



**BY
YOUR
SIDE.**

**For better health
and well being.**

Prepared for Employees of Macalester College.



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. 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 supplemental 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 plan, please refer to the schedule of benefits and provision details contained in your benefit summary and certificate.

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

Your enrollment event has ended and your coverage is effective.

Life insurance

Term Life insurance gives your family financial resources if you pass away while covered under the policy. You're covered for a set period of time, or "term." If you pass away during this term, your beneficiary will get a payment. See your benefit summary for details. Your term life coverage can help your family:

- ☐ Cover your funeral costs
- ☐ Cover their living expenses
- Pay off your mortgage and other debts
- Take care of your children's education

How to file a claim.

Claims should be reported as early as possible, within a month of the date of loss. Claims can be reported by one of the following methods.



Complete and file your claim by phone

Call toll-free **800.36.Cigna (24462)** or **866.562.8421** (Español) between 7:00 am and 7:00 pm, CST. A representative will walk you through the process.



Complete and file your claim online

Fill out a claim form online at **Cigna.com/customer-forms** using the following steps:

- ☐ Select "Disability/Accident/Life/Critical Illness/Hospital Care Forms"
- ☐ Click "Submit a Life and Accidental Death & Dismemberment Claim" - this will bring you to the disclosure notice page
- ☐ Review and click "Continue" at the bottom of the page
- ☐ A pop-up box will appear that says "Hit the continue button if you have read the above fraud language and wish to continue to file a claim"
- ☐ Click "OK"
- ☐ Click "Submit a life, accidental death and dismemberment or waiver claim online" to begin



Complete and file your claim by fax, email or mail

Blank/fillable claim forms can be found online at **Cigna.com/customer-forms**:

- ☐ Select and complete the "Life and Accidental Death" claim form
- ☐ Print form by clicking "Click to Print" at the bottom of the last page and send the report by fax, email or mail
 - Fax documents to **877.300.6770**
 - Email scanned documents to **claims.pghlif2@Cigna.com**
 - Mail documents to
Cigna Life and Accident Claim Services
P.O. Box 22328
Pittsburgh, PA 15222-0328

Information you'll need

Make sure you have this information handy in case you need it.

- ☐ All beneficiary designations on file
- ☐ Assignments, court orders or any other documents that may affect payment
- ☐ Copy of the death certificate
- ☐ Information you saved from when you enrolled
- ☐ Police or medical examiner report, if available/applicable

Questions?

Call **800.238.2125** or **866.562.8421** (Español) to speak with a customer service representative.

Accidental Death and Dismemberment insurance

A serious injury or death can be devastating to a family. And the unexpected costs that may arise can cause added stress. Your Cigna Accidental Death and Dismemberment (AD&D) insurance offers added financial protection in addition to life insurance. You, or your beneficiaries, will receive a payment if you pass away or are seriously injured due to a covered accident. It can help pay for unexpected costs, such as:

- ☐ Child day care and education
- ☐ Spouse job training
- ☐ Rehabilitation or trauma counseling
- ☐ Home alterations and vehicle modification

How to file a claim.

Claims should be reported as early as possible, within a month of the date of loss. Claims can be reported by one of the following methods.



Complete and file your claim by phone

Call toll-free **800.36.Cigna (24462)** or **866.562.8421** (Español) between 7:00 am and 7:00 pm, CST. A representative will walk you through the process.



Complete and file your claim online

Fill out a claim form online at **Cigna.com/customer-forms** using the following steps:

- ☐ Select “Disability/Accident/Life/Critical Illness/Hospital Care Forms”
- ☐ Click “Submit a Life and Accidental Death & Dismemberment Claim” – this will bring you to the disclosure notice page
- ☐ Review and click “Continue” at the bottom of the page
- ☐ A pop-up box will appear that says “Hit the continue button if you have read the above fraud language and wish to continue to file a claim”
- ☐ Click “OK”
- ☐ Click “Submit a life, accidental death and dismemberment or waiver claim online” to begin



Complete and file your claim by fax, email or mail

Blank/fillable claim forms can be found online at **Cigna.com/customer-forms**:

- ☐ Select and complete the “Life and Accidental Death” claim form
- ☐ Print form by clicking “Click to Print” at the bottom of the last page and send the report by fax, email or mail
 - Fax documents to **877.300.6770**
 - Email scanned documents to **claims.pghlif2@Cigna.com**
 - Mail documents to
Cigna Life and Accident Claim Services
P.O. Box 22328
Pittsburgh, PA 15222-0328

Information you'll need

Make sure you have this information handy in case you need it.

- ☐ All beneficiary designations on file
- ☐ Assignments, court orders or any other documents that may affect payment
- ☐ Copy of the death certificate
- ☐ Information you saved from when you enrolled
- ☐ Police or medical examiner report, if available/applicable

Questions?

Call **800.238.2125** or **866.562.8421** (Español) to speak with a customer service representative.

Short-term Disability insurance

For many people, every paycheck counts. Short-term disability (STD) insurance replaces part of your paycheck when you can't work for a short period of time due to a covered illness or injury. It gives you and your family additional financial protection.

If you become disabled, STD insurance can help. You use it like a paycheck to help pay for:

- ☐ Day-to-day living expenses like groceries, mortgage or utilities
- ☐ Unplanned costs like medical bills

How to file a claim.

Contact your employer on, or before, your first day out of work. Tell them when and for how long you plan to be absent. If you know you'll be out for more than seven days in a row, call Cigna at **800.36.Cigna (24462)**. Make sure you call before your seventh day out of work. We'll start reviewing your claim. If your plan allows for coverage before seven days, report your claim as soon as possible.

