Coverage that keeps you protected for all possibilities

Support that follows your care – not just your coverage



When a health event happens, the journey doesn't stop at the diagnosis.

Accidents, hospital stays, and serious diagnoses can come with out-of-pocket costs, even with medical coverage. Those costs — like deductibles, copays, coinsurance, and recovery expenses — often show up while you're trying to focus on getting better.

With Cigna Healthcare® Supplemental Health insurance, you get *cash benefits for certain covered events*, giving you the added financial support you may need. The cash can be used for anything from tests, follow-up care and physical therapy to groceries, daycare, rent and more.

What types of events are covered?

Accidental Injury – Provides cash when covered injuries occur — including emergency room visits, diagnostic tests, follow-up care, and therapy.

Critical Illness – Provides cash benefits if you experience a covered serious diagnosis, helping with the financial impact that can follow.

Hospital Care – Provides cash benefits tied to covered hospital admissions, stays, and related inpatient costs.

How Supplemental Health fits into your care journey:

Most health events follow a familiar path:

1. **An unexpected event** occurs
2. **Medical care** begins
3. **Recovery continues** beyond treatment
4. **Out-of-pocket** costs may follow

Our Supplemental Health benefits are designed to support you **during moments that matter most - from the everyday to the extraordinary.**

Offered by Cigna Health and Life Insurance Company

taylor morrison

cigna healthcare

All sources and disclosures appear at the end of this document.

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See the value

Getting cash benefits means having support for more than the initial medical event, including the expenses and recovery needs that can follow.



Accidental Injury	Plan I
• Doctor's office visit	$150
• Diagnostic exam (X-ray)	$50
• Dislocated knee	$2,000
• Fractured wrist	$800
• Follow-up appointment	$50
• Five physical therapy sessions	$125
Accidental Injury coverage paid:	**$3,175**

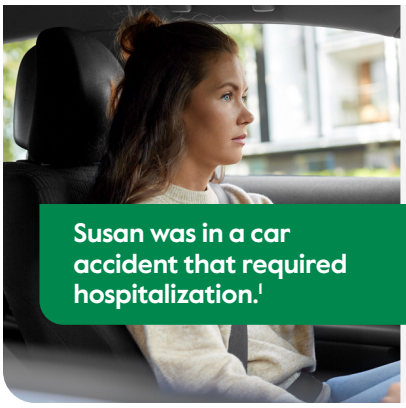


Critical Illness

Consider possible expenses that may occur as a result of a heart attack diagnosis:

- Deductible, coinsurance and copays
- Transportation
- Room and board
- Daycare
- Alternative treatments

Critical Illness coverage paid:	**$10,000**



Hospital Care	Plan I
• Hospital admission	$1,000
• Hospital stay (3 days)	$300
• Hospital intensive care unit (ICU) stay (1 day)	$200
Hospital Care benefit paid:	**$1,500**

Filing a claim:

To easily file your claim online:

1. Log in to **myCigna.com**[®2]
2. Under the "Coverage" tab at the top of the page, select "Supplemental Health"
3. Scroll to the bottom of the page and click "Submit a claim"
4. Complete the online claim form

myCigna[®2] also allows you to:

- Enroll in direct deposit
- View personalized Supplemental Health plan information
- Track the status of claims
- Monitor and respond to correspondence
- View Explanations of Benefits (EOBs)

When your Cigna Healthcare medical and Supplemental Health coverage are paired together, eligible claims can be identified more easily — allowing for claim filing in fewer steps.

What's not covered

Accidental Injury

Benefits are only payable for covered injuries diagnosed and treated by a physician and resulting from a covered accident. Under most plans, treatment must begin within 90 days of the accident.

- **Physician office visit:** Limited to one benefit per accident. Excludes routine health examinations or immunizations, visits for mental or nervous disorders, or visits by a surgeon while confined to a hospital.
- **Diagnostic exam:** Limited to one benefit per accident.
- **Dislocation/fracture:** If there is more than one type of fracture or dislocation, only one benefit will be paid for each injury, whichever is greater.
- **Follow-up Physician Visit and Physical Therapy:** Physician recommendation is required. All treatments must be completed within 365 days of the accident. Number of covered Physician Visits and Physical Therapy visits will be provided in the certificate of insurance.

Benefits may not be paid for any loss that is the result of: (a) Intentionally self-inflicted injury, suicide or any attempt thereat while sane or insane; (b) Commission or attempt to commit a felony or an assault; (c) Declared or undeclared war or act of war; (d) Active duty service in the military, naval or air force of any country or international organization; (e) Voluntary ingestion of any narcotic, drug, poison, gas or fumes, unless taken as prescribed by a physician*; (f) Operating any type of vehicle while under the influence of alcohol or any drug, narcotic or other intoxicant*; (g) Bungee jumping; parachuting; skydiving; parasailing; hang-gliding; (h) 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 regularly scheduled commercial airline); (i) Services or treatment rendered by a Physician, Nurse or any other person who is: employed or retained by the policyholder; providing homeopathic, aroma-therapeutic or herbal therapeutic services; living in the Covered Person's household; a parent, sibling, spouse or child or the Covered Person**; or (j) Sickness, disease, bodily or mental infirmity, bacterial or viral infection 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).

