PROVIDING PEACE OF MIND DURING A TIME OF NEED

Cignassurance Program for beneficiaries

At Cigna, we know losing a loved one is difficult. And we understand how challenging it can be for beneficiaries to manage their loved one's insurance benefits among other pressures during such a difficult time. That's why, we offer Cignassurance® with Cigna Life and Accidental Death and Dismemberment plans. This program provides support for beneficiaries when they need it most, including:

- A free, interest-bearing account for claim payments of \$5,000 or more. Account balances and activity can be managed 24/7 at **Cignassurance.com**.
- Our Where to Go From Here brochure describes the other Cigna programs* available to beneficiaries, including:
 - Cigna Life Assistance ProgramSM offers bereavement counseling to help manage grief and offer support when needed.
 - My Secure Advantage[™] offers access to a variety of financial and legal services including money coaching, will preparation, identity theft and more.
 - Healthy Rewards® discounts on health and wellness products and services.
- Our Looking Ahead guidebook to help beneficiaries navigate legal and financial responsibilities and research additional benefits.

Together, all the way."



* 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 are not available where prohibited by law.

Counseling, legal or financial assistance and discount programs are not available under policies insured by Cigna Life Insurance Company of New York.

The Cignassurance Program for beneficiaries is available to beneficiaries receiving coverage checks over \$5,000 from Cigna Group Life and Personal Accidental Death and Dismemberment Programs. Cignassurance accounts are not deposit account programs and are not insured by the Federal Deposit Insurance Corporation or any other federal agency. Account balances are the liability of the insurance company and the insurance company reserves the right to reduce account balances for any payment made in error.

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