You can file your claim over the phone or online



Call **800.36.Cigna (24462)** or **866.562.8421** (Español) between 7:00 am and 7:00 pm, CST. A representative will walk you through the process



Fill out a claim form online at **Cigna.com/customer-forms** using the following steps:

- ☐ Click "Select Disability/Accident/Life/Critical Illness/Hospital Care Forms"
- ☐ Click "Submit a Disability Claim"
- ☐ This will bring you to the disclosure notice page
- ☐ Review and click "Continue" at the bottom of the page
- ☐ A pop-up box will appear that says "Hit the continue button if you have read the above fraud language and wish to continue to file a claim"
- ☐ Click "Continue"
- ☐ Click "Submit a disability claim online" to begin

Information you'll need

Before you call or go online, 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**
- ☐ **The reason for your claim - illness, injury or pregnancy**
- ☐ **Description of your illness, symptoms and/or diagnosis - including the date your symptoms first appeared and if you've had these symptoms before**
- ☐ **Workers' compensation claims you've filed or plan to file**
- ☐ **Details about doctor, hospital or clinic visits, including dates and contact information**
- ☐ **Direct deposit - You can have your weekly/monthly benefit payments deposited directly into your checking or savings account.**

Questions?

Call **800.36.Cigna (24462)** or **866.562.8421** (Español) to speak with a customer service representative. You can also **chat live** with a Cigna representative on **myCigna.com**.

Long-term Disability insurance

Lost wages can impact you and your family. What would happen to your bills, your savings and your lifestyle if you couldn't work?

Long-term disability (LTD) insurance replaces part of your paycheck when you can't work for a long period of time due to a covered illness or injury. It gives you and your family additional financial protection.

If you become disabled, LTD insurance can help. You use it like a paycheck to help pay for:

- ☐ Day-to-day living expenses like groceries, mortgage or utilities
- ☐ Unplanned costs like medical bills

How to file a claim.

Contact Cigna at least 30 days before the start of your LTD. If you have STD, the claim will automatically be started for you.

You can file your claim over the phone or online



Call **800.36.Cigna (24462)** or **866.562.8421** (Español) between 7:00 am and 7:00 pm, CST. A representative will walk you through the process



Fill out a claim form online at **Cigna.com/customer-forms** using the following steps:

- ☐ Click "Select Disability/Accident/Life/Critical Illness/Hospital Care Forms"
- ☐ Click "Submit a Disability Claim"
- ☐ This will bring you to the disclosure notice page
- ☐ Review and click "Continue" at the bottom of the page
- ☐ A pop-up box will appear that says "Hit the continue button if you have read the above fraud language and wish to continue to file a claim"
- ☐ Click "Continue"
- ☐ Click "Submit a disability claim online" to begin

Information you'll need

Before you call or go online, 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**
- ☐ **The reason for your claim – illness, injury or pregnancy**
- ☐ **Description of your illness, symptoms and/or diagnosis – including the date your symptoms first appeared and if you've had these symptoms before**
- ☐ **Workers' compensation claims you've filed or plan to file**
- ☐ **Details about doctor, hospital or clinic visits, including dates and contact information**
- ☐ **Direct deposit - You can have your weekly/monthly benefit payments deposited directly into your checking or savings account.**

Questions?

Call **800.36.Cigna (24462)** or **866.562.8421** (Español) to speak with a customer service representative. You can also **chat live** with a Cigna representative on [myCigna.com](https://mycigna.com).

More value to make your life easier

In addition to your Cigna Group Insurance plan(s), you and members of your household get programs and services from Day One that offer help and support.* They're included with your plan(s) – so you're automatically enrolled. And, there's no extra cost to you.

Cigna Healthy Rewards™: Discounts on health and wellness services, including vision and hearing care, diet programs, fitness and weight management, massage, chiropractic care and acupuncture, and more. Call **800.258.3312** or visit the Healthy Rewards website: **Cigna.com/rewards** (password: savings).

My Secure Advantage™: 30-days' pre-paid expert money-coaching for all types of financial planning and challenges, identity theft prevention and fraud resolution services. online tools for state-specific wills and other important legal documents. Call **888.724.2262** or visit online at **Cigna.mysecureadvantage.com**.

Cigna Secure Travel®: Pre-trip planning, assistance while traveling and emergency medical transportation benefits for covered persons traveling 100 miles or more from home. From the U.S. and Canada, call **888.226.4567**. From other locations, call collect **202.331.7635**.

Cignassurance®: Free, interest-bearing account for death claim payments of \$5,000 or more, and access to Life Assistance, Healthy Rewards and My Secure Advantage for beneficiaries.

Health Advocacy Services: Provides employees and families (including parents and parents-in-law) access to expert assistance with a wide range of health care and health insurance challenges. For help, call **866.799.2725** 24/7.

Employee Assistance Program (EAP) : EAP personal advocates will work with you and your household family members to help you resolve issues you may be facing, connect you with the right mental health professionals, direct you to a variety of helpful resources in your community and more. To access your EAP Call **1.877.622.4327** Or log in to **myCigna.com**. Employer ID: **Macalester** (Needed for initial registration only). If already registered on **myCigna.com**, simply log in and go to the EAP link under the Review My Coverage tab.

**Thank you for choosing Cigna Group Insurance
for your benefits.**

Remember to keep this resource in a safe place for future reference.



Together, all the way.®

***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).

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Life Insurance Company of North America and Cigna Life Insurance Company of New York (New York, NY). The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc.