

CIGNA CRITICAL ILLNESS INSURANCE

Being diagnosed with a critical illness is hard enough, but you should not have to worry about how it impacts your finances as well. That's why having Cigna Critical Illness insurance is so important.

What It Is: A cash benefit paid directly to you when you are diagnosed with a covered illness, such as a heart attack or stroke.

Critical Illness Benefit Example: Marco had a heart attack while raking leaves. Marco's covered benefit:

- Heart attack diagnosis

Critical Illness benefit paid directly to Marco: \$ 10,000*

***Actual benefit amounts may vary. Refer to Benefits Summary for Policy Exclusions and Limitations.**

Easy Access to Your Benefits:

- Submit your claim to Cigna online or by phone, email, fax, or mail.
- Cigna reviews your claim.
- Benefit payment is sent directly to you or anyone you assign.

Key Features to Consider:

- **Flexible.** Use the money however you want - medical bills, rent, groceries, etc.
- **Supplement your medical plan.** Benefits are paid in addition to other coverage you may have.
- **Cost-effective.** Your premium is conveniently deducted from your paycheck at a low group rate.

Premiums

- Based on Employee's Age, Coverage Level, and Benefit Amount
- Benefit Amounts: \$ 10,000, \$ 20,000, \$ 30,000
- Premium Sheets attached

All Cigna plans or insurance policies are distributed exclusively by or through operating subsidiaries of Cigna Corporation, are administered by Cigna Health and Life Insurance Company, and are insured by either (i) Cigna Health and Life Insurance Company (Bloomfield, CT); (ii) Life Insurance Company of North America ("LINA") (Philadelphia, PA); or (iii) New York Life Group Insurance Company of NY ("NYLGICNY") (New York, NY), formerly known as Cigna Life Insurance Company of New York. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc. LINA and NYLGICNY are not affiliates of Cigna.

BENEFIT AMOUNT: \$ 10,000
CRITICAL ILLNESS

Coverage Level	Level	Age	Monthly	Annual	Admin/Faculty Per Pay	Staff Per Pay
Employee	IND	0-29	\$2.68	\$32.16	\$1.34	\$1.24
Employee	IND	30-39	\$4.08	\$48.96	\$2.04	\$1.88
Employee	IND	40-49	\$7.03	\$84.36	\$3.52	\$3.24
Employee	IND	50-59	\$13.40	\$160.80	\$6.70	\$6.18
Employee	IND	60-69	\$20.92	\$251.04	\$10.46	\$9.66
Employee	IND	70-79	\$38.25	\$459.00	\$19.13	\$17.65
Employee	IND	80+	\$61.87	\$742.44	\$30.94	\$28.56
Employee + Spouse	HW	0-29	4.58	\$54.96	\$2.29	\$2.11
Employee + Spouse	HW	30-39	6.7	\$80.40	\$3.35	\$3.09
Employee + Spouse	HW	40-49	11.36	\$136.32	\$5.68	\$5.24
Employee + Spouse	HW	50-59	21.82	\$261.84	\$10.91	\$10.07
Employee + Spouse	HW	60-69	34.06	\$408.72	\$17.03	\$15.72
Employee + Spouse	HW	70-79	58.74	\$704.88	\$29.37	\$27.11
Employee + Spouse	HW	80+	102.01	\$1,224.12	\$51.01	\$47.08
Employee + Child(ren)	PMC	0-29	4.18	\$50.16	\$2.09	\$1.93
Employee + Child(ren)	PMC	30-39	5.58	\$66.96	\$2.79	\$2.58
Employee + Child(ren)	PMC	40-49	8.58	\$102.96	\$4.29	\$3.96
Employee + Child(ren)	PMC	50-59	14.96	\$179.52	\$7.48	\$6.90
Employee + Child(ren)	PMC	60-69	22.48	\$269.76	\$11.24	\$10.38
Employee + Child(ren)	PMC	70-79	39.81	\$477.72	\$19.91	\$18.37
Employee + Child(ren)	PMC	80+	63.43	\$761.16	\$31.72	\$29.28
Family	FAM	0-29	6.06	\$72.72	\$3.03	\$2.80
Family	FAM	30-39	8.18	\$98.16	\$4.09	\$3.78
Family	FAM	40-49	12.93	\$155.16	\$6.47	\$5.97
Family	FAM	50-59	23.38	\$280.56	\$11.69	\$10.79
Family	FAM	60-69	35.63	\$427.56	\$17.82	\$16.44
Family	FAM	70-79	60.31	\$723.72	\$30.16	\$27.84
Family	FAM	80+	103.57	\$1,242.84	\$51.79	\$47.80

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**BENEFIT AMOUNT: \$ 20,000
CRITICAL ILLNESS**