Product availability may vary by location and plan type and is subject to change. This is a summary of benefits only. A complete description of benefits, limitations, exclusions and termination of coverage will be provided in the certificate of insurance and riders. All coverage is subject to the terms and conditions of the group policy. If there is any discrepancy between this document and the group policy documents, the policy documents will govern.

*This exclusion does not apply to Washington residents.
**This exclusion does not apply to policies issued in Arizona.

Critical Illness

The following are general exclusions and limitations that may apply to group Critical Illness insurance. The terms under your specific plan may vary. See your policy documents for details, including any state-mandated benefits. These policies may apply a waiting period and no benefits will be paid for a covered loss which occurs within any applicable waiting period. Benefits may not be paid for a condition that existed prior to your effective date of coverage. The date of diagnosis must occur while coverage is in force and the condition definition must be satisfied. Only one initial benefit will be paid for each covered condition per person and benefits may be subject to separation periods; and will be subject to maximum lifetime limits. Additional benefits may be available under the recurrence benefit, if included.

Benefits may not be paid for any loss that is the result of: (a) Intentionally self-inflicted injury, suicide or any attempt thereat while sane or insane; (b) Commission or attempt to commit a felony or an assault; (c) Declared or undeclared war or act of war; (d) Active duty service in the military, naval or air force of any country or international organization (Reserve or National Guard active duty training is not excluded unless it extends beyond 31 days); (e) Voluntary ingestion of any narcotic, drug, poison, gas or fumes, unless taken as prescribed by a physician*; (f) Operating any type of vehicle while under the influence of alcohol or any drug, narcotic or other intoxicant*; (g) A diagnosis not in accordance with generally accepted medical principles prevailing in the U.S. at the time of diagnosis.

Product availability may vary by location and plan type and is subject to change. This is a summary of benefits only. A complete description of benefits, limitations, exclusions and termination of coverage will be provided in the certificate of insurance and riders. All coverage is subject to the terms and conditions of the group policy. If there is any discrepancy between this document and the group policy documents, the policy documents will govern.

*This exclusion does not apply to Washington residents.

Hospital Care (Indemnity)

Hospital admission: payable once per day, limited to one day per admission. Must be admitted as an inpatient to the hospital. Excludes treatment in an emergency room or provided on an outpatient basis, or for re-admission for the same covered injury or illness (including chronic conditions).

Hospital intensive care unit (ICU) stay and hospital stay: payable once per day. Must be admitted as an inpatient and confined to the hospital.

Product availability may vary by location and plan type and is subject to change. This is a summary of benefits only. A complete description of benefits, limitations, exclusions and termination of coverage will be provided in the certificate of insurance and riders. All coverage is subject to the terms and conditions of the group policy. If there is any discrepancy between this document and the group policy documents, the policy documents will govern.

Benefits may not be paid for any loss that is the result of: (a) Intentionally self-inflicted injury, suicide or any attempt thereat while sane or insane; (b) Commission or attempt to commit a felony or an assault; (c) Declared or undeclared war or act of war; (d) Active duty service in the military, naval or air force of any country or international organization (Reserve or National Guard active duty training extending beyond 31 days); (e) Voluntary ingestion of any narcotic, drug, poison, gas or fumes, unless taken as prescribed by a physician*; (f) Operating any type of vehicle while under the influence of alcohol or any drug, narcotic or other intoxicant*; (g) Services deemed by the insurer as not being medically necessary; (h) Elective or cosmetic surgery; (i) Dental surgery, unless due to accidental injury; or (j) Services or treatment rendered by a Physician, Nurse or any other person who is: employed or retained by the policyholder; providing homeopathic, aroma-therapeutic or herbal therapeutic services; living in the Covered Person's household; a parent, sibling, spouse or child or the Covered Person**; and (k) In certain instances, pregnancy, including childbirth, occurring within a specified period of time following the date coverage is effective.

*This exclusion does not apply to Washington residents.
**This exclusion does not apply to policies issued in Arizona.

1. These examples are for illustrative purposes only. They are not actual Cigna Healthcare customer experiences. Actual coverage and benefit amounts will vary by policy design. Refer to policy documents for details.

2. Children under age 13 are not permitted to register for a personal profile at myCigna.com. App/online store terms and mobile phone carrier/data charges apply.

Not approved for use in NM, NV, OR, UT.

ACCIDENTAL INJURY, CRITICAL ILLNESS AND HOSPITAL CARE POLICIES PAY LIMITED BENEFITS ONLY. THEY ARE NOT COMPREHENSIVE HEALTH INSURANCE COVERAGE AND DO NOT COVER ALL MEDICAL EXPENSES. THIS COVERAGE DOES NOT SATISFY THE "MINIMUM ESSENTIAL COVERAGE" OR INDIVIDUAL MANDATE REQUIREMENTS OF THE AFFORDABLE CARE ACT (ACA). THIS COVERAGE IS NOT MEDICAID OR MEDICARE SUPPLEMENT INSURANCE.

Product availability may vary by location and plan type and is subject to change. All group insurance policies may contain exclusions, limitations, reduction of benefits, and terms under which the policy may be continued in force or discontinued. For costs and complete details of coverage, contact your Cigna Healthcare representative.

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