiers of benefits: **Basic, Plus and Enhanced**. Use the benefit chart to determine which plan offers the benefit amounts best suited for your customer's needs.

Burn	BASIC	PLUS	ENHANCED
2nd Degree Burns			
Less than 20 square centimeters of the body surface	\$75	\$100	\$125
More than 20 but less than 40 square centimeters	\$150	\$200	\$250
More than 40 but less than 65 square centimeters	\$300	\$400	\$500
More than 65 but less than 160 square centimeters	\$450	\$600	\$750
More than 160 but less than 225 square centimeters	\$600	\$800	\$1,000
More than 225 square centimeters of the body surface	\$750	\$1,000	\$1,250
3rd Degree Burns			
Less than 20 square centimeters of the body surface	\$150	\$200	\$250
More than 20 but less than 40 square centimeters	\$275	\$500	\$625

↖ List of Benefits

↗ Benefit Amounts



2

Increase Coverage with Optional Riders

Add an additional rider to the policy for an additional premium to extend coverage. Riders* options include:

- Lump Sum Cancer
- Lump Sum Heart Attack & Stroke
- Hospital Indemnity
- Intensive Care Unit
- Return of Premium

3

Select Coverage

See the policy's rate sheets to view tailored coverage options for:

- Individuals
- Couples
- Single Parents
- Families

*Rider availability may vary by state



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INCLUDED BENEFITS

*There are **29 benefits** included in this policy.*

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Hospital and Services Benefits	Basic	Plus	Enhanced
Accident Emergency Treatment (<i>Hospital Emergency Room / Urgent Care Center or Physician's Office</i>)	\$100 / \$75	\$150 / \$100	\$200 / \$125
Accident Follow-Up Treatment	\$25 per visit	\$35 per visit	\$50 per visit
Ambulance (<i>Air / Ground or Water</i>)	\$1,000 / \$250	\$1,500 / \$500	\$2,000 / \$750
Appliance	\$50	\$100	\$125
At Home Recovery	\$50	\$100	\$150
Attending Physician	\$50	\$100	\$150
Blood, Plasma, Platelets	\$100	\$150	\$200
Diagnostic Imaging (<i>X-rays / Major Diagnostic Exams</i>)	\$25 per image / \$100 per image	\$30 per image / \$150 per image	\$35 per image / \$200 per image



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Hospital and Services Benefits	Basic	Plus	Enhanced
Family Lodging And Meals	\$75 per day	\$100 per day	\$125 per day
Hospital Confinement (1-90 Days / 91-365 Days)	\$200 per day / \$400 per day	\$300 per day / \$600 per day	\$400 per day / \$800 per day
Hospital Intensive Care Unit Confinement	\$300 per day	\$450 per day	\$600 per day
Initial Accident Hospitalization (Hospital / Hospital Intensive Care Unit)	\$1,000 / \$1,500	\$1,500 / \$2,500	\$2,000 / \$3,500
Prosthetic Device/Artificial Limb	\$500	\$1,000	\$1,500
Rehabilitative Therapy	\$40 per treatment	\$60 per treatment	\$80 per treatment
Rehabilitation Facility	\$75	\$100	\$150
Transportation	\$200	\$400	\$600



Fracture (Broken Bone) Benefits

	Basic		Plus		Enhanced	
	Open Reduction	Closed Reduction	Open Reduction	Closed Reduction	Open Reduction	Closed Reduction
Hip, Thigh	\$1,500	\$750	\$2,000	\$1,000	\$2,500	\$1,250
Vertebrae, Pelvis or Leg	\$750	\$375	\$1,000	\$500	\$1250	\$625
Arm, Hand, Wrist, Foot, Ankle Knee Cap, Lower Jaw, Shoulder Blade, Bones of Face or Nose	\$375	\$190	\$500	\$250	\$625	\$325
Rib	\$750	\$75	\$1,000	\$100	\$1250	\$125
Heel & Finger	\$450	\$75	\$500	\$100	\$625	\$125
Coccyx & Toe	\$150	\$75	\$200	\$100	\$250	\$125



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2nd Degree Burn Benefits	Basic	Plus	Enhanced
Less than 20 square centimeters of the body surface	\$75	\$100	\$125
More than 20, but less than 40 square centimeters of the body surface	\$150	\$200	\$250
More than 40, but less than 65 square centimeters of the body surface	\$300	\$400	\$500
More than 65, but less than 160 square centimeters of the body surface	\$450	\$600	\$750
More than 160, but less than 225 square centimeters of the body surface	\$600	\$800	\$1,000
More than 225, square centimeters of the body surface of the body surface	\$750	\$1,000	\$1,250



