



**BY
YOUR
SIDE.**

**For better health
and well-being.**

Prepared for the Employees of Monmouth University.

Together, all the way.®



Hello. We're glad you're here.

Welcome to Cigna Group Insurance. We're here to help you and your family live healthier, more financially secure lives. We're excited to be a part of your journey.



This brochure explains your Cigna Group Insurance coverage.¹ It tells you what you need to know about using your new plan(s). You may not need all this information now. But make sure you keep this resource in a safe place. You may want to refer back to it later.

The pages that follow contain:

- ▶ Information about your financial protection benefits*
- ▶ How to submit a claim
- ▶ Who to call if you need help
- ▶ Other programs and services that you get at no extra cost to you

* To learn more information about coverage under your specific plan, refer to your policy.

At Cigna Group Insurance, we're with you every step of the way.

Your enrollment event has ended, and your coverage is effective.

Hospital Care insurance

A hospital stay can happen at any time, and it can be costly. Cigna Hospital Care helps you and your loved ones have additional financial protection. We can help cover these unexpected events—so you can focus on getting better.

With Hospital Care insurance, you get a benefit paid directly to the covered person, unless otherwise assigned, after a covered hospitalization resulting from a covered injury or illness. You can use the money received from the hospital visit to help pay for:

- › Copays, deductibles, or coinsurance
- › Or use it toward those unexpected costs such as: child care, help around the house, follow up services

How to file a claim

Claims should be reported as soon as possible after the loss. Claims can be reported by one of the following methods.



Complete and file your claim by phone

- › Call **800.754.3207** to speak with one of our dedicated customer service representatives.



Complete and file your claim by email, mail or fax

- › Fax documents to our fax line at **860.730.6460**.

› Email scanned documents to
HospitalCare@Cigna.com

› Mail documents to:

Cigna Phoenix Claim Services

P.O. Box 55290

Phoenix, AZ 85078

Information you'll need

Make sure you have this information handy:

- › Personal information, such as:
Your name, address, phone number, birth date, Social Security number and email address
- › Employment information, such as: Employer's name, email address, date of hire and job title
- › Doctor and hospital information – the name, address and phone number of each doctor you are seeing for this injury or illness

Wellness Benefits

To report a Wellness claim on this coverage, follow the instructions above and simply file your claim by phone.

Questions?

Call **800.754.3207** to speak with a customer service representative.



Together, all the way.®

- 1 All group insurance policies and group benefit plans contain exclusions and limitations. For costs and complete details of coverage, see your plan documents.
- 2 ACCIDENTAL INJURY INSURANCE PROVIDES LIMITED ACCIDENT-ONLY COVERAGE.
- 3 CRITICAL ILLNESS INSURANCE PROVIDES LIMITED COVERAGE. IT PAYS A FIXED BENEFIT AND DOES NOT COVER MEDICAL EXPENSES AS INCURRED. CRITICAL ILLNESS INSURANCE IS NOT A SUBSTITUTE FOR COMPREHENSIVE OR MAJOR MEDICAL HEALTH INSURANCE AND THIS COVERAGE DOES NOT SATISFY THE INDIVIDUAL MANDATE OF THE AFFORDABLE CARE ACT BECAUSE THE COVERAGE DOES NOT MEET THE REQUIREMENTS OF MINIMUM ESSENTIAL COVERAGE.
- 4 These are examples only and may not be covered under the specific group critical illness policy offered under your employer. Exclusions and limitations may apply. Coverage is subject to terms and conditions outlined in the group policy. Refer to your plan Benefit Summary for more information about the coverage under your specific critical illness plan.
- 5 **These programs are NOT insurance and do not provide reimbursement for financial losses.** Program availability may vary by plan type and location and is subject to change. Employees are required to pay the entire discounted charge for any discounted products or services available through these programs. Programs are provided through third party vendors who are solely responsible for their products and services. Presented here are only the highlights of these programs. Full terms, conditions and exclusions are contained in the applicable client program description and/or vendor service agreement.

Group <accidental injury, critical illness, AD&D, life, and disability> plans are insured or administered by Life Insurance Company of North America, except in NY, where insured plans are offered by Cigna Life Insurance Company of New York, New York, NY. Product availability may vary by location and plan type and is subject to change.

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