

WHATEVER LIFE THROWS AT YOU - THROW IT OUR WAY.

Life Assistance ProgramSM

Life. Just when you think you've got it figured out, along comes a challenge. Whether your needs are big or small, your Life Assistance & Work/Life Support Program is there for you. It can help you and your family find solutions and restore your peace of mind.

Call us anytime, any day.

We're just a phone call away whenever you need us. At no extra cost to you. An advocate can help you assess your needs and develop a solution. He or she can also direct you to community resources and online tools.

Visit a specialist.

You have three face-to-face sessions with a behavioral counselor available to you - and your household members. Call us to request a referral.

Monthly Webinars

Educational seminars on a variety of relevant topics such as managing your life, work, money and health, are available in a quarterly calendar of monthly webcasts distributed to your employer.

Achieve work/life balance.

For help handling life's challenges go on line for articles and resources including on family, care giving, pet care, aging, grief, balancing, working smarter, and more.



Legal consultation and referrals*

Receive a free 30-minute consultation with a network attorney. And up to a 25% discount on select fees.



Financial consultations.

Receive a free 30-minute consultation and 25% discount on tax planning and preparation.



Life Assistance Program - 24/7 support

Phone: 800.538.3543
website: www.cignalap.com

Together, all the way.®



Offered by: Life Insurance Company of North America or Connecticut General Life Insurance Company.

*Legal consultations and discounts are excluded for employment-related issues.

These programs are NOT insurance and do not provide reimbursement for financial losses. Some restrictions may apply. Customers 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. 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. These programs are not available under policies insured by Cigna Life Insurance Company of New York (New York, NY).

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HEALTHY CHOICES DESERVE HEALTHY DISCOUNTS

Start saving today with Cigna Healthy Rewards

You value your health enough to make smart choices and the Cigna Healthy Rewards®* program can help with discounts on a wide variety of health and wellness programs and services.

No referrals. No claim forms. The Healthy Rewards program includes a nationwide network of brand-name as well as smaller local participating providers.

You and your family members can enjoy instant savings between 10% and 40%** using the attached wallet card when you visit a participating provider or shop online.

Get discounts on the health products and programs you use every day, for:

- › Weight management and nutrition
- › Fitness club memberships
- › Vision and hearing care
- › Complementary and alternative medicine
- › Health and wellness products

Real brands. Real discounts. Real awesomeness.

HEALTHY REWARDS

Reward yourself

Present this card to your Healthy Rewards provider to access discounts on a range of health programs and services.

To find out more about Healthy Rewards or for a list of participating providers, **call 800.258.3312 or visit Cigna.com/rewards**
Password: savings.

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For Cigna Group Insurance® customers without access to myCigna.com the Active&Fit Direct™ gym membership program must be accessed by calling **800.258.3312** and pressing 3. The customer will be transferred to an Active&Fit Direct customer service agent. For Jenny Craig visit: **www.jennycraig.com/healthyrewards**.

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*Healthy Rewards is a discount program. **A discount program is NOT insurance, and you must pay the entire discounted charge.** Healthy Rewards programs are separate from your plan or insurance coverage. Participating providers are independent third parties solely responsible for their programs, products or services. Some Healthy Rewards programs are not available in all states and programs may be discontinued at any time. These programs are not available under policies insured by Cigna Life Insurance Company of New York.

**Based on Cigna Healthy Rewards program range of discount offerings as of 6/2018. Subject to change.

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SOLUTIONS FOR ALL TYPES OF PERSONAL FINANCIAL CHALLENGES

My Secure Advantage

Cigna knows that financial issues are one of the leading causes of stress in America.* That's why we offer a full-service financial wellness program. My Secure Advantage™ can help support the financial health of your household, at no additional cost to you.