3rd Degree Burn Benefits	Basic	Plus	Enhanced
Less than 20 square centimeters of the body surface	\$150	\$200	\$250
More than 20, but less than 40 square centimeters of the body surface	\$375	\$500	\$625
More than 40, but less than 65 square centimeters of the body surface	\$750	\$1,000	\$1,250
More than 65, but less than 160 square centimeters of the body surface	\$2,250	\$3,000	\$3,750
More than 160, but less than 225 square centimeters of the body surface	\$5,250	\$7,000	\$8,750
More than 225, square centimeters of the body surface of the body surface	\$7,500	\$10,000	\$12,500
Skin Grafts	\$1,500	\$2,000	\$2,500



Medical Benefits	Basic	Plus	Enhanced
Coma (duration of at least 7 days)	\$7,500	\$10,000	\$12,500
Concussion (Brain)	\$100	\$150	\$200
Emergency Dental Work <i>(Broken Teeth Repaired with Crowns / Resulting in Extractions)</i>	\$150 / \$50	\$300 / \$100	\$450 / \$150
Eye Injury <i>(Surgical Repair / Removal of a Foreign Body)</i>	\$200 / \$50	\$250 / \$75	\$300 / \$100
Skull <i>(Simple non-reduction Skull Fracture / Depressed Skull Fracture)</i>	\$375 / \$1,125	\$500 / \$1,500	\$625 / \$1,875



Dislocation (Separated Joint) Benefits

	Basic		Plus		Enhanced	
	Open Reduction	Closed Reduction	Open Reduction	Closed Reduction	Open Reduction	Closed Reduction
Hip	\$1,500	\$375	\$2,000	\$500	\$2,500	\$625
Knee (except Patella) & Shoulder (Glenohumeral)	\$375	\$150	\$500	\$200	\$625	\$250
Sternoclavicular	\$800	\$150	\$900	\$175	\$1,000	\$200
Acromioclavicular and separation	\$700	\$125	\$800	\$150	\$900	\$175
Ankle – Bone or bones of the foot (other than toes)	\$375	\$110	\$500	\$150	\$625	\$200
Lower jaw	\$375	\$190	\$500	\$250	\$625	\$300
Wrist & Elbow	\$300	\$150	\$400	\$200	\$500	\$250
One toe or finger	\$75	\$40	\$100	\$50	\$125	\$65



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Laceration Benefits

	Basic	Plus	Enhanced
Total of all lacerations treated without stitches/sutures	\$25	\$35	\$45
Total of all lacerations is less than 5.08 centimeters long and repaired by stitches	\$50	\$100	\$150
Total of all lacerations is between 5.08 and 15.24 centimeters long and repaired by stitches	\$150	\$200	\$250
Total of all lacerations is over 15.24 centimeters long and repaired by stitches	\$300	\$400	\$500

Paralysis Benefits

	Basic	Plus	Enhanced
Hemiplegia (<i>Paralysis of one side of the body</i>)	\$5,000	\$10,000	\$15,000
Paraplegia (<i>Paralysis of lower limbs</i>)	\$5,000	\$10,000	\$15,000
Quadriplegia (<i>Paralysis of four limbs</i>)	\$10,000	\$20,000	\$30,000



Surgical Procedure Benefits	Basic	Plus	Enhanced
Arthroscopy without surgical repair	\$200	\$250	\$300
Cranial, Hernia or Thoracic surgery	\$750	\$1,000	\$1,250
Open abdominal <i>(including exploratory laparotomy)</i>	\$750	\$1,000	\$1,250
Repair of ruptured discs, torn knee cartilages <i>(meniscus)</i> or rotator cuffs	\$375	\$500	\$625
Miscellaneous surgery requiring general anesthesia	\$200	\$250	\$300



Accidental Death & Dismemberment	Basic	Plus	Enhanced
Accidental Death in a Common Carrier <i>Policyowner & Spouse / Child(ren)</i>	\$75,000 / \$15,000	\$100,000 / \$20,000	\$150,000 / \$25,000
Accidental Death in Other Accidents <i>Policyowner & Spouse / Child(ren)</i>	\$25,000 / \$10,000	\$50,000 / \$15,000	\$75,000 / \$20,000
Loss of Both Arms or Both Legs <i>Policyowner & Spouse / Child(ren)</i>	\$20,000 / \$10,000	\$25,000 / \$12,500	\$40,000 / \$20,000
Loss of Sight in Both Eyes, Both Hands or Both Feet <i>Policyowner & Spouse / Child(ren)</i>	\$20,000 / \$10,000	\$25,000 / \$12,500	\$40,000 / \$20,000
Loss of Sight in One Eye, Loss of Hand, Foot, Arm or Leg <i>Policyowner & Spouse / Child</i>	\$10,000 / \$5,000	\$12,500 / \$7,500	\$20,000 / \$10,000
Loss of Finger(s) and/or Toe(s) <i>Policyowner & Spouse / Child</i>	\$1,000 / \$500	\$1,500 / \$750	\$2,000 / \$1,000



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RIDER SOLUTIONS*

*Increase Coverage By Adding One of Our
Optional Riders To The Base Policy*

*Rider availability may vary by state

Lump Sum Cancer Rider

Pays a lump sum benefit, from \$5K - \$100K, upon diagnosis of cancer (invasive) or Carcinoma in Situ (non-invasive).

Lump Sum Cancer Coverage	% of Selected Benefit Amount
Cancer	100%
Carcinoma in Situ	

Lump Sum Heart Attack and Stroke Rider

Pays a percentage of the selected benefit amount, from \$5K - \$100K, should your customer receive a diagnosis or procedure for one of the qualifying events listed in the chart.

Lump Sum Heart Attack & Stroke Qualifying Events	% of Benefit amount payable for each event	Max. % of Benefit amount payable
Heart Attack	100%	100%
Heart Transplant	100%	
Stroke	100%	
Coronary Artery Bypass Surgery*	25%	
Aortic Surgery*	25%	
Heart Valve Replacement/Repair*	25%	
Angioplasty*	10%	
Stent*	10%	

*Payable only once in an insured person's lifetime.



Hospital Indemnity Benefit Rider

Pays a selected benefit amount, from \$100 - \$1,000, payable for each day that your customer is confined to a hospital.

Intensive Care Unit (ICU) Indemnity Benefit Rider

Pays a selected benefit amount, from \$100 - \$1,000, payable for each day that your customer is confined to the ICU as an inpatient.

Hospital and Intensive Care Unit Indemnity Benefit Rider*

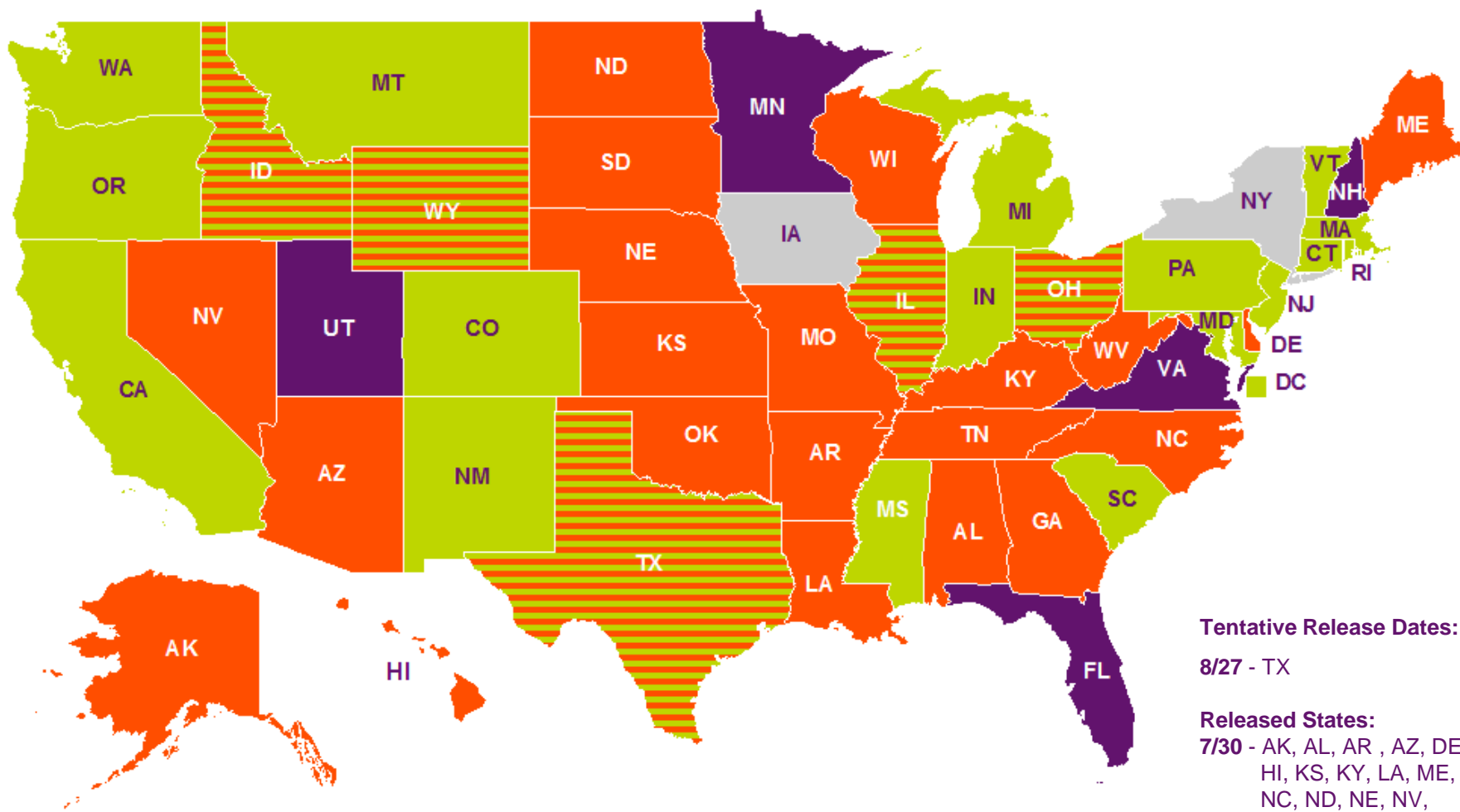
The benefits of both the Hospital Indemnity Benefit Rider and the Intensive Care Unit Indemnity Benefit Rider are combined into one. Pays double the selected hospital indemnity benefit amount for each day that your customer is confined to the ICU as an inpatient.