Coverage Level	Level	Age	Monthly	Annual	Admin/Faculty Per Pay	Staff Per Pay
Employee	IND	0-29	\$5.36	\$64.32	\$2.68	\$2.47
Employee	IND	30-39	\$8.16	\$97.92	\$4.08	\$3.77
Employee	IND	40-49	\$14.06	\$168.72	\$7.03	\$6.49
Employee	IND	50-59	\$26.80	\$321.60	\$13.40	\$12.37
Employee	IND	60-69	\$41.84	\$502.08	\$20.92	\$19.31
Employee	IND	70-79	\$76.50	\$918.00	\$38.25	\$35.31
Employee	IND	80+	\$123.74	\$1,484.88	\$61.87	\$57.11
Employee + Spouse	HW	0-29	9.16	\$109.92	\$4.58	\$4.23
Employee + Spouse	HW	30-39	13.4	\$160.80	\$6.70	\$6.18
Employee + Spouse	HW	40-49	22.72	\$272.64	\$11.36	\$10.49
Employee + Spouse	HW	50-59	43.64	\$523.68	\$21.82	\$20.14
Employee + Spouse	HW	60-69	68.12	\$817.44	\$34.06	\$31.44
Employee + Spouse	HW	70-79	117.48	\$1,409.76	\$58.74	\$54.22
Employee + Spouse	HW	80+	204.02	\$2,448.24	\$102.01	\$94.16
Employee + Child(ren)	PMC	0-29	8.36	\$100.32	\$4.18	\$3.86
Employee + Child(ren)	PMC	30-39	11.16	\$133.92	\$5.58	\$5.15
Employee + Child(ren)	PMC	40-49	17.16	\$205.92	\$8.58	\$7.92
Employee + Child(ren)	PMC	50-59	29.92	\$359.04	\$14.96	\$13.81
Employee + Child(ren)	PMC	60-69	44.96	\$539.52	\$22.48	\$20.75
Employee + Child(ren)	PMC	70-79	79.62	\$955.44	\$39.81	\$36.75
Employee + Child(ren)	PMC	80+	126.86	\$1,522.32	\$63.43	\$58.55
Family	FAM	0-29	12.12	\$145.44	\$6.06	\$5.59
Family	FAM	30-39	16.36	\$196.32	\$8.18	\$7.55
Family	FAM	40-49	25.86	\$310.32	\$12.93	\$11.94
Family	FAM	50-59	46.76	\$561.12	\$23.38	\$21.58
Family	FAM	60-69	71.26	\$855.12	\$35.63	\$32.89
Family	FAM	70-79	120.62	\$1,447.44	\$60.31	\$55.67
Family	FAM	80+	207.14	\$2,485.68	\$103.57	\$95.60

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**BENEFIT AMOUNT: \$ 30,000
CRITICAL ILLNESS**

Coverage Level	Level	Age	Monthly	Annual	Admin/Faculty Per Pay	Staff Per Pay
Employee	IND	0-29	\$8.04	\$96.48	\$4.02	\$3.71
Employee	IND	30-39	\$12.24	\$146.88	\$6.12	\$5.65
Employee	IND	40-49	\$21.09	\$253.08	\$10.55	\$9.73
Employee	IND	50-59	\$40.20	\$482.40	\$20.10	\$18.55
Employee	IND	60-69	\$62.76	\$753.12	\$31.38	\$28.97
Employee	IND	70-79	\$114.75	\$1,377.00	\$57.38	\$52.96
Employee	IND	80+	\$185.61	\$2,227.32	\$92.81	\$85.67
Employee + Spouse	HW	0-29	13.74	\$164.88	\$6.87	\$6.34
Employee + Spouse	HW	30-39	20.1	\$241.20	\$10.05	\$9.28
Employee + Spouse	HW	40-49	34.08	\$408.96	\$17.04	\$15.73
Employee + Spouse	HW	50-59	65.46	\$785.52	\$32.73	\$30.21
Employee + Spouse	HW	60-69	102.18	\$1,226.16	\$51.09	\$47.16
Employee + Spouse	HW	70-79	176.22	\$2,114.64	\$88.11	\$81.33
Employee + Spouse	HW	80+	306.03	\$3,672.36	\$153.02	\$141.24
Employee + Child(ren)	PMC	0-29	12.54	\$150.48	\$6.27	\$5.79
Employee + Child(ren)	PMC	30-39	16.74	\$200.88	\$8.37	\$7.73
Employee + Child(ren)	PMC	40-49	25.74	\$308.88	\$12.87	\$11.88
Employee + Child(ren)	PMC	50-59	44.88	\$538.56	\$22.44	\$20.71
Employee + Child(ren)	PMC	60-69	67.44	\$809.28	\$33.72	\$31.13
Employee + Child(ren)	PMC	70-79	119.43	\$1,433.16	\$59.72	\$55.12
Employee + Child(ren)	PMC	80+	190.29	\$2,283.48	\$95.15	\$87.83
Family	FAM	0-29	18.18	\$218.16	\$9.09	\$8.39
Family	FAM	30-39	24.54	\$294.48	\$12.27	\$11.33
Family	FAM	40-49	38.79	\$465.48	\$19.40	\$17.90
Family	FAM	50-59	70.14	\$841.68	\$35.07	\$32.37
Family	FAM	60-69	106.89	\$1,282.68	\$53.45	\$49.33
Family	FAM	70-79	180.93	\$2,171.16	\$90.47	\$83.51
Family	FAM	80+	310.71	\$3,728.52	\$155.36	\$143.40

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