MY SECURE ADVANTAGE PROGRAM INCLUDES:

My Secure Advantage (MSA) Money Coaching

- › You can take advantage of a free 30-minute consultation with a certified financial expert before you decide to participate in Money Coaching.
- › Individuals and couples can work with a designated Money Coach for 30 days, paid for by Cigna.
- › Your Money Coach can help you handle a wide range of financial challenge, including but not limited to: Basic money management, getting out of debt, saving for college or retirement, purchasing a home, marriage or divorce, loss of income, death in the family, and more.
- › Through an easy-to-use online portal, you can communicate with your Coach, view educational webinars and access a library of financial tools, forms and tips.
- › After the first 30-day coaching period, you may continue working with your Money Coach for \$39.95 per month.
- › Even if you don't participate in Money Coaching you can get a 25% discount on tax planning and preparation.

Identity theft protection and will preparation services include:

- › Education on how to avoid identity theft, consultation with a Fraud Resolution Specialist, and a fraud resolution kit that provides the right documents to use and steps to follow
- › Online resources to create and execute state-specific wills, powers of attorney and a variety of other important legal documents
- › Free 30-minute legal consultation with a licensed practicing attorney to obtain advice or review legal documents, and a 25% discount off standard fixed or hourly attorney's fees



Call 888.724.2262, Monday - Friday from 9:00 am to 11:00 pm EST (6:00 am to 8:00 pm PST) to speak with an MSA representative.

All you'll need to give is your name, city, state, zip code and the name of your employer or plan sponsor. You can also visit cigna.mysecureadvantage.com for more information, or to register and access online tools and educational resources and create legal documents.

Together, all the way.®



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*Stress in America™: Coping with Change American Psychological Association, January, 2017.

My Secure Advantage is a trademark of CLC Incorporated (CLC). The My Secure Advantage Financial Wellness Program is independently administered by CLC. Cigna does not provide financial services and makes no representations or warranties as to the quality of the information on the CLC website or the services of CLC.

These programs are NOT insurance and do not provide reimbursement for financial losses. Presented here are only the highlights of these programs. Full terms, conditions and exclusions are contained in the applicable offering descriptions. Program availability may vary by plan type and location and is subject to change. Customers 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. These programs are not available under policies insured by Cigna Life Insurance Company of New York.

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HELP KEEP FINANCIAL WORRY FROM SLOWING DOWN RECOVERY

My Secure Advantage



Studies show that personal finance is the leading source of stress for America's workforce.¹ In fact, 60% of Americans report that they would suffer great or moderate financial hardship if they were unable to work for a month.²

Poor financial health can hurt recovery

When you consider that employees on disability may be living on only a percentage of their pre-disability income, it's no surprise that the financial implications of being ill or injured and out of work can add a whole new level of stress to their lives – stress that may impact their health and recovery.

To help employees deal with any and every type of financial challenge, Cigna provides claimants with a financial wellness program. All at no additional cost to you.

My Secure Advantage™ money coaching

Disability claimants and members of their household receive:

- › 90 days of complementary money coaching from an experienced financial professional
- › A designated money coach to personally assist, advise and teach new money habits
- › A private, web portal to communicate with their money coach, and access resources, tools and educational webinars
- › A 50% discount on additional tax planning and preparation services

What's more, individuals who would like to continue working with their money coach beyond the Cigna-paid 90-day coaching period may do so on a self-pay basis at a 50% discount.

Why address the stress?

44% of full-time employees say they worry about personal finances during work hours.³

41% of US adults, gave themselves a C, D, or F on their personal finance knowledge, according to a Harris Interactive poll.⁴

84% of employees look to their employer for more help in achieving financial security through employee benefits.⁵

For more information, visit MySecureAdvantage.com

Together, all the way.®



1. Stress in America™: Paying With Our Health, American Psychological Association, February 2015, <http://www.apa.org/news/press/releases/stress/index.aspx>.

2. Cigna Voluntary Benefits Consumer Survey, Nov. 2013.

3. Employee Benefits News, 4 facts on employees' financial wellness and 3 ways employers can help. Retrieved 11.20.15.

4. The 2015 Consumer Financial Literacy Survey, Harris Interactive, Inc., 2015, https://www.nfcc.org/wp-content/uploads/2015/04/NFCC_2015_Financial_Literacy_Survey_FINAL.pdf.

5. MetLife's 13th Annual Study of Employee Benefits Trends, May 2015, <https://benefittrends.metlife.com/assets/downloads/benefits-impact-summaries-2015.pdf>.

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