Return of Premium Rider

Should the customer pass away, the rider pays 100% of the total premiums paid for the policy and any riders, less claims paid.

*Cannot be sold with the Hospital Indemnity Benefit Rider or the Intensive Care Unit Indemnity Benefit Rider.





■ Product Released
■ Product Approved
■ Product Filed

■ Pending Product Filing
■ No Product

Tentative Release Dates:
8/27 - TX

Released States:
7/30 - AK, AL, AR, AZ, DE, GA, HI, KS, KY, LA, ME, MO, NC, ND, NE, NV, OK, SD, TN, WI, WV



ACCIDENT TREATMENT

SAMPLE RATES

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Reference the Occupational Guide to determine what class to use when quoting your customer.

CLASS 1 - Professional, technical and managerial occupations that are generally office duties only

CLASS 2 - Supervisory and skilled clerical workers

CLASS 3 - Non-hazardous light-manual workers, the unemployed, retired workers, homemakers and all full-time government employees whose occupations are not otherwise listed

CLASS 4 - Manual labor, heavy equipment or non-hazardous materials

CLASS 5 - Heavy manual labor, heavy equipment or hazardous materials

ACCIDENT TREATMENT *Occupation Guide*

Occupation	Class
Assessors (Tax, Underwriter)	1
Assistant Managers (Office only)	1
Athletes (Professional)	5
Attendants (Gardens and Parks - Not Amusement, Not Seasonal)	3
Attorneys	1
Auctioneers	2
Auditors	1
Authors	1
Automobile (Dealers, owners and general managers)	1
Automobile (Sales and service manager)	2
Awning Installers	4



Individual Coverage Age 39	Monthly Premiums*
Accident Treatment Policy (Plus Plan/Class 1)	\$16.25
\$20,000 Lump Sum Heart Attack & Stroke Rider	\$14.00
Total	\$30.25

*Sample rates based on state of Kentucky. Rates may vary by state.



Family Coverage Age 44	Monthly Premiums*
Accident Treatment Policy (Plus Plan/Class 1)	\$58.00
\$10,000 Lump Sum Cancer Rider	\$18.00
Total	\$76.00

*Sample rates based on state of Kentucky. Rates may vary by state.



Senior Coverage Age 65	Monthly Premiums*
Accident Treatment Policy (Plus Plan/Class 1)	\$49.00
\$10,000 Lump Sum Cancer Rider	\$32.00
Total	\$81.00

*Sample rates based on state of Kentucky. Rates may vary by state.



