

# PROVIDING PEACE OF MIND DURING A TIME OF NEED

## Cignassurance Program for beneficiaries

If the unexpected happens, the Cignassurance® Program can help. Available with Cigna Life and Accidental Death and Dismemberment<sup>1</sup> plans, this program provides financial, bereavement and legal support for your loved ones during their time of need. As a beneficiary of your Life and/or Accident plan, they'll get:

- › Free and confidential bereavement services over the phone, with licensed clinicians and nurses available 24/7.
- › Two free face-to-face counseling sessions with a local Cigna Behavioral Health network therapist.<sup>2</sup>
- › 30 minutes of free legal advice with a licensed practicing attorney over the phone.<sup>2</sup> And referrals to discounted, professional legal services for help with estate planning, preparing a will or general advice.<sup>3</sup>
- › 30 minutes of free financial services advice from a qualified financial professional over the phone.<sup>2</sup> Additional referrals to financial professionals who can assist with other financial needs.
- › Access to a Cignassurance account – a free, interest-bearing account for proceeds over \$5,000. This account keeps their insurance proceeds in a safe place and gives them time to deal with more pressing issues. Account balances and activity can be managed 24/7 at Cignassurance.com.
- › Our **Looking Ahead** guidebook to help your loved ones navigate legal and financial responsibilities and research additional benefits.

Together, all the way.®



1. 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.

2. Phone and face-to-face counseling sessions must be used within one year of the date the claim is approved. Counseling, legal or financial assistance programs are not available under policies insured by Cigna Life Insurance Company of New York.

3. Additional charges may apply.

Financial, bereavement and legal services are independently administered by CLC Incorporated (CLC). Cigna does not provide financial/legal services and makes no representations or warranties as to the quality of the information on the CLC website or the services of CLC.

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