Individual Coverage Age 55	Monthly Premiums (Payroll Rates)*
Accident Treatment Policy (Plus Plan/Class 1)	\$19.50
\$10,000 Lump Sum Heart Attack & Stroke Rider	\$11.00
\$100/day Hospital Indemnity Rider	\$4.60

*Sample rates based on state of Kentucky. Rates may vary by state.



ACCIDENT TREATMENT

*UNDERWRITING QUESTIONS**

*May vary by state

UW Questions for All Riders

1. Has any Applicant been diagnosed with or received medical advice or treatment from a Medical Professional for Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC), or Human Immunodeficiency Virus (HIV) infection?

UW Questions for Lump Sum Cancer Rider, Hospital Indemnity and Intensive Care Unit Rider(s)

2. During the past ten (10) years, has any Applicant consulted with or been diagnosed, treated, hospitalized, or prescribed medication by a Medical Professional for, or had symptoms of, internal cancer, leukemia, Hodgkin's lymphoma (formerly known as Hodgkin's disease), other cancers of the blood, melanoma, malignant tumors, or carcinoma in situ?
3. During the past five (5) years, has any Applicant been advised by a Medical Professional to have any diagnostic tests related to cancer that have not been completed, for which test results have not been received, or had abnormal test results where cancer has not been ruled out?



UW Questions for Lump Sum Heart Attack/Stroke Rider, Hospital Indemnity and Intensive Care Unit Rider(s) continued

4. During the past ten (10) years, has any Applicant been advised by a Medical Professional to have any diagnostic testing related to any disease of the heart or circulatory system that has not been completed or for which results have not been received?
5. During the past ten (10) years, has any Applicant consulted with a Medical Professional, or been diagnosed, treated, or hospitalized for myocardial infarction (heart attack), stroke or transient ischemic attack (TIA), any disorder of the heart or of the circulatory system (other than hypertension requiring two (2) or less medications to control), insulin-dependent Diabetes, Diabetic Neuropathy or Retinopathy, uncontrolled hypertension (high blood pressure), or hypertension requiring more than two (2) medications to regulate?



UW Hospital Indemnity and Intensive Care Unit Rider(s)

6. During the past ten (10) years, has any Applicant used illegal drugs, or received medical advice or treatment for prescription drug abuse, alcoholism, or alcohol abuse?
7. Is any Applicant currently pregnant, an expectant parent, in the process of adoption, or undergoing fertility treatment?
8. During the past three (3) years, has any Applicant been advised to have medical tests (other than routine Pap tests, mammograms, or colonoscopies) or to have medical treatment(s) that have not been performed?
9. Is any Applicant currently bedridden, require the assistance of a wheelchair or a walker, or, within the past two (2) years, been confined in a hospital (other than for a normal pregnancy, an accidental injury that has completely resolved, or for an acute medical condition where confinement was limited to two (2) days or less) or a nursing facility, or received home health care services or long-term care disability benefits?



UW Hospital Indemnity and Intensive Care Unit Rider(s) continued

10. Has any Applicant ever consulted with a Medical Professional, or been diagnosed, treated, or hospitalized for connective tissue disease such as Systemic Lupus or Cystic Fibrosis; kidney disease requiring dialysis; renal (kidney) insufficiency, renal failure, or polycystic kidney disease; liver disease including Cirrhosis or Hepatitis (other than Hepatitis A); Rett Syndrome or Pervasive Development Disorder?
11. During the past five (5) years, has any Applicant consulted with a Medical Professional or been diagnosed, treated, or hospitalized for Sleep Apnea, Emphysema, Chronic Obstructive Pulmonary Disease, or Chronic Bronchitis; Pulmonary Fibrosis or Pulmonary Hypertension; Tuberculosis; Ulcerative Colitis or Crohn's Disease; blood clot or Pulmonary Embolism; paralysis, paraplegia, hemiplegia, or any disorder of the central nervous system; Bipolar Disorder, Psychosis, Major Depression, or suicide attempt; degenerative disc disease, herniated disc, degenerative joint disease, rheumatoid or psoriatic arthritis?



Selling the Need

- Build a Healthcare Portfolio like a Financial Portfolio
- “Would you like the Accident Coverage that comes with that?”
- “Easier to budget \$30/month or \$6,000-\$12,000 in deductibles?”
- Group Deductibles keep increasing and employer cost sharing keeps reducing. Accident Plan = Perceived Benefit.



QUESTIONS?

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